

**Accounting Students' Ethical Perceptions About *Love of Money*,
Machiavellian, Idealism, and Spiritual Intelligence**

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Abstract

A student's ethical perception of information will be determined by the level of understanding, intellectualism, and idealism as well as religious norms attached to the person. This research aims to test and analyze the factors of *love of money*, *Machiavellianism*, idealism, and spiritual intelligence on accounting students' ethical perceptions. This type of research is explanatory quantitative research using survey methods. The survey was conducted by taking a sample of 97 respondents using a *non-probability sampling (judgment) design sampling*. The collected sample data was analyzed using the structured equation *partial least squares* (SEM-PLS) analysis method. The results of this research explain that accounting students' ethical perceptions are influenced by *Machiavellian*, idealism and spiritual intelligence, while *the love of money* does not affect accounting students' ethical perceptions.

Introduction

Normative values that are shared and implemented through ethical behavior. Ethics are beliefs about right and wrong actions, or good and bad actions, which influence other things (Griffin and Ebert, 2010). As competition continues to increase, the accounting profession continues to be faced with pressure to maintain high ethical standards.

The ethical behavior of an accountant is very necessary in determining integrity and credibility as a professional accountant. This is needed because the accounting profession is very vulnerable and close to fraud. There have been many cases of major financial scandals involving large companies involving offices well-known accountants and international accounting figures. This case has implications for the decline in public trust in the accounting profession.

Accounting scandals that occurred in Indonesia that influenced accounting students' perceptions of the professional accounting ethics crisis include the case of the 2018 financial report audit of PT Garuda Indonesia carried out by the Ministry of Finance through the financial profession development center, which stated that KAP had not maximized its

quality control. Garuda Indonesia first collaborated with PT Mahata Aero Teknologi, the results of this collaboration were worth US \$ 239.94 million or around Rp. 2.98 trillion. These funds are still in the form of receivables but have been recognized by Garuda Indonesia management as income so the Garuda Indonesia commissioners, namely Chairul Tanjung and Dony Oskaria, were reluctant to sign the financial report in 2018 (Satrianegara, 2019). There are still many other cases of accounting ethics with different problems but the essence is the same, namely violations of accounting standards.

The scandal that occurred in the case above gave rise to perceptions and reactions from various parties, one of which was accounting students who were preparing themselves to enter the accounting profession. Normadewi, (2012) believes that current accounting students are future accounting professionals with good ethical education and are expected to benefit their profession in the long term. Therefore, accounting students are the starting point in increasing ethical perceptions of the accounting profession.

One factor that influences a person's ethical behavior is money. Money is a very important aspect of everyday life. In the accounting major, students will learn more about financial aspects where this discussion is always related to money. *Love of money* is a person's love of money where every action is carried out based on money. This love will encourage someone to do something to earn money. *The Love of money* variable will measure how much a person loves money which will influence their ethical perception. *The love of money* is closely related to greed and greed.

The second factor is *Machiavellian*. *Machiavellianism* is also a factor that can cause someone to behave unethically. *Machiavellianism* is generally related to the nature of manipulative individuals, with persuasive behavior in carrying out their work to achieve personal goals and appear to have aggressive behavior. Richmond investigates the relationship between *Machiavellianism* which forms a personality type called *Machiavellian traits* and ethical considerations with individual behavioral tendencies in facing ethical dilemmas (ethical behavior).

The third factor is Idealism. An attitude of idealism is an attitude that accountants must have. Idealistic individuals will avoid actions that bring harm to the people around them and they will not act that have negative consequences, where every step taken shows siding with the moral values of society and does not violate these prevailing values.

The final factor is spiritual intelligence. the relationship is with a person's religion or belief. A person with a high spiritual level will be more likely to think and act more ethically by various religious teachings that teach kindness and not harming others. A person's ability to understand the meaning of what occurs in society so that they can have flexibility when facing problems in society. People who have spiritual intelligence will usually be able to solve the problems they are facing by looking at the problem from a positive side so that the problem can be resolved well and tend to see a problem from its meaning.

Several studies regarding *Love of money*, *Machiavellianism*, Idealism, and Spiritual Intelligence. Research conducted by (Muna et.al 2021) found the results of *Love of money* influencing the ethical perceptions of accounting students. Meanwhile, research conducted by (Rosadalima, 2019) shows that *the Love of money* does not affect accounting students' ethical perceptions. Research conducted by (Yusra, 2018) found that *Machiavellian* results influenced accounting students' ethical perceptions. Research conducted by (Ida Ayu, et al) 2019 shows that idealism influences the ethical perceptions of accounting students. Meanwhile, research conducted by (NMH Ariyanti & and Widanaputra, 2018) proves that idealism does not influence the perceptions expressed by accounting students. Research conducted by (Mangiskar, 2019) shows that Spiritual Intelligence influences Accounting Students' Ethical Perceptions Regarding Accountant Professional Ethics. Meanwhile, research conducted by (GA Sari, 2016) shows that Spiritual Intelligence does not affect the

ethical behavior of accounting students. This research was conducted on accounting students because accounting students will be people who will enter the professional world directly, so they need to understand *Love of Money*, *Machiavellianism*, Idealism, and Spiritual Intelligence.

Literature Review and Hypothesis

Attitude and behavior theory

The theory of attitudes and behavior (*Theory of Attitudes and Behavior*) developed by (Triandis, 1980) states that a person's behavior is determined by attitudes related to what people want to do and consists of beliefs about the consequences of carrying out behavior, social rules which are related to what they think they are, and habits which are related to what they usually do. Behavior is not possible if the situation does not allow it. According to Khikmah, (2005), attitude is to provide an understanding of tendencies or tendencies to react. Attitudes consist of cognitive components related to beliefs, and affective components related to connotations of likes or dislikes, as well as behavioral components, namely how a person wants to behave towards attitudes.

Attitudes have functions: understanding, need for satisfaction, ego defense, and expression of values. Understanding functions to help someone provide meaning or understand new situations or events. Attitudes also serve something useful or as a function of satisfying needs. Attitudes also serve the ego's defensive function by developing them to protect humans from the knowledge that is based on the truth about the basics of humans themselves or their world, finally, attitudes also serve the function of expressing values to achieve satisfaction. It can be concluded that attitude is knowledge, feelings, and tendencies to act so that it functions to direct and provide guidance for a person's behavior towards problems or situations that will be faced. Behavior is the totality of appreciation and activity, which is the result of the interplay between various kinds of symptoms such as attention, experience, thoughts, memories, and fantasies. These symptoms appear together and influence factors.

Attribution Theory

Attribution Theory Attribution theory developed by Heider in 1958 is a theory that explains a person's behavior. Attribution theory explains that the actions a person takes are caused by causal attributes. The actions of a leader or person given authority are influenced by causal attributes. Attribution theory studies the process of how a person interprets an event, and the reasons, or reasons for their behavior. Heider developed this theory by arguing that a person's behavior is determined by a combination of internal forces and external forces. Internal forces are factors that come from within a person/individual and their abilities can influence their performance and behavior, for example, traits, character, attitudes, abilities, skills, and efforts. External forces are factors that come from outside the individual's control, for example, situational pressure, difficulties at work, or luck.

Love of money

Love of Money is a person's love of money where every action is carried out based on money. This love will encourage someone to do something to earn money. Another thing shows that money is a measure of achieving happiness. The concept of love of money is used to estimate a person's subjective feelings about money. the concept of *love of money* is closely related to the concept of greed (Elias, 2010) *Love of money* is a person's behavior towards money as well as a person's desires and aspirations towards money (Tang, 2008). Someone who has a high love of money tends to think that money is an important thing, they think that money can bring happiness because money can be a motivation for them to work

harder, feel respected in the community, and become a benchmark for achievements (Pradanti, 2014).

Machiavellian

Machiavellian personality is a personality that lacks affection in personal relationships, ignores conventional morality, and shows low ideological commitment (Richmond, 2001). *Machiavellian* comes from the name of an Italian political philosopher, Niccolo Machiavelli.

Idealism

Idealism refers to something that an individual believes that all actions that will be carried out do not conflict with or depart from existing normative values. Individuals who have an idealistic ethical ideology must ensure that what they do will not hurt the people around them and have the principle of always prioritizing truth and goodness (Forsyth, 1992). Someone who has high idealism will be more assertive and critical when faced with unethical situations. If students have high idealism, they will react with disapproval to unethical behavior involving accountants.

Spiritual Intelligence

(Mangiskar, 2019) Spiritual intelligence is a person's ability to understand the meaning of what occurs in society so that they can have flexibility when facing problems in society. Because spiritual intelligence allows a person to know more about carrying out good and correct actions based on conscience.

Ethical Perception

According to (Iksan, 2010) perception is how people see or interpret an object or human event. Perception is a process where a person selects, tries, and interprets stimuli into an integrated and meaningful picture. In a broader scope, perception is a process that involves previous knowledge in obtaining and interpreting stimuli shown by the five senses.

Perception is an attitude or opinion expressed to provide a response or interpretation to a particular phenomenon (Ariyanti & Widanaputra, 2018). Perception is an individual's effort to select, organize, and interpret various information to describe a certain thing (Hidayatulloh & Sartini, 2019). Ethical or moral perception means a person's judgment regarding moral actions that will occur due to conscious consideration. The basis of the process is the perception of aspects of one's situation, which is different for each person. Ethical perception is how people interpret ethical principles that define right or wrong behavior (Maggalatta & Adhariani, 2020).

From several definitions related to perception, it can be concluded that a person's perception of certain things or objects is very dependent on differences in space and time. Each individual's interpretation is different when an individual receives and responds to information so each person with different cognitive abilities will have different perceptions (Asmara, 2017).

Accounting students are students who study a science in the field of economics who in the future will become the successors of professional accountants. Accounting students' ethical perceptions can be concluded about how accounting students will behave in providing an assessment of whether a person's condition and actions are by ethics, then they can position themselves as prospective professional accountants who carry out the professional code of ethics properly and correctly. Students must also have ethical behavior and considerations when making decisions.

Accounting students in this case are prospective accountants who will always be in contact with money and as figures who have a critical view of things. It is possible that a

person's attitude towards money can also have an impact on their work, reward system, internal motivation at work, task performance, job satisfaction, and morale, as well as organizational effectiveness (Tang, 1993). Research results (Sari & Widanaputra, 2019) found that *Love of money* hurts accounting students' ethical perceptions. The higher the level of *love of money* a person has, the lower their ethical perception will be, and vice versa. The higher a person's desire to fulfill their needs and their love of money, the higher the possibility of that person behaving unethically.

The Machiavellian personality is described (Richmond, 2001) as a personality that lacks affection in personal relationships, ignores conventional morals, and shows low ideological commitment. Machiavellian personalities tend to manipulate other people and have very low respect for other people. An important quality of an accountant is to maintain a level of integrity and credibility to make sound ethical decisions. (Kurniawan, 2017) found that *Machiavellianism* hurt accounting students' ethical perceptions. The higher the student's *Machiavellian nature*, the lower the ethical perception they will have.

Someone who has high idealism will be more assertive and critical when faced with unethical situations. If students have high idealism, they will react with disapproval to unethical behavior involving accountants. Research conducted by (Prabowo, 2018) shows that the more idealistic a person is, the higher their ethical perception. Everyone has different ideals because idealism does not appear suddenly but goes through several stages. The more experience a person has, the higher the idealism within him.

Spiritual intelligence is the human ability to interpret the meaning of the life lived and understand the value contained in every action carried out. Because spiritual intelligence allows a person to know more about carrying out good and correct actions based on conscience. Research conducted by (Mangiskar, 2019) shows that the higher the spiritual intelligence, the greater the ethical perception.

H₁: *Love of Money* influences accounting students' ethical perceptions

H₂: *Machiavellian* influences accounting students' ethical perceptions

H₃: Idealism influences accounting students' ethical perceptions.

H₄: Spiritual Intelligence influences accounting students' ethical perceptions.

Research Methods

The research is quantitative research with a survey method. The population in this study were all accounting study program students, while the sample was obtained from 37 respondents using purposive sampling techniques (Sekaran & Boogie, 2021). This research uses the PLS structural equation modeling (SEM) analysis method with testing stages, namely, measurement model testing (validity and reliability), model suitability, and hypothesis testing. Testing the measurement model for data validity by looking at the *outer model value* of each construct or variable. The *outer model value* is said to be valid and meets the requirements > 0.7 . Testing the validity of the data uses the *Convergent validity value (AVE value)* with conditions the measurement value must be greater than 0.5 (Solimun et al., 2017). Reliability testing uses *Composite reliability* or *Cronbach's value alpha* by looking at the indicator value of the construct on the latent variable coefficient. The measurement instrument is reliable if the *Composite reliability value* or *Cronbach's value alpha* > 0.70 , meaning that the construct has high *reliability* (Solimun et al., 2017). Testing the *goodness of fit inner model* using *Adjusted R-square dependent latent variable*. *Adjusted Value R-square* > 0 shows models have a predictive relationship; on the contrary, if the value is *Adjusted R-square* $= 0$ shows that the model lacks predictive relationship value. Hypothesis testing uses a *t-test* on the *inside models*. Hypothesis statistics for the inner model from the influence of latent variables exogenous against variables Endogenous is $H_0: \beta = 0$ and $H_a: \beta \neq 0$.

Results and Discussion
Respondent Profile

The respondents used as samples for this research were 76 students from Yapis University, Papua, accounting study program. A total of 100 questionnaires were distributed with a questionnaire return rate of 76 % as shown in Table 1.

Table 1. Questionnaire Return Rate

Description	Amount	Percentage (%)
Distributed questionnaires	100	100
Unresponsive questionnaires	24	24
Responded questionnaires	76	76

Source: Data processed

Table 1, describes the rate of return of questionnaires from research respondents. A total of 100 questionnaires were distributed via *Google Form* to Yapis University Papua students who had taken taxation courses. The number of questionnaires that received responses was 76 respondents, while the number of questionnaires that did not receive responses was 24 respondents or 24%.

Questionnaires that have been collected, tabulated, and analyzed include *outer model testing, convergent validity, discriminant validity, and construct reliability*. *Convergent Validity* for the loading factor value in this study ranges from 0.6 – 0.7, or the AVE value is more significant than 0.5. The results of the *outer model* are shown in Figure 1 and the results of the validity and reliability tests are shown in Table 2.

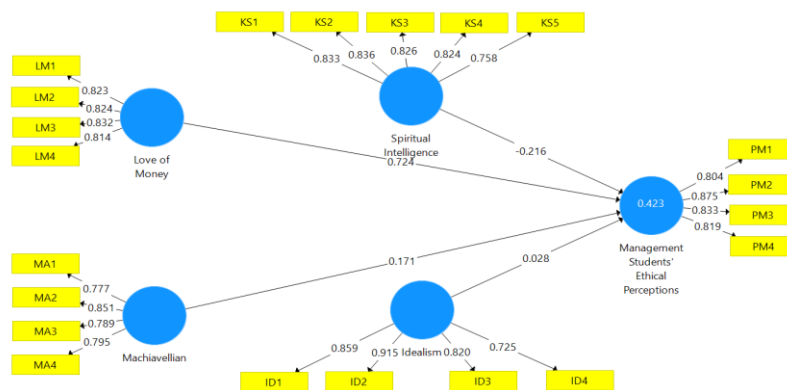


Figure 1. Outer Model Results

Table 2. Reflective Measurement Model Test Results

Variable	Measurement Items	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
<i>Love of Money</i>	LM1	Importance	0.777	0.842	0.894	0.678
	LM2	Motivator	0.851			
	LM3	Success	0.789			
	LM4	Rich	0.795			
<i>Machiavellian</i>	MA1	Affection	0.798	0.821	0.879	0.646
	MA2	Ideological Commitment	0.896			
	MA3	Selfish	0.904			
	MA4	Manipulative	0.805			

Variable	Measurement Items	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Idealism	ID1	Non-harmful action	0.859	0.864	0.900	0.693
	ID2	Non-threatening action	0.915			
	ID3	Action according to	0.820			
	ID4	norms Moral action	0.725			
Spiritual Intelligence	KS1	Flexible attitude	0.833	0.874	0.901	0.694
	KS2	High level of awareness	0.836			
	KS3	Do no harm	0.826			
	KS4	Quality of life according	0.824			
	KS5	to value Holistic view	0.758			
Accounting Students' Ethical Perceptions	MP1	Bank loan	0.804	0.874	0.909	0.694
	MP2	Personal gift	0.875			
	MP3	Uncollectible receivables	0.833			
	MP4	Ignoring employees	0.819			

Source: Smart-PLS processing results

The test results of the measurement model for indicators of *love of money*, *Machiavellianism*, *idealism*, *spiritual intelligence*, and *ethical perception* of accounting students show that they are valid with an *outer loading value* of more than 0.70. Meanwhile, the reliability values of the three variables that influence accounting students' ethical perceptions show *reliable values* (*Cronbach's alpha* > 0.70, *Composite reliability* > 0.70, and *AVE value* > 0.50).

Table 3. Discriminant Validity Test Results using *Fornell Lacker*

	Idealism	Love of Money	Machiavellian	Ethical perceptions	Spiritual Intelligence
Idealism	0.832				
Love of Money	-0.009	0.823			
Machiavellian	-0.116	0.535	0.803		
Ethical perceptions	-0.054	0.626	0.452	0.833	
Spiritual Intelligence	-0.063	0.863	0.484	0.492	0.816

Source: Smart-PLS processing results

Table 3, discriminant validity using *Fornell Lacker values* produces valid discriminant values. The AVE root value shows good discriminant validity. These results explain that the AVE root value of accounting students' ethical perception (0.833), *love of money* (0.823), *Machiavellianism* (0.803), *idealism* (0.832), and *spiritual intelligence* (0.921) is greater than the correlation value between variables. This means that the variables studied fulfill the elements of discriminant validity.

Table 4. Hypothesis Test Results

Variable	Original Sample	Standard Deviation	t statistics	p-Value	Results
Love of Money → Ethical perception	0.724	0.124	5,824	0,000	Sig
<i>Machiavellian</i> Work → Ethical Perception	0.171	0.091	1,884	0.060	No Sig
<i>Idealism</i> → Ethical perception	0.028	0.121	0.235	0.814	No Sig
<i>Spiritual Intelligence</i> → Ethical	-0.216	0.0138	1,558	0.120	No Sig

Variable	Original Sample	Standard Deviation	t statistics	p-Value	Results
perceptions					

Source: Smart-PLS processing results

Table 4 describes the results of hypothesis testing of the influence of the variables *love of money*, *Machiavellianism*, idealism, and spiritual intelligence on students' ethical perceptions. The results show that the three explanatory variables (*Machiavellian*, idealism, and spiritual intelligence) have a significant impact. The resulting probability value is below the significance level of 0.05. Meanwhile, the love money variable does not have a significant impact on students' ethical perceptions. These results indicate that students at Yapis University, Papua, majoring in accounting, tend to think that ethics is not fundamental in forming their character. Based on the results of this test, the accepted hypotheses are hypotheses 2, 3, and 4. Meanwhile, hypothesis 1 is rejected.

Table 5 is the result of testing the inner model (*Structural Model*) using Adjusted *R-square* for the dependent construct. *Stone-Geisser Q-square* test for relevance predictions and t-tests as well as the significance of the *structural path parameter coefficients* (*F-Square*). The inner model test results include the coefficient of determination (*R-square*) and *F-square*, as shown in Table 5:

Table 5. Results of Determination Coefficient and F-Square

Variable	F-Square	R-Square	Adjusted R-Square
Students' ethical perceptions		0,423	0.398
Idealism	0.001		
Spiritual Intelligence	0.020		
Love of Money	0.206		
Machiavellian	0.036		

Source: Smart-PLS processing results

The results of the determination coefficient test of the influence of the independent variables (*love of money*, *Machiavellian*, idealism, and spiritual intelligence) on the dependent variable (students' ethical perceptions) obtained an *Adjusted R-Square value* of 0.398, meaning that 39.8% of the determination of the University accounting students' ethical perception variables Papuan Yapis can be explained by *Machiavellian* factors, idealism, and spiritual intelligence.

Conclusion

This study examines and analyzes the influence of *the love of money*, *Machiavellianism*, idealism, and spiritual intelligence on the ethical perceptions of accounting study program students at Yapis University, Papua. This study used a sample of 76 samples which included 5th and 7th semester accounting study program students as respondents. The results suggest that ethical perceptions of The accounting study program at Yapis University, Papua, are not influenced by *Machiavellian*, idealism and spiritual intelligence possessed by students. However, *love of money* can influence ethical perceptions. *Love of money* is considered a factor that can encourage someone to change their stance on matters that have become provisions. Meanwhile, idealism, *Machiavellian*, and spiritual intelligence factors are not urgent in determining students' ethical perceptions. This research has limitations, namely that it does not involve all elements of university students in Papua as respondents so that future researchers can expand their research samples to both private and state universities.

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