

The Influence of Accountant Professional Ethics and Love of Money on Creative Accounting

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Abstrak

This research aims to analyze the influence of accounting professional ethics and love of money on creative accounting which is the basis of integrity and morals in the accounting profession and to identify the relationship between accounting professional ethics, Love of Money, and creative accounting as an effort in the view of students. This research uses a quantitative descriptive method with a purposive sampling technique. The population in this study were accounting study program students class 2020 & 2021, Faculty of Economics & Business, Palopo Muhammadiyah University. The sample in this research consisted of 100 students. This research data is primary data collected through questionnaires with the independent variables in this research, namely professional ethics and love of money and the dependent variable, namely creative accounting. The data analysis technique used is multiple linear regression analysis with the help of the SPSS 26 (Statistical Program for Social Science) application. The results of this research show that there is an influence of professional accounting ethics on creative accounting and there is an influence of love of money on creative accounting.

Keywords: Accounting Professional Ethics; Love Of Money; Creative Accounting.

1. Introduction

Accounting is a branch of science that cannot be separated from the business world. With the knowledge of accounting, financial bookkeeping will become easier and more accurate. Ethics as an element in accounting activities is related to awareness that cannot be separated from daily life which is useful in decision making [1]. The accounting standard used in Indonesia is the Statement of Financial Accounting Standards (PSAK). PSAK contains material descriptions which cover almost all aspects related to accounting prepared by the Indonesian Accountants Association (IAI). This accounting standard refers to the International Financial Reporting Standards (IFRS) which have been adopted in Indonesia [2].

Not a few companies creatively manipulate financial data to get a good response from several groups, which is called creative accounting [3]. Creative accounting is not something new in the world of accounting, because many companies do this [4]. Creative accounting is a process where several parties use the ability to understand accounting knowledge (including standards, techniques, etc.) and use it to manipulate financial reporting. Creative accounting is the root of a number of accounting scandals and many proposals for updating capital and production factors that will reflect how value is added [5].

In an increasingly complex view of the world of business and finance, professional ethics and Love of Money have become two very relevant factors in shaping individual behavior and decisions, especially in the context of accounting and finance which are often related and have a significant influence on accounting practices, including in controversial practices such as creative accounting [6]. In the view of professional ethics, it refers to moral

norms and principles that encourage accounting practitioners to act honestly, transparently and in accordance with applicable ethical standards [7]. Meanwhile, in the Love of Money view, it reflects an individual's drive to gain financial gain and personal wealth [8].

From an ethical perspective, creative accounting is influenced by an economic framework that aims at self-interest [9]. This may be possible as long as it does not conflict with generally accepted accounting principles [10]. Creative accounting is still a debate whether creative accounting is the right thing to do or not [11]. This view of creative accounting is carried out by providing an early understanding in the academic world, especially accounting students who will later enter the business world [12]. Accounting students are future accountant candidates who also understand the world of accounting itself, even though it is still at a theoretical level, but this should not be considered a small problem [5].

According to Ariyanto (2020), love of money has a positive effect on perception, which shows that individuals with a love of money will have a higher perception. With the results of these studies, researchers used love of money as an independent variable because a person's love of money attitude will form a behavior that shows the person's character towards money [13]. This research aims to analyze students' perceptions of professional ethics, which is the foundation of integrity and morals in the accounting profession and to identify the relationship between professional ethics, love of money, and creative accounting as an effort in the students' view. Therefore, how do students understand ethics in accounting, the extent to which love of money influences it, and explore how students' perceptions of professional ethics and love of money can influence creative accounting.

Several previous findings have provided important information that there is a positive and significant influence between accounting professional ethics on accounting students' perceptions of creative accounting [5]. Asprilliadita's (2019) research shows that accounting professional ethics influence accounting students' perceptions regarding creative accounting practices. However, previous findings have found different results or there are still gaps in research findings. Furthermore, according to research by Syah (2023) [10] which shows that there is no significant influence of accounting professional ethics and love of money on accounting students' perceptions of creative accounting.

Basyarahil (2023) states that creative accounting can provide a description of the tendency for managers to take action in reporting business activities as well as the motivation to take action to regulate the financial data reported for a certain period. It is based on creative accounting ethics and is seen as not being a form of manipulating information and then misleading its users. However, in the view of positive accounting theory, as long as creative accounting does not conflict with generally accepted accounting principles, then this is not a problem. In the view of agency theory, inappropriate actions taken by managers occur due to their special position based on company activities so that there is no information asymmetry in the presentation of financial reports which cannot be separated from economic considerations for their own priorities.

Literature Review and Hipotesis Development

1. Accountant Professional Ethics

Professional ethics is a science that discusses good and bad human behavior as far as the human mind can understand regarding work that requires training and mastery of special knowledge as an accountant. Accountant professional ethics is everything that a person knows and is aware of or not based on the accounting professional code of ethics which has principles including: Professional Responsibility, Public Interest, Integrity, Objectivity, Competence and Prudence, Confidentiality, Professional Behavior and Technical Standards. The accounting profession really needs to pay attention to avoid unwanted things. For example, a small error in financial reporting can have fatal consequences such as loss of trust and the emergence of suspicions of manipulation of accountants and the image of the profession.

This research has been carried out before, research conducted by Tambunan (2022) [5] which shows that there is a positive and significant influence between knowledge of accounting professional ethics on accounting students' perceptions of creative accounting. In line with research by Asprilliadita (2019) which shows that ethical knowledge influences accounting students' perceptions regarding creative accounting practices. This is different from Syah's (2023) [10] research which shows that there is no significant influence of accounting professional ethics knowledge on accounting students' creative accounting perceptions.

Mutiarasari's (2020) research examined the influence of ethical orientation, gender, and knowledge of the accountant's code of ethics on accounting students' perceptions regarding accountants' unethical behavior. The results of the research show that idealism and knowledge of accountants' code of ethics have a negative influence on accounting students' perceptions regarding accountants' unethical behavior, while relativism has a positive influence on accounting students' perceptions regarding accountants' unethical behavior and male accounting students are proven to provide more supportive perceptions of behavior. unethical accountants compared to female students.

H1: There is an influence between professional accounting ethics and Creative Accounting

2. Love of Money

One of the factors that influences a company's internal accountant's decision to practice creative accounting is the love of money on the part of the company's internal accountant. Acts of accounting fraud deviation are also influenced by a person's individual factors, one of which is love of money, which means love of money. Money is a very important aspect in everyday life. Success is measured by money and income. Although money is universally used, its meaning and importance are not universally accepted. Attitudes toward money learned through the socialization process are established in childhood and maintained through adult life. Due to the importance of money and its different interpretations, the concept of "love of money" was introduced. The theory attempts to measure a person's subjective feelings about money. Love of money is related to several desirable organizational behaviors such as high levels of job satisfaction, low levels of

employee turnover and undesirable organizational behaviors such as accounting fraud and so on (Pasek, 2021).

This research was conducted by previous researchers, namely Paramita (2020), entitled *The Influence of Ethical Orientation, Love of Money and Auditor Experience on Auditors' Ethical Perceptions Regarding Creative Accounting*. The results of the analysis show that Love of money has a significant effect on Ethical Auditors' Perceptions regarding Creative accounting. Study results of UIN SUKA students majoring in Sharia Accounting on students who have taken business and professional ethics courses. The results show different findings from UNY Accounting students. These findings include: Knowledge of ethical scandals involving the Creative Accounting profession is lower compared to UNY accounting students [14].

H2: There is an influence between Love of Money and Creative Accounting

3. Creative Accounting

Creative accounting is a financial reporting process in which there is manager intervention aimed at benefiting themselves. Creative Accounting is a process where several parties use the ability to understand accounting knowledge (including standards, techniques, etc.) and use it to manipulate financial reporting. Creative accounting is still controversial because of the ethical dilemma that professional accountants must consider when using the methods used in financial reports, because creative accounting practices do not actually violate legal rules and accounting standards, but creative accounting can lead to misrepresentation of financial reports [14].

Creative accounting is still controversial because of the ethical dilemmas that professional accountants must consider when using the methods used in financial reports because creative accounting practices do not actually violate legal rules and accounting standards, but creative accounting can lead to financial reporting errors. There are different opinions regarding creative accounting, whether it is ethical or unethical. Several factors that influence the perception of creative accounting are knowledge of professional accounting ethics, ethical orientation, level of accounting knowledge, love of money and type of university (Rahayu, 2022).

Based on a survey conducted by Faragalla in 2015 on chartered accountants, 56% of respondents stated that creative accounting is ethical and can be used but must be in the right dosage and only 33% of respondents stated that creative accounting should not be used because it is unethical. The issue of creative accounting has been increasingly paid attention to by the public since various news emerged regarding the collapse of leading companies related to fraud scandals, manipulation of financial reports, accounting cosmetics, earnings management, and rejection of financial reports [15].

There are differences in research results regarding ethical orientation towards student perceptions. According to research conducted by Fitria (2015), it is stated that idealism and relativism both influence student perceptions, which is supported by the results of research conducted by Mandarwati (2014) which states that idealism and relativism both influence student perceptions. However, this is not in accordance with the results of research conducted

by Dzakirin (2013) which states that idealism alone influences student perceptions, while relativism has no effect. The results of the research conducted by Dzakirin were inversely proportional to the results of research conducted by Dewi (2015) which stated that relativism had an effect on student perceptions, while idealism had no effect on student perceptions.

2. Methodology

The research design used by researchers in this research is a quantitative design, namely a research design that in the research proposal, process, hypothesis, going out into the field, data analysis and data conclusions up to writing uses aspects of measurement, calculation, formulas and certainty of numerical data (numbers). The type of approach used is an associative approach. Associative research is research that aims to determine the relationship between two or more variables, so that there are independent variables (variables that influence) and dependent variables (variables that are influenced) (Sugiyono, 2019).

This type of research is classified as quantitative descriptive research which describes one variable with another. This research was students from the Accounting Study Program at Muhammadiyah University of Palopo (UM Palopo) when the data was collected in November 2023. The population in the research were 134 students from the accounting study program at Muhammadiyah University of Palopo class of 2020 and 2021. The sampling technique used in this research was purposive sampling. The sample used was 100 students. In this research there are independent variables and dependent variables. The independent variables are professional accounting ethics and love of money and the dependent variable is creative accounting. The type of data used in this research is primary data.

The data collection method in this research uses a questionnaire/questionnaire to distribute to accounting students at Muhammadiyah University of Palopo online via the Google Forms application which will be filled in according to the instructions given by the researcher. This questionnaire contains questions regarding accounting professional ethics, love of money, and creative accounting. The data analysis technique used is multiple linear regression analysis with the help of the SPSS 26 (Statistical Program for Social Science) application.

3. Result and Discussion

3.1. Result

Validation Test Results

Based on the results of the validity test for each statement with a result of more than 0.05, it shows that the instrument used is quite valid in measuring the intended construct. The validity test results show that each statement in the questionnaire has a significant Pearson correlation with a value exceeding 0.05. Based on the results of the value validity test for the Professional Ethics Variable with 5 indicators, namely $X1.1 = 0.690$; $X1.2 = 0.656$; $X1.3 = 0.817$; $X1.4 = 0.874$ and $X1.5 = 0.840$, then the Love of Money variable with 5 indicators, namely $X2.1 = 0.547$; $X2.2 = 0.512$; $X2.3 = 0.612$; $X2.4 = 0.543$; and $X2.5 = 0.671$. Next, the Creative Accounting variable with 5 indicators, namely $Y1.1 = 0.481$; $Y1.2 = 0.535$; $Y1.3 = 0.606$, $Y1.4 = 0.634$ and $Y1.5 = 0.667$. These findings confirm that each statement is adequate

in measuring certain constructs, such as professional ethics, love of money, and creative accounting in the context of this research.

Reliability Test Results

Reliability is a tool for measuring questionnaires which are variable indicators. A questionnaire is said to be reliable or reliable if a person's answers to the questions are consistent or stable over time (Ghozali, 2016). The method used to test the reliability of the questionnaire in this research was to use the Cronbach Alpha coefficient formula of 0.60. Based on the results of the reliability test, it appears that the test results on the questionnaire show a value in the Cronbach's Alpha table for professional ethics of 0.836, love of money of 0.818, and creative accounting of 0.814. So it can be concluded that this value falls within the high reliability criteria. Therefore, these findings provide support for the reliability of the questionnaire used in this study.

Normality Tests Results

Based on the normality test results in Table 1.1, the data in the questionnaire can be considered normally distributed. This is caused by the significant results of the normality test which are greater than 0.05, namely $X1 = 0.168 > 0.05$ and $X2 = 0.173 > 0.05$. The results of the normality test show that the significance value (p value) obtained is greater than 0.05. This means there is not enough statistical evidence to reject the null hypothesis (H_0) which states that the data follows a normal distribution. Therefore, it can be concluded that the data used in this research adheres to a normal distribution.

Multicollinearity Tests Results

Based on the results in Table 1.2 above, it is explained that the VIF value does not exceed 10 and has a higher tolerance value, it is concluded that there is no multicollinearity and there is no multicollinearity in the independent variables in the regression model.

Heteroscedasticity Test Results

Based on the results of Table 1.3 above, it is clear that heteroscedasticity does not occur in the regression model by carrying out the Glejser test. This research uses the Glejser model by regressing the Absolute Residual/ U_t (Abs U_t) value on other independent variables.

Multiple Linear Regression Test Results

Based on the results of the multiple linear regression test in Table 1.4 above, it shows that the constant coefficient value is 4.418, then the independent variable (X_1) is 0.339 and the independent variable (X_2) is 0.431. So it is known that the significance of the influence of professional accounting ethics on creative accounting is $0.035 < 0.05$ and the t-value is $2.134 > 1.985$. It can be concluded that H_1 is accepted, which means there is an influence of professional accounting ethics on creative accounting. Meanwhile, the significance of the influence of love of money on creative accounting is $0.000 < 0.05$ and the t-value is $3.999 >$

1.985. It can be concluded that H2 is accepted and this means that there is an influence between love of money and creative accounting.

Determination Test Results (R^2)

Based on table 1.5, it can be seen that the adjusted R^2 is 0.561, which is equivalent to 56.1%. This indicates that around 56.1% of the variation in Creative Accounting can be explained by Student Perceptions of Professional Ethics and Love of Money. The remainder, around 43.9%, is influenced by other factors that have not been studied or are not included in this analysis.

Simultaneous Test Results (F)

Based on the results in table 1.6, it is known that the F-calculated value is 61.927. Meanwhile, to determine the F-table value in this research, you can look at the existing F table. Df1 is the number of variables studied minus 1 ($3-1=2$), while Df2 is the result of reducing the amount of data minus the number of research variables ($100-3=97$) so that the F table value is 3.09. Based on the known F-count and F-table values, it shows that $F\text{-count} > F\text{-table}$ ($61.927 > 3.09$), thus professional ethics and love of money jointly influence creative accounting.

3.2. Discussion

The Influence of Accountant Professional Ethics on Creative Accounting

Based on the results of this research, professional accounting ethics have a significant influence on creative accounting. Therefore, research into accounting professional ethics has a significant impact on efforts to improve creative accounting. This research has been carried out before, research conducted by Tambunan (2022) [5] which shows that there is a positive and significant influence between knowledge of accounting professional ethics on accounting students' perceptions of creative accounting. In line with research by Asprilliadita (2019) which shows that ethical knowledge influences accounting students' perceptions regarding creative accounting practices. This is different from Syah's (2023) [10] research which shows that there is no significant influence of accounting professional ethics knowledge on accounting students' creative accounting perceptions.

Mutiarasari's (2020) research examined the influence of ethical orientation, gender, and knowledge of the accountant's code of ethics on accounting students' perceptions regarding accountants' unethical behavior. This research makes an important contribution to the understanding of the importance of accounting professional ethics in an effort to reduce or prevent detrimental creative accounting. The practical implication of these findings is that increasing awareness of the ethics of the accounting profession among practitioners and policy makers can be an effective strategy in suppressing unethical creative accounting. This emphasizes the importance of applying ethical values in a professional environment as an integral part of efforts to ensure integrity and reliability in financial reporting.

The Influence of Love of Money on Creative Accounting

Based on the results of this research, it states that Love Of Money has a significant effect on creative accounting. Therefore, love of money research has a significant impact on efforts to improve creative accounting. This research was conducted by previous researchers, namely Paramita (2020), entitled The Influence of Ethical Orientation, Love of Money and Auditor Experience on Auditors' Ethical Perceptions Regarding Creative Accounting. The results of the analysis show that Love of money has a significant effect on Ethical Auditors' Perceptions regarding Creative accounting. Study results of UIN SUKA students majoring in Sharia Accounting on students who have taken business and professional ethics courses. The results show different findings from UNY Accounting students. These findings include: Knowledge of ethical scandals involving the Creative Accounting profession is lower compared to UNY accounting students [14].

In an effort to improve the reliability and quality of financial reporting, it is important to consider the role that love of money plays in shaping individual decisions and behavior in the work environment. Therefore, this study emphasizes the need for a holistic approach to promoting ethical values and understanding the motivational factors that may encourage unethical practices. Awareness of the influence of love of money can be a starting point for designing more effective strategies in suppressing unwanted creative accounting.

This means that the higher the ethical perception of relativism that an auditor has, the more likely they will give a low perception of a scandal that occurred in a profession related to accounting, so that relativism will judge creative accounting practices as ethical. The results of this research are in line with research [14] which shows that love of money has a positive effect on Accounting Students' Ethical Perceptions regarding Creative Accounting.

4. Conclusion

Based on the results of the research and discussion above regarding the Influence of Accountant Professional Ethics and Love of Money on Creative Accounting, it can be concluded from the results of this test that accounting professional ethics and love of money together influence creative accounting. Therefore, it is important to emphasize ethics and love of money in the accounting profession for students who have positive perceptions in preventing unethical creative accounting and emphasize the importance of applying ethical values and awareness in a professional environment to ensure reliability in financial reporting. This conclusion underlines the importance of integrity and ethical values in the accounting professional environment to ensure reliability in financial reporting and reduce unethical practices such as creative accounting.

This research provides important insight into the importance of ethical values in reducing detrimental creative accounting practices. Awareness of the importance of accounting professional ethics in reducing detrimental creative accounting practices must be instilled in education and training for accounting practitioners. Accounting professional education and training institutions need to strengthen their curricula with greater emphasis on aspects of ethics and integrity, as well as building awareness of the negative impacts of creative accounting practices.

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