

## WHAT FACTORS DETERMINE ACCOUNTING STUDENTS PERCEPTION ON ACCOUNTING ETHICAL ISSUES?

Rine Rizky Yunisa<sup>1\*</sup>; Farah Latifah Nurfauziah<sup>2</sup>

Universitas Islam Nusantara, Bandung<sup>1,2</sup>

Email : rinerizkyyunisa11@gmail.com<sup>1</sup>; farahlatifah@uninus.acd<sup>2</sup>

### ABSTRACT

There are still several scandals associated with code of conduct offenses. It highlights the importance of ethical behavior. The aim of this project is to see about the ethical perspective of an accounting student influenced by the religiousness, passion for currency and etiquette sensibility. The research utilized primarily data from the respondent questionnaires with a sample of 92 respondents.. Methods utilized in this experiment are Quantitative methods by SPSS statistical analysis using a Likert scale. The technique used in this test is the reliability test, Validity Test, Classical Assumption Test, Hypothesis Test. The results of the analysis showed that Religiousness, passion of money and simultaneous ethical awareness influence positively on the moral perception of accountancy students.

Keywords : Religiosity; Love of Money; Ethical Sensitivity; Ethical Perception

### ABSTRAK

Masih ada beberapa skandal yang terkait dengan pelanggaran kode etik. Ini menyoroti pentingnya perilaku etis. Tujuan dari proyek ini adalah untuk melihat tentang perspektif etis seorang mahasiswa akuntansi yang dipengaruhi oleh keagamaan, hasrat untuk mata uang dan kepekaan etiket. Penelitian ini menggunakan terutama data dari kuesioner responden dengan sampel 92 responden. Metode yang digunakan dalam penelitian ini adalah metode Kuantitatif dengan analisis statistik SPSS menggunakan skala Likert. Teknik yang digunakan dalam tes ini adalah uji reliabilitas, Uji Validitas, Uji Asumsi Klasikal, Uji Hipotesis. Hasil analisis menunjukkan bahwa Religiousness, passion of money dan simultaneous ethical awareness berpengaruh positif terhadap persepsi moral mahasiswa akuntansi.

Kata kunci : Religiusitas; Cinta Uang; Kepekaan Etis; Persepsi Etis

### INTRODUCTION

In education, accounting must be oriented towards teaching ethics in order to develop and become a person who can be useful and painstaking, especially for prospective accountants in accounting students. This is certainly related to ethics as an accountant in carrying out its duties that are made and maintained properly from the beginning or before someone adheres to his profession as an accountant Hidayatulloh & Sartini (2020). Some argue that a profession should follow the same sequence to allow collective development rather than individual development. Therefore, the code of ethics is used as a guideline with principles known and acceptable to society, and more

specifically for accountants, this guideline is used. To maintain a professional image, obligations and responsibilities towards the company and profession as well as loyalty to *clients* (Lima et al., 2018).

There have been several scandalous cases against violations of the company's code of ethics at a corporate institution. So that there are consequences that decrease the level of public trust in accountants. Some of these cases are contrary to the company's code of ethics which causes very serious problems resulting in violations of government or internal accountant ethics, which often occur. Factors that result in violations of professional ethics occur include, personal interests, lack of direction, negative environment and community attitudes.

Cases of violations of the code of ethics include auditor bribery violations committed by the Bogor Regent in 2022. Mr. AY is the Regent of Bogor, a suspect in an alleged corruption scandal in the form of bribery against the management of the Bogor Regency local government's financial statements for the 2021 fiscal year. This verdict was read by the head of the KPK institution in a press release held at the KPK office, alleging that the BPK auditor representing West Java received bribes from a number of parties. Findings of code of conduct violated in Bogor district government bribery case 2022: Integrity, objectivity and professional behavior according to research Imadah et al (2022). Another case is PT Garuda Indonesia (Persero) Tbk that manipulated the company's financial statements on April 2, 2019. Based on the 2018 financial report, Garuda Indonesia is known to record a bookkeeping that the net profit obtained amounted to Rp. 11.33 billion. This figure skyrocketed compared to the 2017 report which lost Rp. 3.28 billion. The thing that made this financial statement cause controversy was when two Garuda Indonesia commissioners found that the report to money made by Garuda Indonesia for 2018 was not in accordance with the Statement of Financial Accounting Standards (PSAK). Indeed, this airline is profitable because PT Mahato Aero Technology has debts to Garuda Indonesia. Departing from a meeting with KAP, the Secretary General of the Ministry of Finance said that there were allegations of audit non-compliance (Putri et al., 2021).

The example of the case above is evidence that violations of the accountant's code of ethics still exist. There are still many cases of ethical violations with different conflicts, but the cases are the same, namely violations of the accountant's code of

ethics. As a result, the effect of the incident is a decrease in corporate trust for accounting professionals. McCann (2015) in Sulityowati (2022). The revelation of the scandal shows that efforts are needed to restore of the public's trust in the accounting profession. It stresses the importance of developing professional ethical behavior. early in his career according to research Sari (2019) Moral education must be properly applied and considered to universities with the hope that in college, students can uphold their moral values and become someone virtuous before and after entering the world of work.

The factor of religiosity is the dominant factor that most influences a person's attitude and behavior. Essentially, a person's actions, good or bad, is also based on their level of religiosity. Some argue a person who has studied moral materials and undergone repeated code of ethics training is no guarantee of ethical behavior. while his spiritual intelligence remains low. Conversely, people with high SQ (Spiritual Intelligence) also tend to have high moral behavior. Religious attitudes make the most effective contribution in the formation of religious behavior. It shows that there was a relationship between the results of this study and the results of this study about religious attitudes and students' religious behavior. The stronger a person's religious attitude, the more consistent his behavior is with religious teachings, according to research Aisyah (2018). The second factor is *the love of money*, where in learning accounting students will often learn about financial aspects. in the learning process, especially accounting students will always learn related to financial aspects. Money is certainly closely related to accounting students where everyday accounting courses discuss money. With this, accounting students and money can influence students to do things/actions ethically or unethically. Money can affecting a person's moral behavior, Anjarwati (2020). Cost is a hugely important issue in life, However, the love of money measures the extent of one's love for money, thus affecting their moral perceptions. The last factor ethical perception of accountability students is that they have ethical *sensitivity*, important for everyone who must have ethical sensitivity, especially students when absorbing ethical knowledge when studying on campus. The level of sensitivity between individuals will certainly be different. This is due to a number of influencing factors, including ethical orientation, professional commitment, organizational commitment, environmental culture or culture, and individual personality (Ferdian & Afriyenti, 2020).

Research Hidayatullah & Sartini (2020) Accounting students' ethical perceptions were not changed by their religiousness and passion of money. Then, research Wijayanti et al (2022) found that religiosity accounting students and love of money positively influence the ethical perceptions in accounting students. Then the study Yetti et al (2022) found that *love of money* has a positive influence on the ethical perception of accounting students, but did not have an effect on variable of religiosity. Because of the inconsistent research, the author decided to re-examine the independent variables, namely religiosity, *love of money*, then the addition of the independent variable, namely ethical *sensivity*, and ethical perceptions of accounting students became dependent variables. Therefore, referring to the reference, the author was moved to carry out further research entitled "What factors determine accounting students perception on accounting ethical issues?".

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Theory of Attitudes and Behavior

This research is based on the theory of Trinandis (1971) in Yetti et al (2022) *Theory of Attitudes and Behavior* states that the character of *mansia* is determined by the way of relative attitudes to what he does (attitudes) and the belief of consequences in acting on these treatments, based on social rules that are always carried out in daily life (habits). Attitudes and behaviors can be understood and known in determining an opportunity in aspects that occur in the human environment that occur, which is in the form of a basic form related to one's relationship with the surroundings, which is a pleasant evaluation statement or *sebaliknya* relate to a person's object or event experienced. This attitude and behavior refers to a person's attitude and personality in acting and acting in a normal life, as well as what is thought and planned in his life (social norms), which becomes a habit in his daily life (habits). Attitudes involve some cognitive aspects in beliefs, as well as affective with things that are beneficial to human life.

### Previous Research

Religiosity is closely related to religious aspects which include one of the internal factors of individuals to carry out behavior, including those related to decision making. A person's level of religion differs according to religious observance. Jalaluddin (2011: 303) in Diana & Aisyah (2018) One of the ethical factors is religion.

In the research studied Aisyah (2018) and Budiasih (2018) it can be concluded where religiosity positively affects accounting students on ethical perceptions. This conclusion is also reinforced by Wijayanti et al (2022) and Wandari (2021) that religiosity has a positive influence toward ethical perceptions for accounting students.

The love of money can be called greed, where it is still closely related to the strong orientation that a person has about money. People who love money will judge everything by money. People who love money very much have a tendency to behave less ethically, because greed it self is seen as an unethical attitude Alfitriani et al (2021). It is this love that will motivate a person to earn money. Money is something that can be said to be important in a person's life. This case is the need or desire of a person to enjoy this life with the results of human transactions using money. according to Yetti et al (2022) and Aulia (2021) Love of Money positively influences accounting students on ethical perceptions. This finding is reinforced by research Wijayanti et al (2022) arguing that Love of Money gives accounting students a positive influence on ethical perceptions.

The ability of a person who when making decisions still understands ethics is called ethical sensitivity. When students after graduating will enter the world of work, there are several ethical or moral values that must be considered when making decisions. In this study, ethical sensitivity is related to student learning at the stage of developing proficiency and is seen in learning activities that affect ethical attitudes to become professional accountants. According to research Rahayu et al (2019) further research investigated by Kadek et al (2022) also concluded that Ramantha (2018) influence on these ethical perceptions.

The accounting students may have ethical perceptions behavior, which is the process of interpreting the treatment accounting students with the occurrence of ethical events. In scandals contexts incidents, students are expected to provide answers whether these actions are ethical or not. Research from Wandari (2021) concludes that religiosity affects accounting students on ethical perceptions. It is also supported by research Wijayanti et al (2022) which concluded that The love of money has a positive effect on the ethical perceptions of accounting students. Furthermore, according to research Kadek et al (2022) Ethical Sensitivity is able to influence accounting students' ethical perceptions.

### Hypothesis

Based on the description above, the following research hypothesis can be taken:

- H1 : Allegedly Religiosity Has a positive effect on the ethical perception of accounting students
- H2 : Suspected that Love of Money affects the ethical perceptions of accounting students positively
- H3 : Allegedly Ethical Sensitivity Positively affects accountancy students' ethical perceptions
- H4 : Allegedly Religiosity, Simultaneously, Love of Money and Ethical Sensitivity influence the ethical perceptions of accounting students.

### RESEARCH METHOD

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., et al., 2020:229). The types and sources Primary data for this research is obtained from questionnaires in the forms of questionnaires and google forms then given to respondents. The data used was a collection of respondents of accounting students of Islamic University in the city of Bandung. Among them are Nusantara Islamic University, Muhammadiyah University of Bandung and State Islamic University of Sunan Gunung Djati. The total population is 1060 students. Determination of sample size is a stage carried out on the part of the data population. In the study using references to determine the sample data that the researcher refers to, namely using purposive sampling sample techniques and using slovin theory with a critical value of 0.10, N = 1060. And obtained a sample of 92 students.

$$n = \frac{N}{1 + N(e)^2}$$

Remarks : n = sample size

N = total population

e = critical value

So that:

$$n = \frac{1060}{1 + 1060(0,10)^2}$$

$$= \frac{1060}{11,6}$$
$$= 91,379$$

To measure the variable of religiosity in this research using from research Sevi et al (2021) the indicators used are: The dimension of belief, worship dimension, dimension of experience, knowledge dimension and implementation dimension.

In this study, the variable love of money used from Aziz's research (2015) in Aulia (2021) the indicators include: Brand, Crime, Eligibility, Success, Self-Expressions, Impact, Power of Control, Bliss, Wealth, and Motivators.

Ethical Sensitivity is assessed by modifying the Ethical Sensitivity scenario Rahayu et al (2019) namely: Failure of an accountant related to punctuality in doing work, Prioritizing personal and accountant importance when office hours are still ongoing in relation to accounting principles.

The Ethical Perception of Accounting Students variable was measured in this research. using from research Nur Anwar (2018) in Kadek et al (2022) the indicators used in this study are: Behavior when doing tasks with personal abilities, Obeying the rules and not violating them, Not taking bribes for personal preparing themselves when going to work, and acting towards others.

This study used quantitative approach. With the usage of analyses utilizing SPSS (*Statistical Package for Social Sciences*). Techniques to test data quality are using Test Validity and Realibility Test, Clasical Assumption Test and Hypothesis Test according to Ghozali (2018). Classic Assumption Testing consists of Normality Test and Heteroscedasticity test, Multicollinearity Test. According to Sugiyono (2018) a measurement technique that is often used in questionnaires or surveys, and reset in the form of surveys mostly uses the Likert scale. The table is in table 1.

Multiple regression analysis techniquese are used to determine the degree of change within the dependent variable caused by changes occur in the independent variable. According to Sugiyono (2018) the form of multiple linear regression equation is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

Information:

Y	= Ethical Perception of Accounting Students
X1	= Religiosity
X2	= Love of Money
X3	= Ethical Sensitivity
$\alpha$	= Constant
$\beta_1 \beta_2 \beta_3$	= Regression Coefficient
$\varepsilon$	= Other factors affecting Y

Hypothesis Test is Test F and Test T. Where Test F analyzes simultaneously independent variables to the dependent variable. Then for the T Test understand the partial variable where the influence of the variable is tied to the independent variable in the study.

### RESULT AND DISCUSSION

The testing carried the descriptive analysis which illustrates the description of research statistics including maximum value, minimum value, average (mean), mean (standard deviation) and N is the number of respondents.

In table 2 above, variable Y consists of 5 questions measured on a scale of 1-5. based on table 2 variable Y Total Likewise, the lowest value is 13 and highest value is 25, the median value is 21.1087 while the standard deviates to 2.79897.

Religiosity variable (X1) consists of 10 items measured on a scale of 1-5, according to table 2 it also has a minimum value of 26, a maximum value of 50, an average value (mean) of 43.9457 and a deviation standard of 5.17892. The Love of Money variable (X 2) consists of 10 questions measured on a scale of 1-5, based on table 2 variables X 2 has a minimum value of 21, its maximum possible value is 50, an average to 37.9565 and a potential for 6.51442 difference in average standard deviation.

The variable Ethical Sensitivity (X3) consisted of 3 questions which were measured on a scale of 1-5, based on table 2 variable X 3 had a minimum possible rating of 8 with a maximum acceptable value of 15, an overall median of 11.7391 with a statistical default deviation of 1.82696.

#### Graph Method Heteroscedasticity Test

In figure 1 above, the points on the graph are spread directionlessly and irregularly, meaning that the data in this study avoids symptoms of heteroscedasticity.



### Multiple Linear Regression Analysis

$$Y = a + bx_1 + bx_2 + bx_3 + e$$

$$Y = 1.113 + 0,230x_1 + 0,140x_2 + 0,390x_3 + e$$

These equations As can be seen, there is a linear variable X1 with 0 (0) or has a constant value, then the Y variable takes place at a value of 1,113.

In table 3, X1 variables X3 regression coefficient is 0.230, meaning that variables X1 has increased by a unit of 1, while variable Y has risen by 0.230 units. Competitive coefficient is positive, suggesting that the relationship between variable X1 and variable Y is unidirectional, if variable X1 increases, variable Y increases. At the same time, as the value of variable X1 increases, the Y variable also increases, conversely, if the X1 variable level decreases, so does the Y variable in the same direction.

Regression coefficient of variable X2 is 0.140, which means that an increase of 1 unit in X2 will increase Y by 0.140 units. Competitive coefficient is positive, meaning that the direction of the relationship between variable X2 and variable Y is unidirectional: Its coefficient is positive, the direction of the relationship between the X2 variable and the Y variable is unidirectional, where if the X2 variable increases, the Y variable increases. (X2). Those coefficients are positive, meaning that the higher the value of variable X2, in turn, the higher value of variable Y, and vice versa, also, the lower the value of variable X2, in turn, the lower the value of variable Y.

X3 variable regression coefficient is 0.390, meaning that variable X3 increases by 1 unit, variable Y increases by 0.390 units. Source: Y variable increases by 0.390 units. The coefficient value is positive, meaning that channel X3 and Y variable are in the same direction, if variable x3 increases, then the variable y increases. To put it in different words, any higher the value of x3 variable, on the other hand, the lower x3 variable value, the lower the value of y variable.

### Hypothesis Testing Analysis

#### 1. F Test (Simultaneous)

$$F\text{-Tabel} = (n-k) = (92-3) = F\text{-Tabel } 89 = 2.71$$

According to table 4, calculated F value is greater than the F value in the table ( $58.044 > 2.71$ ), with a significance of  $0.000 < 0.05$ . Hereby, H0 is rejected, and the

hypothesis 4 is accepted, that is X1, X2 and X3 variables if tested simultaneously at the same time all have an effect on variable Y.

## 2. Test T (Persial)

$$t\text{-Tabel } (n-k-1) = (92-3-1) = t\text{-Tabel } 88 = 1.98729$$

As shown in table 5 above, variable X1's influence on variable Y is  $0.000 < 0.05$  while for the count t value  $5.585 > t$  table (1.98729), in which  $H_0$  is rejected and Hypothesis 1 can be Hypothesis 1 = accepted, indicating that X1 variable has an influence on Y variable.

In Table 5 below, the influence the X2 factor has on the Y variable is  $0.000 < 0.050$ , and the t value is  $4.569 > t$  Table (1.98729), whereby  $H_0$  comes rejected for Hypothesis 2 is accepted, implying the effect of the X2 variable on the Y variable.

According to the results above, X3 has an influence on the variable y of  $0.002 < 0.050$ , whereas t value of  $3.208 > t$  table (1.98729), in which case  $H_0$  would be rejected and Hothesis 3 would was accepted, thus indicating that X3 has an influential effect on Y variable.

## CONCLUSION

The conclusion from the explanations mentioned earlier is that :

- 1.The religiosity of the students has a strong positive impact on accountancy firms' perception of ethical behavior.In other words, Furthermore, the stronger someone's religiosity attitude leads to greater awareness of their ethics.
- 2.In addition, for the Love of Money also has a positive effect on the accounting students' ethical perceptions. Furthermore, the healthier a person's loving attitude towards money, and the higher his or her moral perception, the higher the ethical perception.
- 3.Sanity influences the ethical perceptions of accounting students positively. With the sense for the higher one's degree with ethical sensitization, a healthier understanding of accounting is possible.
- 4.And last with the explanation of these conclusions, all three variables have a positive effect, which means that Religiosity, love of the money as well as Ethical Sensitivity have a positive effect simultaneously on the Ethical perceptions of Accounting Students.

## SUGGESTION

Based on the results of the study, suggestions that can be given are as follows:

### 1. Theoretical Advice

In this research, the limitation is that for the population of Islamic universities in the city of Bandung only three universities, namely Nusantara Islamic University, Muhammadiyah University of Bandung and State Islamic University of Sunan Gunung Djati. Then the variables used are not proportional and are still limited. For this reason, samples are not spread to all Islamic universities in the city of Bandung. Based on the description of the conclusions and limitations above, the researcher suggests for further researchers if they want to research similar topics in order to choose a broader research object such as Islamic universities in West Java or private / public universities in West Java. Then develop variables such as machiavellian, equity sensitivity, knowledge and others. The author strongly recommends finding out more by exploring and analyzing it.

### 2. Practical advice

It is very important for students to be aware of the mismatch between ethical and unethical behavior, because this will be a problem that occurs in the world of work with negative consequences both in individuals and in organizations. Therefore, it must be instilled in oneself from the moment students in order to form a positive mindset that will make someone behave ethically. And it is advisable to be aware of the potential negative effects that when someone does something unethical both from the time of student and already working later.

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## TABLE AND PICTURE

Table 1. Likert scale

Answer	Score
Very Agree (VA)	5
Agree (A)	4
Neutral (N)	3
Disagree (D)	2
Very Disagree (VD)	1

Table 2. Descriptive Statistical Results

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
The Ethical Perception of Accounting Students (Y)	92	13.00	25.00	21.1087	2.79897
Religiosity (X1)	92	26.00	50.00	43.9457	5.17892
Love of Money (X2)	92	21.00	50.00	37.9565	6.51442
Ethical Sensitivity (X3)	92	8.00	15.00	11.7391	1.82696
Valid N (listwise)	92				

Table 3. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

1	(Constant)	1.113	1.560	.714	.477
	Religiosity (X1)	.230	.041	.425	5.585
	Love of Money (X2)	.140	.031	.326	4.569
	Ethical Sensitivity (X3)	.390	.122	.255	3.208

a. Dependent Variable: The Ethical Perception of Accounting Students (Y)

Table 4. F Test (Simultaneous)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	473.581	3	157.860	58.044	.000 <sup>b</sup>
	Residual	239.332	88	2.720		
	Total	712.913	91			

a. Dependent Variable: The Ethical Perception of Accounting Students (Y)

b. Predictors: (Constant), Ethical Sensitivity (X3), Love of Money (X2), Religiosity (X1)

Table 5. Test T (Persial)

Coefficients<sup>a</sup>

Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.113	1.560		.714	.477
	Religiosity (X1)	.230	.041	.425	5.585	.000
	Love of Money (X2)	.140	.031	.326	4.569	.000
	Ethical Sensitivity (X3)	.390	.122	.255	3.208	.002

a. Dependent Variable: The Ethical Perception of Accounting Students (Y)

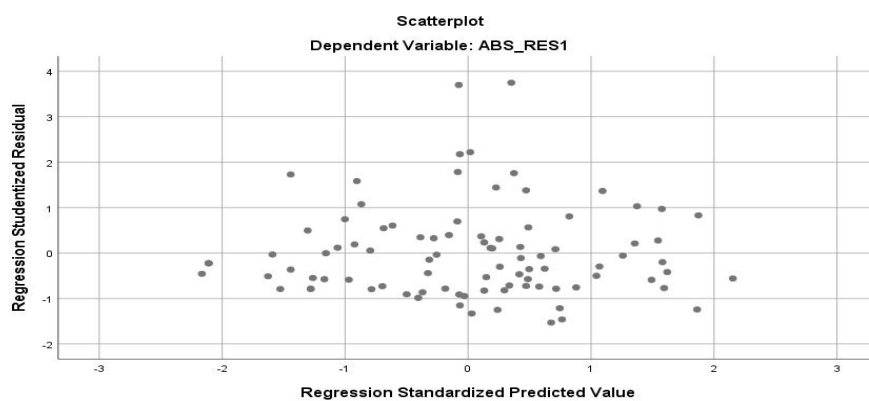


Figure 1. Heteroscedasticity Test