

Religiosity: The Love of Money, *Machiavellian*, and the Ethical Perception of Accounting Students (Study of Accounting Students at Universitas Tadulako)

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Abstract. This study aims to determine and analyze simultaneously and partially the influence of the love of money and machiavellian on the ethical perceptions of accounting students. Besides, it is to know and analyze the influence of religiosity in moderating the influence of the love of money and machiavellian partially on the ethical perceptions of accounting students. This research used a quantitative approach with a questionnaire as an instrument. This research was conducted at Universitas Tadulako, focusing on accounting major students in the class of 2016 as the target population. The sampling technique used a purposive sampling method with 100 respondents. Multiple regression analysis and analysis of absolute value differences were used as data analysis tools. The results showed that both simultaneously and partially, the love of money and machiavellian had a negative and significant effect on the ethical perceptions of accounting students. Meanwhile, religiosity does not moderate the relationship between the love of money with the ethical perceptions of accounting students. But, religiosity moderates the relationship between machiavellian and ethical perceptions of accounting students. These results indicate that religious observance will affect our compliance with existing rules. So that in acting, students can perceive - and understand - the right or wrong way.

Keywords: *accounting, ethical perception, love of money, Machiavellian, religiosity*

INTRODUCTION

This research was conducted as a result of insight from the concepts and thoughts of Zohar and Marshall [1] about spiritual intelligence (SQ). That is, the ability to be creative, change the rules, change

the situation, and grasp the meaning. "SQ is a necessary foundation for building intellectual intelligence (IQ) and emotional intelligence (EQ)," said Zohar. The statement explicitly indicated that spiritual intelligence is an intelligence that is higher than IQ and EQ. Furthermore, Zohar and Marshall [1] explained that SQ is not necessarily related to religion. But someone who has a high SQ will practice his religion, not in a petty, exclusive, fanatical, or prejudice. Religions speak of broad and multidimensional spiritual awareness. This confirms that by using SQ we can become smarter in practising religion. This context of "religious attitude" or better known as religiosity, in which is a condition that exists in a person and motivates individual to behave in accordance to their degree of obedience to religion, become interesting to be examined. Zohar and Marshall parse "God Spot" which may be a necessary condition for SQ. To test and analyze the existence of religiosity in the midst of glorified rationality as a "tool" of IQ that is becoming mainstream -and the only intelligence- in the process of academic learning will provide a foundation in designing the learning process including accounting itself. It is a learning process that can integrate all intelligence and religiosity.

Human activities related to achievement and competition are always prone to ethics [2]—no exception in the learning process. Dishonesty in the acquisition of grades that will be accumulated in the Cumulative Achievement Index or Grade Point Average (GPA) as an 'output' of learning outcomes in higher education becomes an ethical problem. It cannot be denied that the education system in Indonesia emphasizes that 'high scores' are very important. Being a requirement in various contexts; outstanding students, honours or role models, and scholarships, among others. Orientation on high grades causes the practice of cheating in an academic institution. Cheating, copy-pasting peers'

assignments, quoting and taking from other sources but presenting it on their own behalf, are only a small part of the forms of cheating committed in the academic world. The action is driven by results-oriented. The method can be justified, whatever it is. That is the personality of Machiavellianism. Christie and Geis (1979) as quoted by Normadewi [3] argued that Machiavellianism is a personality that performs a variety of ways regardless of how manipulative and detrimental to the action, as long as the goals are achieved.

The pattern of education [could be] designed with more priority to intellectual intelligence. While mental intelligence (Emotional Quotient / EQ) and spiritual (Spiritual Quotient / SQ), even religiosity are marginalized. Existing science is not equipped with tools to learn something that cannot be measured objectively, explained Zohar and Marshall [1]. The Intelligence Quotient (IQ) paradigm becomes dominant and covers up for other intelligence. Intellectual intelligence becomes anarchic because of its oneness. Referring to the thought of Zohar and Marshall [1], intellectual intelligence is the simplest form of intelligence compared to emotional intelligence and spiritual intelligence. The "reverse" style of thinking, explained Triyuwono [4]. So that ethical problems, for example, will only be solved by a professional code of ethics or establishing accounting standards to solve various accounting problems. This does not necessarily ordain that the design or learning pattern has been "misguided". At the very least, this condition can tickle the space of thought to improve it for the better.

Accountants as accounting education products certainly can not be separated from the learning process. This is similar to accounting activities that have a very close relationship with ethics. To maintain integrity and credibility and prevent actions that can harm many parties. In other words, the accounting learning process will affect the behaviour of the accountant profession. Accounting as a field of science is seen as more closely related to the material. Just look at the accounting equation, $Assets = Liability + equity$. The basis of recognition is based on values that can be measured materially. This concept is very closely related to the concept of love of money, which is one's love for material or money; every action taken is always based on money. This love will encourage someone to do anything to get money so that it affects a person's ethical perception. Empirically shows that the higher the orientation to love or material, the lower the person's perception of ethics [5]. Even Triyuwono [4] argues that modern accounting is loaded with egoistic and materialistic values. Accounting is considered value-free science. In other words, taste, intuition, and other things related to what we feel become something that must be kept away from modern accounting - which is claimed to be objective and value-free [6], [7].

Similarly, those related to the meaning, values, and fundamental objectives that are inherent in human "self" as divine intelligence are considered as irrational.

The ethical perception of accounting students shows the process of interpreting the ethical principles of accountants that govern the accountant profession in carrying out their professional activities.

It also shows the view of accounting students about the actions taken by accountants, whether the actions are ethical or unethical. The low ethical perception of students makes them assume that the unethical actions they have taken are normal. A person's actions are good or not good, also based on the level of religiosity. That also means, that religiosity as the others –other than intellectual intelligence– will underlie the self-perception of accountants and accounting science on ethics. This further shows the urgency of targeting religiosity in the ethical perceptions of accounting students.

METHOD

This research used quantitative methods with a questionnaire instrument. Love of Money is measured by ten indicators adopted from the Money Ethics Scale (MES), that is: budget, evil, equity, success, self-expression, social influence, power of control, happiness, richness, and motivation [8]. While indicators to measure Machiavellian behaviour refer to Richmond [9], [5] including someone's assessment of the actions taken, perceptions of others, honesty in behaviour, motivation, good judgment about someone, and bad ratings of someone.

To measure the ethical perceptions of accounting students, this research used eight ethical principles from the Indonesian Institute of Accountants, namely: professional responsibility, public interests, integrity, objectivity, competence and prudence, confidentiality, professional behaviour, and technical standards.

Religiosity is measured by five dimensions. That is 1) The dimension of faith, the indicator is trust in God and believe in God's destiny. 2) The dimension of worship, the indicators are always performing worship and doing religious activities. 3) The dimension of experience, the indicator is patience in facing trials and fear when violating religious rules. 4) The dimension of knowledge, indicators of knowledge about the rules in religion, and reading religious books. 5) The dimension of consequences, the indicators are honest and keep the mandate [10].

The target population in this study is the active student of the Department of Accounting, Faculty of Economics and Business, Universitas Tadulako in the year of 2016. By using a purposive sampling technique, this research obtained 100 accounting students who are also respondents. Students class of 2016 are students who have completed their courses

and are currently preparing a thesis so that they are perceived to be able to perceive the variables studied. The analysis technique used is Multiple Linear Regression Analysis to examine the simultaneous and partial influence of the love of money and Machiavellian on the Ethical Perceptions of Accounting Students. Meanwhile, to test the moderation of religiosity, the absolute difference test is used.

RESULT & DISCUSSION

The validity test results show that all instrument items are valid and reliable. Likewise, the Classical Assumption Test Results, which include the Normality, Heteroscedasticity, and Multicollinearity Tests also fulfil the Multiple Linear Regression Analysis. With a significance level of α (error level) of 0.05, the results of the Multiple Linear Regression Analysis test appear in the table below.

Table 1: Multiple Regression Calculation Results

No.	Independent Variable	Regression Coefficient	t-count	Sig.
1	X1	-0,181	-1,998	0,049
2	X2	-0,774	-4,851	0,000
Konstanta = 4,107		$F_{count} = 24,596$	Sig. F = 0,000	
Multiple-R = 0,680		Adjusted R Square = 0,323	$\alpha = 0,05$	

Source: Data processed (2019)

While the results of the Absolute Difference Test to test the moderation of religiosity on the influence of Love of Money on the ethical perceptions of accounting students, appear in tables 2 and 3 below.

Table 2: Result of Equation 2

Model		Coefficients		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error	Beta	
1	(Constant)	5.382	4.023	1.338	0.184
	X1	0.341	0.086	0.359	0.724
	Z	0.305	0.105	0.264	0.791

a. Dependent Variable: Y

Source: Data processed (2019).

Table 3: Result of Equation 3

Model		Coefficients		T	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error	Beta	
1	(Constant)	27.879	0.844	33.038	0
	Zscore(X1)	2.031	0.537	0.35	0.728
	Zscore(Z)	1.517	0.53	0.261	0.791
	AbsX1_Z	-0.402	0.687	-0.053	0.956

a. Dependent Variable: Y

Source: Data processed (2019)

The results of religiosity moderation testing on the influence of Machiavellian on the ethical perceptions of accounting students are shown in Tables 4 and 5

Table 4: Result of Equation 4

Model		Coefficients		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error	Beta	
1	(Constant)	2.426	3.614		0.671
	X2	0.837	0.142	0.5	0.5898
	Z	0.247	0.098	0.214	0.831

a. Dependent Variable: Y

Source: Data processed (2019)

Table 5: Result of Equation 5

Model		Coefficients		T	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error	Beta	
1	(Constant)	28.683	0.724	39.628	0
	Zscore(X2)	2.867	0.484	0.494	0.621
	Zscore(Z)	1.187	0.484	0.204	0.843
	AbsX2_Z	-1.291	0.6	-0.173	0.867

a. Dependent Variable: Y

Source: Data processed (2019)

The results showed that both simultaneously and partially, the love of money and machiavellian had a significant and negative effect on the ethical perceptions of accounting students. This means that the greater the love of material things and the orientation of the student to the achievement of goals without regard to the process or way to get them, the lower the perception of accounting students of ethics. As the response of respondents that they will be more responsible for their work if they get a lot of money. In other words, accounting students perceive that money or materials become a measuring tool for assessing responsibility. For them, someone's success is judged by the amount of money or assets they have. This corresponds with the values in the perspective of materialism theory, namely acquisition centrality is a value that considers that it is important to have material to achieve life goals, happiness is ownership as a necessity in achieving satisfaction and even prosperity in life, success is the belief that one's success is judged by material -the material they have. This perception can affect behaviour to take actions that are not in line with ethics.

The results of this study also showed that Machiavellian; behaviour that prioritizes results, regardless of how to get it, affects the ethical behaviour of students. The behaviour to justify any means. The magnitude of the influence of Machiavellian behavior on the ethical perceptions of accounting students increasingly confirms that accounting students are still more concerned with results or achieving goals in any way. As the response of respondents who stated that it is difficult to progress without going through shortcuts. To be straightforward, students prefer shortcuts or easy ways to achieve their desires, for example, at the time of the exam they prefer to cheat than do their work to get good grades.

Interestingly, the respondents' responses also illustrate that students' perceptions of someone are very ethical, but because of competition between students, they prefer to commit fraud for their own

satisfaction. In view of the gone-theory explained that the cause of fraud is the opportunity and needs. These results also indicate that the learning process, including the assessment process, is designed for competition. This doesn't mean that competition is not important. But the learning process should also educate students to learn cooperatively. As a process, doesn't accounting as a cycle, also requires synergy and team interaction.

The moderating characteristic of the variable of religiosity is quasi, which tends to influence ethical perception as a predictor or independent variable. Religiosity moderation test results on the relationship between the love of money on ethical perceptions of accounting students show that religiosity does not moderate the effect of the love of money on the ethical perceptions of accounting students. That means students obedience to their religion does not affect students' ethical perceptions of their love of money (material). For them, the material remains an important point. This perception is based on rationality as a product of intellectual intelligence. The function that we think about is closely related to material [1]. These results indicate that the accounting learning process still prioritizes rational intelligence.

The results of this study also show that religiosity moderates the relationship between Machiavellian and ethical perceptions of accounting students. These results indicate that one's obedience to his religion will reduce one's orientation (student) to act fraudulently and justify any means. The existence of a strong religious basis by believing in God and the sanctity of life will affect one's perspective. So that students' perceptions of ethics will also get better. Students can distinguish actions, the right way or not. In the perspective of ethical deontology explains that adherence to the rules that underlie acts of morality. In the context of this study, religious teachings are considered as rules that will direct and influence one's perspective.

CONCLUSION

Conclusions from the results of this study are as follows: 1) Simultaneously and partially, the love of money and Machiavellian have a negative and significant effect on the ethical perceptions of accounting students; 2) Religiosity does not moderate the influence of the love of money on the ethical perceptions of accounting students; 3) Religiosity moderates the influence of Machiavellian on the ethical perceptions of accounting students.

The limitation of this research is that it only looks at the context of homogeneous respondents, who come from one study program at one college. Therefore, for further research, respondents can come from various study programs in various colleges. Furthermore, the results of this study

indicate the moderating nature of religiosity variables that have a slope (direction) as a predictor or independent variables. So it is recommended for further research to do religiosity testing as independent variables. It can also be done with a qualitative approach to deepen the understanding of religiosity holistically.

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