



THE EFFECT OF IDEALISM, LOVE OF MONEY, AND AGE OF ACCOUNTING STUDENTS ON THE ETHICAL PERCEPTION OF ACCOUNTING STUDENTS

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Abstract

This study aims to examine and prove the influence of idealism, love of money, and age of accounting students on accounting students' ethical perceptions. In this study, the method used is a quantitative approach with the approach used in this study using aspects of processing through statistical methods with numerical data base. The population as well as the sample used in this study were all accounting students at UPN Veterans East Java. The type of data used in this study used primary data obtained directly from 93 respondents of UPN Veteran East Java accounting students. The research data source came from collecting questionnaires which were distributed via the Google Form platform and distributed via the WhatsApp Group of UPN Veteran East Java accounting students. The data analysis technique used in this study is Partial Least Squares (PLS) with the help of SmartPLS software. The results of the study show that idealism and age influence the ethical perceptions of accounting students. Meanwhile, the Love of Money has no effect on the Ethical Perceptions of Accounting Students.

Keywords: *Idealism, Love of Money, Age, Ethical Perceptions.*

INTRODUCTION

The position of students in the strata of education is in the highest position. As someone with a high position and experience in the ups and downs of their educational journey, students are expected to be able to think and behave according to their position. This applies to life in society and in the world of lectures. With a variety of experiences, a student is considered to be able to properly process information received from the surrounding environment.

Information circulating in social life can be accepted by each individual as a different purpose and purpose. Receiving this information will ultimately determine a student's interpretation of his or her understanding of information. The process of receiving this information aims to create a meaning through filtering information within the individual known as perception (Hidayatulloh & Sartini, 2019). Perception is used as an environmental interpretation tool that produces an understanding of what is considered ethical and unethical in a social environment. In the lecture environment, understanding of ethical perceptions that are present plays a role as a result of understanding relevant information and giving birth to an action that aims to realize the goals of a student in his journey to the academic world. This action is divided into two, namely ethical and unethical actions.

According to Pradanti and Prastiwi in Rozikin and Susilowati (2023), there are two views regarding factors that influence individual ethical and unethical actions, the first is a factor that is influenced by individual moral character. Second, actions are influenced by the environment. To fulfill competencies in the world of accounting education in accordance with accounting ethical perceptions,

each of the factors mentioned cannot be ruled out in the educational process in order to create motivation and principles in students in exploring sources of knowledge.

Furthermore, related to internal factors, idealism is also considered as one of the factors that can influence ethical perceptions. Idealism is a person's principle in living a social life and self-guidance in understanding the meaning of information and events that occur in the community so that they can have an attitude in dealing with problems in society (Magiskar, 2019). Idealism itself gets a place as a guide line for someone in making decisions when in society because the principle values contained therein include guidelines for behavior in accordance with social rules to achieve prosperity and happiness in life.

In addition, there are also other internal factors within the individual that can influence ethical perceptions, namely the love of money. The love of money is a person's behavior in positioning money in his life above everything else. This attitude of love of money in practice can be seen from various sides, both positive and negative. Hartatik and Susilowati (2018) explain that the love of money is the nature of an individual who does everything possible to fulfill his desires because he is greedy. Nevertheless, this behavior is often applied to negative things. In the world of lectures, many unscrupulous students feel that the position of money can be replaced temporarily by completing their obligations in college assignments or thesis. This behavior occurs driven by laziness that they feel can be paid for by the power of money that they glorify.

The last internal factor that is equally important is age. Someone with a more mature age will tend to be more rational in making a decision. However, it cannot be equalized that all individuals with a mature age will behave better than other individuals who are under their age. More than that, a person who is more mature is considered to be able to behave more rationally because they feel they have more experience and knowledge in social life. With the logic of living longer, every individual with a mature age should be able to think about the impact and risks he will receive in making a decision. That way in social and academic life, a student is expected to be more rational and not reckless in making a decision by looking at the ethics that apply in his social environment.

The factors above also have an influence on the occurrence of deviations from ethics in the academic world which are called academic violations which consist of bribery, gratuity, forgery, plagiarism, jockeying and cheating (Fauzi, 2020). In this type of academic violation, jockeying is considered as an act of deliberately substituting a position or carrying out tasks or activities for the benefit of another person. Cases of jockeying that often occur are mostly carried out by unscrupulous students themselves or by people from outside the campus. Cases of jockeying that often occur usually include papers, essays, papers, journals, and thesis, this is very rarely revealed because the games played by the perpetrators are very subtle. These unscrupulous jockeys carry out their activities openly by offering their services through various platforms in social media, such as Instagram, Facebook, to TikTok (Rinjani Meisa Hayashi, 2022).

This ethical violation will affect the quality of education of students in the field of human resource development. The development of human resource needs in the field of accounting as explained by Essera et al., (2022) that in this era of globalization, in terms of accounting disciplines the role of a public accountant in Indonesia as a supporting skill is needed in service companies, trade, as well as other sectors. Automatically demand will continue to increase in terms of quality and quantity. However, the growth in the number of qualified accountants in Indonesia is still relatively low. To answer this need, it is necessary to strengthen ethical perceptions of the ethics that apply to accounting students in order to create an educational rhythm that is in line with the needs of the professional world.

METHOD

The method used in this research is quantitative. The object of research in this study included active accounting students at UPN Veterans East Java. In this study, there were three independent variables, namely idealism (X1), love of money (X2), and age (X3), as well as one dependent variable, namely ethical perceptions of accounting students (Y). These variables are then measured using a Likert scale in which there are five answer points with a gradation from very positive to very negative.

The population in this study were all active accounting students at UPN Veteran East Java for the 2022/2023 academic year. While the sample taken was 93 students where the number was obtained using the slovin formula with an error rate of 10%. This study uses primary data, meaning that the data is obtained directly from the data owner, so the data collection technique in this study uses a questionnaire in the form of a Google Form which is distributed via online through the Whatsapp group of each class. After that, the data is processed using Patial Least Square (PLS) with the help of the SmartPLS application.

RESULTS AND DISCUSSION

Outer Model Testing Convergent Validity

Convergent validity is carried out based on the correlation between indicator values and construct values or loading factors. Criteria for assessing whether the outer model meets the convergent validity requirements for reflective constructs, namely loading must be above 0.7.

Table 1 Assessment of the Outer Model

No	Variable	Indicator	Factor Loading Value	Status
1		X1.1	0,790	Valid
2	Idealism (X ₁)	X1.2	0,816	Valid
3		X1.3	0,840	Valid
4		X1.5	0,742	Valid
5	Love Of Money (X ₂)	X2.1	0,775	Valid

No	Variable	Indicator	Factor Loading Value	Status
6		X2.4	0,869	Valid
7		X3.1	0,781	Valid
8		X3.2	0,805	Valid
9	Age (X ₃)	X3.3	0,875	Valid
10		X3.4	0,853	Valid
11		X3.5	0,832	Valid
12		Y.1	0,758	Valid
13		Y.2	0,818	Valid
14	Ethical Perceptions of Accounting Students (Y)	Y.3	0,765	Valid
15		Y.4	0,747	Valid
16		Y.5	0,724	Valid

Based on Table 1, it can be seen that all indicators have a value of more than 0.7. This shows that all indicators have been declared valid at this stage.

Discriminant Validity

Discriminant validity testing can be done in two ways, namely by looking at the value based on crossloading measurements with constructs, and comparing the square root of average variance extracted (AVE) values for each construct with the correlation between constructs.

Table 2 Crossloading

	X ₁	X ₂	X ₃	Y
X _{1.1}	0,790	0,325	0,327	0,532
X _{1.2}	0,816	0,336	0,162	0,533
X _{1.3}	0,840	0,416	0,332	0,579
X _{1.5}	0,742	0,459	0,212	0,576
X _{2.1}	0,306	0,775	0,248	0,359
X _{2.4}	0,475	0,869	0,420	0,459
X _{3.1}	0,272	0,337	0,781	0,398
X _{3.2}	0,231	0,291	0,805	0,332
X _{3.3}	0,252	0,393	0,875	0,440
X _{3.4}	0,339	0,316	0,853	0,472
X _{3.5}	0,243	0,380	0,832	0,451
Y.1	0,558	0,492	0,438	0,758

Y. ₂	0,505	0,358	0,427	0,818
Y. ₃	0,578	0,356	0,380	0,765
Y. ₄	0,503	0,297	0,442	0,747
Y. ₅	0,509	0,401	0,241	0,724

Based on Table 2 it can be seen that all indicators have a greater crossloading value than the other variables. This shows that all indicators can be said to be valid.

Table 3 Comparison Test of AVE Values

Variable	AVE
Idealism (X ₁)	0,636
Love Of Money (X ₂)	0,677
Age (X ₃)	0,689
Ethical Perceptions of Accounting Students (Y)	0,582

Based on Table 3, it can be seen that all AVE square root values and correlations between variables are more than 0.5. This means that all variables can be declared valid because they have values above 0.5

Reliability Test

Reliability test can be done with composite reliability. In order for a variable to be declared valid or reliable, the variable must have a value > 0.7 for composite reliability.

Table 4 Reliability Test

Variable	Composite Reability
Idealism (X ₁)	0.875
Love Of Money (X ₂)	0.807
Age (X ₃)	0.917
Ethical Perceptions of Accounting Students (Y)	0.874

Based on Table 4, it can be seen that all variables can be said to be valid or reliable because all variables have a composite reliability value of more than 0.7.

Inner Model Testing

The purpose of testing the inner model in this study is to ensure that the structural model built is robust and accurate. Inner model testing can be measured by looking at how big the variance is by looking at the R-Square and to find out the significance of the P-Value. The coefficient of determination (R-squared) is 0.75; 0.50; and 0.25 for each endogenous latent variable in the structural model can be interpreted as substantial, moderate, and weak.

Table 5 Determination Coefficient Results (R²)

Variable	R ²
Ethical Perceptions of Accounting Students	0,587

Based on Table 5, it can be seen that the value of R² is 0.587. This means that all independent variables in this study contribute 58.7% to the dependent variable, namely ethical perceptions of accounting students.

Hypothesis testing

The hypothesis that can be accepted or rejected can be seen from the significant value (P-value) which is less than 5% (P < 0.05). If the P-Value < 0.05 then the hypothesis can be accepted. On the other hand, if the P-Value is > 0.05, the hypothesis is rejected. The results of hypothesis testing in this study can be seen in Table 5.

Table 5 Hypothesis Test Results

Variable X > Variable Y	Original Sample (O)	Mean Sample (M)	Standard Deviation (STDEV)	T-Statistics	P-Values (O/STDEV)
X1 > Y	0.549	0.554	0.082	6.722	0.000
X2 > Y	0.118	0.121	0.083	1.431	0.153
X3 > Y	0.283	0.281	0.072	3.954	0.000

Based on Table 5, it can be seen that the Idealism (H1) and Age (H3) hypotheses have a value of less than 0.05, so that both hypotheses can be accepted. Meanwhile, the Love of Money hypothesis (H2) has a value of more than 0.05, so this hypothesis cannot be accepted.

The Effect of Idealism on the Ethical Perceptions of Accounting Students

Based on the results of hypothesis testing, it shows that idealism is proven to influence the ethical perception of accounting students. This shows that the higher the level of student idealism, the better the ethical perception of accounting students. Vice versa, the lower the level of student idealism, the worse the ethical perception of accounting students.

The Influence of the Love of Money on the Ethical Perceptions of Accounting Students

Based on the results of hypothesis testing, it is proven that the Love of Money cannot affect the Ethical Perceptions of Accounting Students. This shows that the higher or lower the level of love for money does not affect the ethical views of an accounting student.

The Influence of Age on Accounting Students' Ethical Perceptions

Based on the results of hypothesis testing, it shows that the age of accounting students is proven to influence the ethical perceptions of accounting students. This shows that as the age of students increases, the ethical perceptions of accounting students get better. As age increases, the ability to understand values and ethical standards will also increase. Increased understanding of these values and ethical standards can lead to more ethical views.

CONCLUSION

Based on the results of the research that has been done, it can be concluded that the idealism of accounting students influences the ethical perceptions of accounting students. This means that the more idealistic a student is, the better he or she will understand the existing problems. The age of accounting students influences the perceptions of accounting students. This means that the older an accounting student gets, the more mature they will be in processing and understanding an existing problem. Then the love of money does not affect the ethical perceptions of accounting students. This shows that the level of love of money in a student does not affect the ethical views of an accounting student in dealing with a problem.

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