

# ETHICAL BEHAVIOR OF ACCOUNTANTS IN DEALING WITH FINANCIAL STATEMENT FINDINGS: BUSINESS PROJECTIONS FACING ARTIFICIAL INTELLIGENCE

Arum Yulistiyaningsih<sup>1)</sup>, Handhika Dharmawan<sup>2)</sup>, Dody Waringgi<sup>3)</sup>, Bintoro Ariyanto<sup>4)</sup>

Email: [arumyulistiyaningsih@gmail.com](mailto:arumyulistiyaningsih@gmail.com)<sup>1)</sup>, [dharmawanhandhika@gmail.com](mailto:dharmawanhandhika@gmail.com)<sup>2)</sup>, [waringgidody@gmail.com](mailto:waringgidody@gmail.com)<sup>3)</sup>, [bintoroariyanto@gmail.com](mailto:bintoroariyanto@gmail.com)<sup>4)</sup>

<sup>1),2),3),4)</sup>STIE Bhakti Pembangunan Jl. Sabar No. 66, Petukangan Selatan, Pesanggrahan, Jakarta, 12270

## Abstract

*HR management is responsible for creating and maintaining an organizational culture that supports integrity and ethical behavior. When an organization has a culture that emphasizes transparency, accountability, and ethics, the pressure on accountants to manipulate financial reports can be minimized. This research aims to explore the background, influencing factors, and strategies used by accountants in dealing with pressures related to post-pandemic financial reporting with artificial intelligence-based business projections. The research method used uses a quantitative and qualitative approach. The research results reveal that the Pearson correlation coefficient between experience and ethical decisions is -0.038, which indicates there is almost no linear relationship between the two. This very weak correlation suggests that a person's work experience does not have a significant influence on their ability to make ethical decisions. The results of the t test between ethical decisions and external pressure show a t value of -2.33 with a p-value of 0.018. Since the p-value is lower than the 0.05 significance level, this indicates that external pressure has a significant influence on the ethical decisions taken. The strategies that can be implemented are based on artificial intelligence, by building ethics-based governance, responsible digital transformation, increasing human resource capabilities, business diversification to reduce risk, optimizing data-based decisions.*

**Keywords :** Accountant, Ethics, Pandemic, Company, Pressure.

## INTRODUCTION

The COVID-19 pandemic has had a major impact on various economic sectors, including companies in various industries. This situation raises significant challenges, such as the need to maintain business continuity, manage cash flow, and meet stakeholder expectations. In this condition, accountants play a crucial role in preparing transparent and reliable financial reports. However, the pressures companies face post-pandemic often pose a big challenge for accountants. They may face pressure from management to change or manipulate financial reports to present a better financial condition. The objectives of this manipulation vary, from maintaining the company's reputation, obtaining additional funding, to avoiding bankruptcy. This situation tests the integrity and commitment of accountants to the principles of professional ethics which are the main foundation of their work. This is a challenge for the accounting profession which was initially developed to provide an honest and accurate picture of an organization's financial affairs, an important image for different constituencies (Farin Aprita et al., 2024).

However, the challenges accountants face are not limited to post-pandemic recovery. The emergence of artificial intelligence (AI) technology has revolutionized various aspects of the business world, including in the field of accounting. AI offers efficiency in data processing, automation of accounting processes, and predictive analysis. However, the use of AI also raises concerns about ethical integrity, especially regarding transparency, fairness and moral responsibility in technology-influenced decision-making processes.

HR management is responsible for creating and maintaining an organizational culture that supports integrity and ethical behavior. When an organization has a culture that emphasizes transparency, accountability, and ethics, the pressure on accountants to manipulate financial reports can be minimized. Knowledge of ethics will produce accountants who are more sensitive to ethical problems or findings and have a commitment to ethics (Fitriyanti & Dewi Suprihandari, 2022). HR also plays a role in developing policies that ensure ethics is a company core value. Followed by HR management playing an important role in providing professional ethics training to employees, including accountants (Rosyta Pratiwi, 2023). Effective training programs can help accountants recognize and confront ethical dilemmas in a manner consistent with the profession's code of ethics. In addition, developing technical and non-technical competencies through HR management ensures accountants have the confidence and skills to handle external pressures. In crisis situations such as a pandemic, the psychological pressure experienced by accountants can be high. HR is responsible for providing emotional support, such as access to counseling or a safe reporting mechanism (whistleblowing system). This system allows accountants to report stress or violations they experience without fear of negative impact on their careers. HR can design incentive policies that encourage ethical

behavior, such as rewards for employees who demonstrate high integrity. On the other hand, HR must also ensure that there are strict sanctions for violations of the code of ethics to create a deterrent effect.

Factors that influence accountants' ethical behavior include internal elements, such as personal values and professional abilities, as well as external elements, such as organizational culture and pressure from management. In the midst of the pandemic crisis, the ethical dilemmas facing accountants have become increasingly complex due to the urgent and uncertain nature of the situation. This situation could create a violation of the code of ethics which could lead to a bad view of public accountants and doubts about their audit results (Karen et al., 2022). This research aims to explore the background, influencing factors, and strategies used by accountants in dealing with pressures related to post-pandemic financial reporting. This study focuses on cases of companies affected by the pandemic to provide a real picture and recommendations for increasing compliance with the accounting profession's code of ethics.

## RESEARCH METHODS

The research method describes the activity design, scope or object, main materials and tools, location, data collection techniques, operational definitions of research variables, and analysis techniques. The research method used uses a quantitative and qualitative approach to analyze the ethical behavior of accountants in dealing with financial reporting pressures in companies affected by the pandemic.

### 3.1. Data collection

Accountants working in companies affected by the pandemic (most affected sectors such as hospitality, manufacturing and retail). The instruments used are:

- 1) The pressures accountants face in post-pandemic financial reporting.
- 2) Frequency of ethical behavior violated (delay in revenue recognition, cost manipulation)
- 3) Analyze external impacts such as pressure from managers or other stakeholders.
- 4) Understanding and compliance with the accounting professional code of ethics.

### 3.2. Data Processing and Analysis

- 1) Regression

Examines the relationship between external pressures (pandemic crisis, manager's demands) and ethical violations in financial reports.

- 2) Correlation Test

Analyze whether there is a significant relationship between an accountant's education level and his decisions in dealing with ethical pressure.

### 3.3. Qualitative Methods (Case Studies, Interviews, and Focus Group Discussions)

- 1) Case Selection  
Select several companies most affected by the pandemic for deeper research.
- 2) Documentation  
Analysis of the company's financial reports post-pandemic, including audits and the influence of pressure on decision making.
- 3) Observation  
Observe how accountants interact with managers and executives in the financial reporting process.
- 4) In-depth Interview  
Informants such as senior accountants, financial managers, or parties directly involved in making financial reporting decisions. With the aim of exploring their experiences and views regarding the pressure they feel in dealing with the pandemic situation and how they maintain ethical standards.
- 5) Focus Group Discussion (FGD)  
Accountant group participants from various levels (junior to senior) to discuss their experiences in dealing with pressure situations.

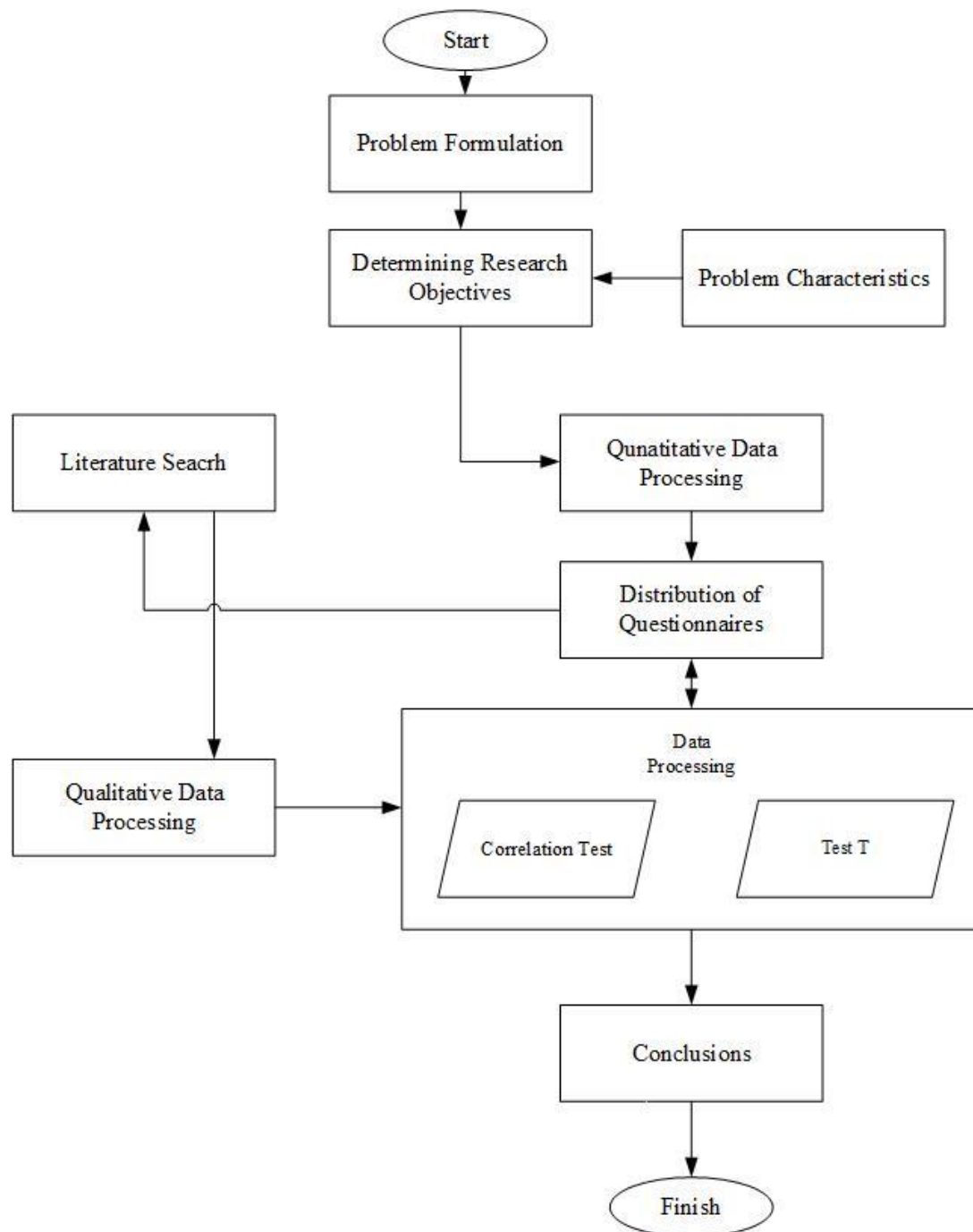


Figure 1 Research Method

## RESULTS AND DISCUSSION

The results of research in the field show the following data (Table 1):

**Table 1 Research Data Results**

ID	Age	Experience (Years)	External Pressure	Ethical Decisions
001	47	6	1	0
002	35	11	0	1
003	34	21	1	0
004	30	19	1	0
005	39	6	0	1

ID	Age	Experience (Years)	External Pressure	Ethical Decisions
006	41	12	1	0
007	30	20	1	1
008	38	13	0	1
009	28	10	1	0
010	36	13	0	0
011	27	19	0	1
012	43	11	1	0
013	42	25	1	0
014	26	8	0	1
015	25	24	1	1

Source: Data processed by researchers (2024)

#### Correlation Calculation

#### Interpretation of Correlation Coefficient

#### Value Range:

The correlation coefficient ( $r$ ) ranges from -1 to 1.

- 1) ( $r = 1$ ): Indicates a perfect positive relationship. That is, every one-unit increase in experience will be accompanied by an increase in ethical decisions.
- 2) ( $r = -1$ ): Shows a perfect negative relationship. That is, every one-unit increase in experience will be accompanied by a decrease in ethical decisions.
- 3) ( $r = 0$ ): Indicates there is no linear relationship between the two variables.

#### Relationship Strength:

0.00 - 0.10: Very weak

0.10 - 0.30: Weak

0.30 - 0.50: Medium

0.50 - 0.70: Strong

0.70 - 0.90: Very strong

0.90 - 1.00: Almost perfect

#### Interpretation Reference

If the correlation coefficient results show a significant positive value (for example, ( $r = 0.5$ )), this can be interpreted that the more experience a person has, the more likely they are to make a good ethical decision (in this case, an ethical decision expressed by 1). Conversely, if the results show a negative value (for example, ( $r = -0.4$ )), this can be interpreted that the more experience, the less likely they are to make good ethical decisions. If the correlation value is close to 0 (for example, ( $r = 0.1$ )), this indicates that there is no significant relationship between experience and ethical decisions. In this case, a person's experiences do not influence the ethical decisions they make.

#### Interpretation Results

Our calculated Pearson correlation coefficient of -0.038 indicates that there is almost no linear relationship between experience (in years) and ethical decisions. This means:

- 1) Strength of Relationship: A value of  $r$  that is close to zero indicates that a person's work experience does not influence the tendency to make ethical decisions or not.
- 2) Direction of Relationship: Although the correlation is negative, it is very weak, indicating that increasing work experience is slightly associated with less ethical decisions. However, because the correlation is very weak, this conclusion is not strong and may be influenced by other variables not measured.
- 3) Statistical Significance: This very weak correlation is likely not statistically significant, meaning we cannot claim a meaningful relationship between experience and ethical decisions based on this data alone.
- 4) Other Factors: There are likely other factors that have more influence on ethical decisions that are not measured in this data, such as education, ethics training, personality, pressure from management, etc.

In conclusion, there is no strong evidence showing a relationship between work experience and ethical decisions based on the data provided. Consider additional factors if you want to gain a deeper understanding of what influences a person's ethical decisions.

#### t Test Calculation

To perform a t test on the dataset, we will test whether there is a significant difference in Ethical Decisions (dependent variable) between two groups based on External Pressure (independent variable). In this case, we will group the data based on whether external pressure is present (1) or absent (0) and then test whether there are significant differences in ethical decisions between the two groups.

#### Hypothesis Determination

- a. Null Hypothesis ( $H_0$ )  
There was no significant difference between the groups who had external pressure (1) and those who did not have external pressure (0) in terms of ethical decisions.
- b. Alternative Hypothesis ( $H_1$ )  
There was a significant difference between the groups who had external pressure (1) and those who did not have external pressure (0) in terms of ethical decisions.

The t test results show a t statistical value of 2.70 and a p value of 0.018,

#### Interpretation of Results

- a. Null Hypothesis ( $H_0$ ): There is no significant difference between groups who have external pressure and those who do not have external pressure in terms of ethical decisions.
- b. Alternative Hypothesis ( $H_1$ ): There is a significant difference between the groups. Since the p value (0.018) is smaller than the significance level (0.05), we reject the null hypothesis which states that there is no significant difference between the groups with external pressure and without external pressure in terms of ethical decisions. In other words, the t test results show that there is a significant difference between the two groups in terms of ethical decisions. Groups that experience external pressure are more likely to make unethical decisions, while groups that do not experience external pressure are more likely to make ethical decisions.

Accountants' ethical behavior in dealing with financial reporting pressures, especially in the context of companies affected by the pandemic, is greatly influenced by external pressures that can influence ethical decisions. The pandemic has created a situation of great economic uncertainty, where companies and accountants are faced with various challenges that can affect the integrity of financial reports. Here are ways external pressures resulting from the pandemic may relate to accountants' ethical behavior:

#### 1) Pressure to Improve Financial Performance

After the pandemic, many companies experienced a significant decline in revenue or losses. Accountants at these companies may feel pressured to change or manipulate financial reports to reflect better performance, in hopes of maintaining investor confidence, obtaining loans, or maintaining the company's image. These external pressures, such as the need to improve a company's image, can lead accountants to make unethical decisions, such as manipulating reports or recognizing inappropriate income.

#### 2) Influence from Management or Stakeholders

Pressure from management or stakeholders to meet financial performance expectations can influence accountants to ignore ethical principles. For example, if management asks accountants to present financial reports that are better than actual conditions, the accountant feels trapped between maintaining a professional relationship with superiors or complying with proper accounting ethical principles. Thus, an ethical culture in an organization can influence the tendency for accounting fraud to occur. The stronger the ethical culture implemented in the organization, the smaller the possibility of fraudulent acts in financial reports. (Yulia et al., 2021).

#### 3) Difficulty in Understanding Reporting Standards

In the midst of the pandemic, many policy and regulatory changes have confused accountants, especially regarding the treatment of assets and liabilities affected by the crisis. Under these conditions, accountants may feel pressured to "interpret" ambiguous rules in a way that benefits the company, even though it may violate ethical principles.

#### 4) Normalizing Unethical Practices

When external pressures continue over the long term, such as post-pandemic, unethical practices may become commonplace for some accountants. They can begin to see ethical sacrifices as necessary to survive stressful situations. As a result, they can fall into unethical behavior, such as presenting misleading financial reports or finding ways to meet targets in inappropriate ways.

In contrast, in situations that are not pressured by external factors, accountants are more likely to act in accordance with their professional code of ethics, because they are free to focus on integrity and objectivity in financial reporting. They can comply with applicable accounting standards even though the company is facing a crisis. It is important to provide ongoing accounting ethics training in stressful conditions, such as a pandemic, so that accountants can maintain their ethical principles, despite the urge to act unethically to meet external expectations.

During the post-pandemic period, accountants face various challenges in preparing financial reports. Here are some strategies used to deal with it:

1. Building Ethics-Based Governance
  - a. Ethics in Using AI  
Develop policies that ensure artificial intelligence (AI) technology is used ethically by upholding the principles of transparency, fairness and accountability.
  - b. Increased Understanding of Ethics  
Provide training for accountants and business leaders to understand the ethical impact of technology-enabled decisions.
- 2) Responsible Digital Transformation
  - a. Accounting Process Automation  
Integrating AI technology to speed up financial recording, auditing and data analysis without eliminating the role of humans in making important decisions
  - b. AI Technology Surveillance  
Conduct regular audits of AI algorithms to ensure results are accurate, trustworthy and free from bias.
- 3) Increasing Human Resources Capabilities
  - a. Skills Improvement  
Hold training to help accountants understand digital technology, data analytics and AI.
  - b. Cross-Disciplinary Collaboration  
Strengthen synergy between accountants, technology experts and legal professionals to create a comprehensive technology policy.
- 4) Business Diversification to Reduce Risk
  - a. AI Predictive Analytics  
Using AI to identify market trends, consumer needs, and product or service diversification opportunities.
  - b. Strengthening Digital Presence  
Leverage digital platforms to reach more customers and reduce dependence on traditional operations.
- 5) Optimizing Decisions
  - a. Data Driven  
Use of Real-Time Data Adopt an AI-based system to produce financial and operational reports quickly and accurately, supporting effective decision making.
  - b. Information Systems Integration  
Connect data from various company functions to provide a holistic view to decision makers.

This strategy aims to create a balance between sustainable digital transformation and commitment to ethical principles, so that companies can survive and develop with maintained stakeholder trust.

## CLOSING

### Conclusion

The analysis shows that the Pearson correlation coefficient between work experience and ethical decision-making is -0.038, indicating almost no linear relationship between the two. This very weak correlation suggests that an individual's work experience does not have a significant impact on their ability to make ethical decisions. Furthermore, the results of the t-test between ethical decisions and external pressure show a t-value of -2.33 with a p-value of 0.018. Since the p-value is lower than the 0.05 significance level, it indicates that external pressure has a significant influence on ethical decision-making. Thus, individuals under external pressure tend to make different ethical decisions compared to those who are not facing such pressure.

### Recommendations

Several strategies can be implemented to strengthen and improve ethical decision-making, including:

- Building ethics-based governance supported by artificial intelligence (AI).
- Conducting responsible digital transformation initiatives.
- Enhancing human resource (HR) capabilities to address ethical challenges.
- Diversifying business operations to reduce risks that may lead to external pressure.
- Optimizing data-driven decision-making in an ethical and accurate manner.



## REFERENCES

- Abdullah B, Syarifuddin Yusuf. (2024). The Impact of Women's Empowerment Innovations through Integrated Education-Facilitative in Parepare City. *Pakistan journal of life and social sciences*. [www.pjlss.edu.pk](http://www.pjlss.edu.pk). <https://doi.org/10.57239/PJLSS-2024-22.2.0087>
- Efianti, A., Santi, E., & Oliyan, F. (2023). Pengaruh Pengetahuan Etika, Religiusitas, dan Love of Money Terhadap Persepsi Etis Mahasiswa Akuntansi (Studi Kasus Mahasiswa Akuntansi Politeknik Negeri Padang). *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia (JABEI)*, 2(2), 105–117. <https://doi.org/10.30630/jabei.v2i2.58>
- Farin Aprita, Savina Dwi Cahya, Anisa Yulianti, Nadia Nadia, Tri Gianti, & Saridawati Saridawati. (2024). Analisis Pelanggaran Etika dan Kode Etik Profesi Akuntan Di Era Persaingan Yang Kompetitif. *Anggaran : Jurnal Publikasi Ekonomi Dan Akuntansi*, 2(2), 183–191. <https://doi.org/10.61132/anggaran.v2i2.576>
- Fitriyanti, R., & Dewi Suprihandari, M. (2022). Analisis Etika Profesi Akuntan dalam Standar Internasional. *SINOMIKA Journal: Publikasi Ilmiah Bidang Ekonomi Dan Akuntansi*, 1(2), 119–126. <https://doi.org/10.54443/sinomika.v1i2.156>
- Harisda, Syarifuddin Yusuf, Fitriyani Syukri. (2025). The Influence of Financial Performance on Stock Prices in Banking Companies Listed on The Indonesia Stock Exchange. <http://ecbis.net/index.php/go/article/view/191>
- Irwan, I., & Dwi Suseno, B. The Role of Employee Regrouping and Expertise Outsourcing as Intervening Variables in the Relationship of the Crisis Period: Lessons Learned from the Suralaya Power Generation Unit. *MIX: Jurnal Ilmiah Manajemen*.
- Karen, K., Yenanda, K., & Evelyn, V. (2022). Analisa Pelanggaran Kode Etik Akuntan Publik Pada Pt Garuda Indonesia Tbk. *SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan*, 2(1), 189–198. <https://doi.org/10.54443/sibatik.v2i1.519>
- Nindy Wijayanti, Zahara, & Hidayatul Ihsan. (2022). Pengaruh Pengetahuan Etika, Religiusitas, dan Love of Money Terhadap Persepsi Etis Mahasiswa Akuntansi (Studi pada Mahasiswa Akuntansi Perguruan Tinggi di Kota Padang). *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia (JABEI)*, 1(1), 58–65. <https://doi.org/10.30630/jabei.v1i1.11>
- Ramadhea Jr, S. (2022). Literature Review: Etika Dan Kode Etik Profesi Akuntan Publik. *Jurnal Akuntansi Kompetif*, 5(3), 373–380. <https://doi.org/10.35446/akuntansikompetif.v5i3.1121>
- Rosyta Pratiwi. (2023). Analisis Pelanggaran Prinsip Dasar Etika Akuntan Pada PT. Asuransi Jiwasraya. *MIMBAR ADMINISTRASI FISIP UNTAG Semarang*, 20(1), 212–221. <https://doi.org/10.56444/mia.v20i1.673>
- Susilawati, I., Arief, M., & Widyaningsih, A. (2022). Apakah Penerapan Etika Profesi dapat Membatasi Perilaku Tidak Etis Akuntan? *Nominal Barometer Riset Akuntansi Dan Manajemen*, 11(2), 261–271. <https://doi.org/10.21831/nominal.v11i2.50497>
- Yulia, F., Anugerah, R., & Azlina, N. (2021). Pengaruh Keefektifan Pengendalian Internal, Ketaatan Aturan Akuntansi, Kesesuaian Kompensasi, Moralitas Manajemen, dan Budaya Etis Organisasi Terhadap Kecenderungan Kecurangan Akuntansi. *Jurnal Ilmiah Feasible (JIF)*, 3(1), 88. <https://doi.org/10.32493/fb.v3i1.2021.88-96.9549>