

## THE EFFECT OF RELIGIOSITY AND LOVE OF MONEY ON ACCOUNTANT ETHICS CRISIS

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### ARTICLE INFO

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**Article history:**

Received: April 5<sup>th</sup>, 2022

Revised: July 10<sup>th</sup>, 2022

Accepted: February 23<sup>rd</sup>, 2023

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**Keywords:**

Accountant Ethics Crisis

Love of Money

Religiosity

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### ABSTRACT

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The problem in this study is that there are still violations of accountant ethics committed by accountants while carrying out their duties as an accountant. As a profession that performs its functions, the accountant must comply with professional ethics and carry out duties in a certain way by professional ethics or established standards. Behaviour that violates professional ethics is not only for public accountants but also for other accountants. If the accountant has the integrity to apply ethical and ethical values in the professional conduct of his work, then unethical behaviour should not occur. This study aims to determine the influence of religiosity and love of money on the ethical crisis of accountants. This quantitative study uses raw data from questionnaires and is measured using a Likert scale. The sample used was determined by a purposive sampling method with specific criteria. Data analysis in this study used multiple linear regression and data collection techniques in the form of questionnaires. The data obtained were analyzed by f-test, t-test, normality test and multiple linear regression analysis. The results showed that religiosity and love of money influenced the ethical crisis of accountants. Partially the variable of religiosity affects the ethical crisis of accountants, and love of money also influences the ethical crisis of accountants

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### How to cite (APA Style):

Sibarani, B. E., & Anggreani, C. (2023). The Effect Of Religiosity And Love Of Money On Accountant Ethics Crisis. *Jurnal Akuntansi*, 12-20

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### INTRODUCTION

The development of the times requires humans to be more intelligent and creative in all fields. The increasing human intelligence not only causes a positive impact but also causes a negative impact. To maintain order, ethical behaviour should be applied to all professions. Nevertheless, there are still many ethical violations that can cause scandals in the profession. With the increasing number of scandals that occur in a professional field, there will be a professional, ethical crisis. The accounting profession has many ethics and rules that must be obeyed by the parties involved. Bertens (2013) concluded that ethics is a value or norm that an individual or society uses as a benchmark to regulate their behaviour.

Particular professional ethics apply to each group of professionals who work as accountants in this study. Accountants are divided into public, corporate, government, and educator accountants. The purpose of the accountant profession is to perform tasks with the highest professional standards and achieve the highest performance in the public interest. To achieve this goal, four basic needs must be met: reliability or credibility, professionalism, quality of service or service, and trust. In addition, the accountant profession also has professional ethics principles, which are the basis of professional, ethical behaviour, eight principles of professional ethics (Agoes, 2017), namely professional responsibility, public interest, integrity, objectivity, competence and professional prudence, confidentiality, professional behaviour and technical standards. If this is not fulfilled, it can cause a crisis of trust. Unethical behaviour in the field of professions, especially in the accounting profession, has become a hot topic among the general public, and cases related to financial scandals that occur in private enterprises and state institutions stem from the interference of the accountant profession are inseparable. This makes the professionalism and ethical behaviour of accountants questioned by society.

A case of bookkeeping manipulation occurred in Indonesia. Among them is the case of Garuda Indonesia. As a result, the Minister of Finance imposed sanctions on Public Accountant (PA) Kasner Sirumapea and Public Accounting Firm Tanubrata, Sutanto, Fahmi, Bambang & colleague (Member of BDO International) auditors of PT. Garuda Indonesia (Persero) Tbk and its Subsidiaries in the 2018 Financial Year. It all started with the discrepancy in the results of Garuda Indonesia's financial statements for the 2018 financial year. In the financial report, Garuda Indonesia posted a net profit of USD809.85 thousand or equivalent to IDR 11.33 billion (assuming an exchange rate of IDR 14,000 per US dollar). This figure increased sharply compared to 2017, which suffered a loss of USD216.5 million. However, this performance is surprising because the company is still losing US\$ 114.08 million.

The phenomenon of professional, ethical scandals above describes that these accountants do not carry out the code of ethics that has been in force and emphasizes that professional ethics is significant for professionals in the accounting field. (Sudiby, 2010) therefore it is necessary to know the understanding of prospective accountants on ethical issues, in this case, in the form of business ethics and professional ethics of accountants that they may face later. Some courses contain moral and ethical teachings that are very relevant to be conveyed to students as prospective accountants. The existence of ethics education must be carried out in lectures with the hope that students, as prospective accountants, have high knowledge about various scandals in the world of accounting, have characteristics that maintain moral values, and become individuals with moral integrity before they work in the future come.

Various factors cause individuals to engage in unethical behaviour. Arens et al. (2006) point out two reasons why people behave unethically: one has different moral standards than using the public, and one chooses to act selfishly. An insolvable conflict of moral values arises when a person believes that behaviour is ethical and acceptable to others when it is unacceptable. These two things cause a person to behave unethically when faced with an ethical dilemma. A moral dilemma is when a person must decide about the right actions or attitudes. Robbins et al. (2018) say that when moral standards exist collectively (society and organization) and individually (individual ethics), individuals do not always follow the ethical standards adopted by their organizations. Sometimes they violate what has been determined. This then leads to many crimes being committed in pursuit of material gain.

Many factors, including the love of money, cause a crisis in accounting ethics. Love of money measures how money-loving people influence their moral values. Sometimes the love of money blinds a person to scrambling to collect money to satisfy his emotions. This love of money will justify any means to get the money he wants, even if it is not his own. Tang's research (1992) introduced the concept of the love of money as psychological literature, which later was used to measure a person's subjective feelings about money.

Love of money measures how much a person loves money and affects his immoral deeds. The love of money has many negative impacts and is considered taboo by some people (Rahayuningsih, 2016 Azis, 2015). However, research by Luna-Arocas & Tang (2005) shows that money love helps predict and control unethical behaviour. It is based on the fact that money-loving people can predict job satisfaction and the possibility of unethical behaviour.

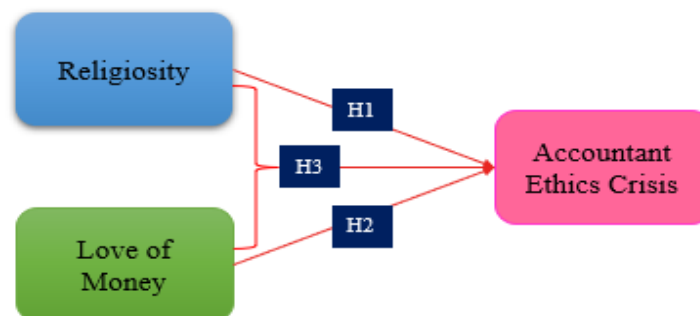
The study's results confirmed the statement according to Munawaroh et al. I. (2020), where this study examines the relationship between the love of money and ethical perceptions in accounting students. The results of research by Prabowo & Widanaputra (2018) explained that love of money significantly affects the ethical perceptions of accounting students. The test results showed that an accountant with a high love of money would reduce the ethical perception or moral value of the accountant. Basri (2015) argues that the more a person loves money, the lower his moral value, and vice versa. People with a high love for money will try to meet their needs in various ways. The individual does not consider the behaviour ethical or not. This opinion is supported by Tang & Chiu (2003); Elias (2010).

Other factors that influence the ethical crisis of accountants include religiosity. Religiosity is related to the philosophies or values that a person has. All religions teach norms intending to encourage their adherents to do all forms of sound and forbid all forms of evil. Strong religious beliefs are expected to prevent illegal behaviour. When a person commits such an act, it can be prevented by feeling guilty. The more a person has firm religious beliefs, the more he can control his behaviour and avoid unethical behaviour.

Grasmick et al. (1991) state that religion is believed to control individual behaviour. The more religious a person is, the more able the individual can control his behaviour by avoiding unethical attitudes. Furthermore, Grasmick et al. (1991) stated that individuals with strong religious beliefs are expected to avoid illegal behaviour. Alleyne and Persaud (2012) say religious people reflect ethical perceptions better than non-religious people. Agoes and Ardana (2009) posit that a person who has studied ethical theories and has repeatedly attended code of ethics training has not guaranteed ethical behaviour as long as his spiritual intelligence is still low. On the contrary, people with spiritual intelligence also have high ethical behaviour.

This statement is corroborated by Hidayatulloh and Sartini's (2019) findings on the variable religiosity, which suggests that religiosity does not affect a person's moral perception. The more religious a person is the higher his moral value. It is believed that religion controls the behaviour of individuals. The more religious a person is, the more he can control his behaviour by avoiding maxi at attitudes. This also applies to the ethics of tax avoidance. Intense religiosity is expected to prevent illegal behaviour through feelings of guilt. There is a contradiction based on the differences in the results of previous studies. Hence, the author is interested in doing further research to be able to prove whether the religiosity variable has an impact on accountant ethics or not has an impact.

Based on the explanation above, the author makes a research framework as follows:



**Figure 1. Research Framework**

Based on the description above, the formulation of the problem in this study is whether religiosity and love of money affect the ethical crisis of accountants. Meanwhile, the purpose of this study is to determine the influence of religiosity and love of money on the ethical crisis of accountants partially and simultaneously.

## RESEARCH METHOD

“Research subjects or respondents should be identified and recruited according to your research purpose and hypothesis or research questions” (Leavy, 2017). The subject of this study was a Bachelor of Accounting Study Program, faculty of economics and business, Wijaya Kusuma University Surabaya. The objects in this study are 1) the influence of religiosity on the accountant's ethical crisis, 2) the influence of the love of money on the accountant's ethics crisis, and 3) the influence of religiosity and love of money on the accountant's ethical crisis. This research will be carried out using two methods: the classical assumption test and the hypothesis test. This research is expected to examine the influence of religiosity and love of money on the ethical crisis of accountants. In this study, the primary data is obtained from respondents through

questionnaires. The data collection technique in this study used a questionnaire. In this study, a questionnaire was made using the Likert scale.

## RESULTS AND DISCUSSION

### Research Results

Validity refers to the degree of accuracy and precision with which the measuring instrument (the questionnaire) performs its measurement function. The validity test in this study was carried out with Pearson and product-moment correlation techniques. That is, the score of each item is related to the total score. Based on the study results, the significance value of each variable of religiosity and love of money is less than 0.05. This means that the indicators of religiosity and love of money in this research variable are declared valid and suitable for use as data collectors.

For the reliability of the data, from the results of testing using SPSS, the results showed that all variables had Cronbach alpha  $> 0.70$ , so it can be said that all the concepts of measuring variables used in this study are reliable or reliable.

**Table 1**  
**Reliability Test**

| Variable                 | Cronbach's Alpha | Information |
|--------------------------|------------------|-------------|
| Religiosity              | 0.717            | Reliable    |
| Love Of Money            | 0.765            | Reliable    |
| Accountant Ethics Crisis | 0.846            | Reliable    |

### Data Analysis

#### Normality Test

From testing using SPSS, the results show that it can be known that the Asymptotic Significance is 0.15, so it can be said that the data is distributed normally. Here are the test results for the normality test:

**Table 2**  
**Normality Test**

| One-Sample Kolmogorov-Smirnov Test |                         |
|------------------------------------|-------------------------|
|                                    | Unstandardized Residual |
| N                                  | 110                     |
| Asymp. Sig. (2-tailed)             | .015 <sup>c</sup>       |

a. Test distribution is Normal.

b. Calculated from data.

#### F Test

From testing using SPSS, the results show that it can be said that overall free variables have a simultaneous effect on the ethical crisis of accountants. This can be seen from the significant level of F, which is  $0.000 < 0.05$ . The conclusion is that  $H_a$  is accepted, and  $H_0$  is rejected. Here are the test results for the F test:

**Table 3**  
**F Test**

|   | Model      | F      | Sig.              |
|---|------------|--------|-------------------|
| 1 | Regression | 10.608 | .000 <sup>b</sup> |

## T Test

Based on the results of the t-test, it can be explained that the significance level of the Love Of Money variable has a level smaller than 0.05 ( $0.016 < 0.05$ ). This shows that the love of money variable affects the ethical crisis of accountants. Then the religiosity variable has a level smaller than 0.05 ( $0.000 < 0.05$ ). This suggests that religiosity variables significantly affect the accountant ethics crisis.

**Table 4**  
**T Test**

| Model         | Unstandardized Coefficients |            | t     | Sig.  |
|---------------|-----------------------------|------------|-------|-------|
|               | B                           | Std. Error |       |       |
| 1 (Constant)  | 15.310                      | 7.125      | 3.278 | 0.000 |
| Religiosity   | 2.271                       | 2.148      | 3.715 | 0.000 |
| Love of Money | 1.159                       | 1.354      | 2.579 | 0.016 |

## Multiple Linear Regression Analysis

Based on the value of the constant and regression coefficient in the t-test table above, the multiple linear regression equation is known as follows:

$$Y = 15.310 + 2.271 X_1 + 1.159 X_2 + e$$

The numbers in such multiple linear regression equations can be interpreted as follows, 1). The N constant ( $\alpha$ ) is 15.310, which means that the variables of religiosity and love of money are considered constant, then the value of the accountant's ethical crisis is 15.310, 2). The value of the regression coefficient of the religiosity variable ( $\beta_1$ ) is 2.271, which means that any increase in the value of religiosity by one will increase the value of accounting students' perceptions of the accountant ethics crisis by 2.271, 3). The value of the regression coefficient of the love of money ( $\beta_2$ ) variable is 1.159, which means that every increase in the value of love of money by one will increase the value of the accountant's ethical crisis by 1.159.

## Discussion

### Effect of Religiosity On The Accountants' Ethical Crisis

Based on the results of hypothesis testing, the religiosity variable has a significant degree smaller than 0.05 ( $0.000 < 0.05$ ). This shows that the variable of religiosity has a significant effect on the ethical crisis of accountants.

This study's results align with research (Munawaroh et al., 2020), which states that religiosity affects the ethical perceptions of accounting students. This means that the higher the level of religiosity, the more it increases the ethical perception of accounting students. Students with high religiosity certainly also have firm beliefs regarding their religion. Religiosity encourages individual students always to do good and not harm others. It is because of guilt and fear of sinning if it violates religious orders.

The results of this study are also in line with Fauzan's (2015) research which states that religiosity positively influences ethical behaviour. However, the results of this study are not in line with Basri's research (2015), suggesting that religiosity does not affect tax evasion. Furthermore, the research of Permatasari and Anis (2018) also showed that religiosity does not impact accountant ethics. Based on empirical investigation, Mensah dan Gbetor (2018) found a correlation between religiosity and fraud. Singh etc. (2018) say the above religiosity can be further explored to address the predictability of moral sensitivity and, thus, the core problem of accounting fraud. Religious beliefs influence attitudes and a general understanding of how to perform daily tasks, work methods, poverty and leisure time. "We argue that greater religiosity mitigates the prospective elements of harmful deed and wrongful intent associated with lawsuits" (Choi 2006; Chalmers, Naiker, and Navassi 2012; Ettredge, Huang, and Zhang 2016). The

growing literature base shows that religiosity and spirituality significantly impact people's lives. This includes how people live, behave and work. Religiosity can significantly impact employee behaviour and performance, providing a frame of reference to guide decision-making (Abdullah and Said, 2017).

### **Effect of Love of Money On The Accountant's Ethical Crisis**

Based on the results of hypothesis testing, the love of money variable has a significant degree smaller than 0.05 ( $0.016 < 0.05$ ). This shows that the love of money variable affects the ethical crisis of accountants.

The results of this study are not in line with the research of Hidayatulloh and Satini (2019), which have a signification value ( $0.949 > 0.05$ ) and Gunawan and Sukirman (2018) a signification value of ( $0.201 > 0.05$ ) which shows that "love of money" does not affect the ethical perception of accounting students. The level of student love for money has no effect on accounting students' ethical perception, which may be due to subjective norms. The subjective norm here is people's perception of social pressures in doing or not performing the behaviour. A person's behaviour depends on intentions, and those intentions behave depending on the attitudes of subjective norms. Therefore students will reconsider social pressures or subjective norms when they act unethically. The results of this study do not support the results of previous studies, which stated that the purpose of college is to achieve success and have much money (Tang, 2016) because money is a measure of a person's welfare (Singhapakdi et al., 2013) but students can still maintain ethics. Therefore, the level of student love for money does not affect the ethical perception of accounting students.

Love of money behaviour measures how much individuals love money, affecting their moral values (Tang, 1992). The concept of loving money estimates one's subjective feelings about money. Furthermore (Tang et al., 2008) say that the love of money is a person's behaviour, desire and desire for money. A person's love for money varies from person to person. Tang and Liu (2012) stated that a high preference for money was associated with high levels of unethical behavioural intentions in individuals with low aspirations but was associated with low immoral intentions in individuals with high aspirations. People with a high love of money intend to act immorally. Singhapakdi et al. (2013) revealed that managers with a higher love of money tend to be less ethical in their intentions. Esa and Zahari (2015) show that there is a significant relationship between the love of money and job satisfaction, job turnover and overall quality of life.

A person with a high love of money will give the impetus to violate the ethics of the accounting profession in the work process. This is because the love of money will stimulate the mind to perform conflicting actions to get more money than he earned legally so that the high love of money will be able to reduce the independence of one's performance and, on the contrary.

### **CONCLUSIONS AND RECOMMENDATIONS**

Based on the results of the hypothesis test and the discussion of the research results, it was concluded that religiosity affects the accountant's ethics crisis, and love of money affects the accountant's ethics crisis. Therefore, religiosity and love of money simultaneously affect the accountant's ethical crisis. This research certainly has limitations, one of which is that the research variable only consists of two independent variables. Furthermore, the indicators used in the study to compile statements on the questionnaire still cannot provide a good picture. In addition, the study described in the discussion section still needs to be added in-depth and in detail. Then also this study used respondents, namely students, and this study only used subjects in one scope.

Based on the research results and the limitations of the research above, the author put forward several suggestions, namely, bagi prospective accountants and accountants; an

accountant must be more assertive about the current ethical crisis, and the accountant must uphold his professional ethics as an accountant. So, if the accountant does not maintain ethics of the accountant, then in the future, there will be more and more ethical violations. The accountant should not think about money or material things but should think about working in the best and most professional way without any deviations interfering with professional performance. In addition, for subsequent researchers, it is expected that by providing a more comprehensive range of new developments, such as increasing the number of samples and research variables and adding indicators in research, other objects can also be used, and different data analyses can be used. This research is expected to be developed in the future. In addition, it is expected to be able to use respondents from accountants so that the research results are more accurate.

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