



Career Level, Gender Bias, And Fraud On Ethical Perceptions Of Accountant With Love Of Money As Moderating

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Abstract. This study aims to determine whether or not career paths, gender bias, and fraud have an on accountants' ethical perceptions and the nature of the love of money as a moderating variable. This research is a type of quantitative research using the results of a questionnaire by providing demographics such as name, gender, age, and job position. Research respondents were selected by purposive sampling. Instrument testing is done through validity tests, as well as a reliability test. To test the hypothesis using a simple linear regression model and Moderated Regression Analysis (MRA) and the analytical tool used in this study is the SPSS version 26 program. The results of the study explain that career path has a significant positive effect on the ethical perception of accountants. Gender bias has a significant positive effect on the ethical perception of accountants. Fraud has a significant positive effect on the ethical perception of accountants. Love of money is a moderator that strengthens the relationship between career paths and ethical perceptions. Love of money is a moderator that strengthens the relationship between gender bias and ethical perceptions. Love of money is a moderator that strengthens the relationship between fraud and ethical perceptions. This research contributes practically to describing how current ethical perceptions of accountants are influenced by accountants' careers, views of equality, and the nature of fraud, as well as the effect of love for money that strengthens these relationships.

Keywords: ethical perceptions of accountants, career paths, gender bias, fraud, love of money

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Introduction

Many of the occurrences of ethical violations committed by companies related to accounting have reduced the trust of accountant service users to accountants, this encourages the need to build an ethical view of accountants in order to restore the trust of accountant service users. The trust given reflects a person's belief that users of financial services are willing to rely on service providers where they believe their expectations will be met and without incurring any risk. For this reason, the quality of an accountant is very taken into account in addition to being able to increase client trust but also being able to influence the ethical view of an accountant, several things that can affect the quality of an accountant are the accountant's knowledge, experience, objectivity, and honesty.

Career path can be a variable that represents knowledge and experience, because knowledge and experience are needed to reach a certain career level . Gender bias is a variable that represents the objectivity of the mindset. The existence of different views of needs between women and men is able to make a difference to the attitudes of individuals who judge them . Fraud as a variable that measures desire and honesty, the latest theory about fraud is the Fraud Hexagon Theory which has 6 elements that make up this theory, namely: pressure, capability, opportunity, ego, rationality and collusion.

This study tries to find out the relationship between an accountant's career path, gender bias, and fraud with ethical perceptions, and how these relationships relate to the love of money. By knowing the effect of career paths, gender bias, and fraud as well as the nature of love of money on the ethical perception of an accountant, accounting teachers and the Human Resources Department are able to make learning and training to direct and shape the ethical perception of an accountant employee and accountant student to right direction.

Methodology

The research model used in this research is quantitative research. The research locations are Financial Consultants, Tax Consultants, Village Unit Cooperatives, and Village Credit Institutions with a research period of 3 months starting from the beginning of May to the end of June 2022. This study uses data collection techniques in the form of questionnaires distributed via google form and manuals with accountants. Indonesia as the population while the sample is in the form of purposive sampling in which this study focuses on professional accountants and not accounting educators with a sample of 100 people. The variables used in this study are; independent variable (career path, gender bias, and fraud), dependent variable (perception of accountant ethics) and moderating variable (love of money). The tests carried out are; validity test, reliability test, descriptive statistical test, classic assumption test (normality test, multicollinearity test and heteroscedasticity test), t test, F test, simple linear regression test and moderate regression analysis test.

Results and Discussion

A. The influence of career path on the ethical perception of an accountant

The results obtained in the study indicate that the better the career maturity of an accountant, the better the ethical perception, as indicated by the career path regression coefficient value of 0.186 which indicates a positive and significant influence. Career path also has a simultaneous effect on the ethical perception of accountants, this can be seen with the significance value of F of 0.000 which is smaller than 0.05. Likewise, the value of t count is greater than t table with a value of $(4.867 > 1.98498)$ which shows the effect of the variable partially.

B. The effect of gender bias on the ethical perception of an accountant

The results show that the higher an accountant has a gender biased view and understands gender differences, the higher and the better the ethical perception, as indicated by the gender bias regression coefficient value of 0.241 which indicates a positive and significant influence. Gender bias also simultaneously affects the ethical perception of accountants, this can be seen with the

significance value of F of 0.016 which is greater than 0.05. Likewise, the value of tcount which is greater than ttable with a value of $(2.453 > 1.98498)$ which shows the influence of the variable partially.

C. The influence of fraud on the ethical perception of an accountant

The results show that the higher an accountant's interest in cheating does not necessarily mean that his ethical perception will decrease, this is indicated by the career path regression coefficient value of 0.287 which indicates that there is an influence of 28.7% fraud on ethical perceptions. Simultaneously, fraud affects the ethical perception of accountants, this is indicated by the significance value of F of 0.000 which is smaller than 0.05. Likewise, the value of tcount is greater than ttable with a value of $(6.273 > 1.98498)$ which shows the effect of the variable partially.

D. The nature of love of money is a moderating variable that strengthens the relationship between career paths and ethical perceptions of an accountant

An increase in the value of the Adjusted R Square from Model I from 0.186 to 0.276 in Model II indicates the influence of the love of money variable in the relationship between career paths and ethical perceptions. Coupled with a significance value of 0.000 in Model II which is smaller than 0.5, it can be concluded that love of money is moderating which strengthens the relationship between career paths and perceptions of accountant ethics.

E. The nature of love of money is a moderating variable that strengthens the relationship between gender bias and ethical perceptions of an accountant

An increase in the value of the Adjusted R Square from Model I of 0.048 to 0.214 in Model II indicates the influence of the love of money variable in the relationship between gender bias and ethical perception. Coupled with a significance value of 0.000 which is smaller than 0.5, it can be concluded that the love of money is a moderating but negative moderator in the relationship between gender bias and ethical perceptions of accountants.

F. The nature of love of money is a moderating variable that strengthens the relationship between fraud and the ethical perception of an accountant

An increase in the value of the Adjusted R Square from Model I of 0.279 to 0.302 in Model II indicates an influence..variable..love of money in the relationship between gender bias and ethical perception. Coupled with a significance value of 0.042, which is smaller than 0.5, it can be concluded that the love of money is capable of moderating the relationship between gender bias and the perception of accountant ethics.

Conclusion

Career path has a significant positive effect on the ethical perception of accountants. This means that an accountant who has a clear career path will have a better ethical view. Gender bias has a significant positive effect on the ethical perception of accountants. This means that accountants who have a high gender bias still have high ethical perceptions. Fraud has a significant positive effect on the ethical perception of

accountants. This means that an accountant who has an understanding of the pressure, capability, opportunity, ego, rationality and collusion to commit fraud has a better ethical view. Love of money is a moderator that strengthens the relationship between career paths and ethical perceptions. This means that the greater the love of money affects a person, the more trapped someone wants a better career with a better salary. Love of money is a moderator that strengthens the relationship between gender bias and ethical perceptions. With the nature of love of money, the view of social differences between genders is getting bigger which worsens the ethical perception of accountants. Love of money is a moderator that strengthens the relationship between fraud and ethical perceptions. This means that the nature of love of money is able to make someone closer to fraud and accountants with high love of money have the potential to do so in the future.

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