
THE EFFECT OF ACCOUNTING ETHICS KNOWLEDGE, RELIGIOSITY, AND LOVE OF MONEY ON THE ETHICAL PERCEPTION OF FUTURE ACCOUNTANT STUDENTS

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Abstract

This study aims to determine the effect of ethical knowledge, religiosity and love of money on the ethical perception of 6th semester accounting students at Wijaya Kusuma University, Surabaya. The population in this study were 6th semester accounting students at Wijaya Kusuma University, Surabaya. The sample in this study used purposive sampling. The analysis technique used multiple linear regression analysis. The results of this study indicate that ethical knowledge has a positive and significant effect on the perception of 6th semester accounting students at Wijaya Kusuma University, Surabaya. While religiosity has a negative and significant effect on the ethical perception of 6th semester accounting students at Wijaya Kusuma University, Surabaya. And the results of the study also show that love of money does not affect the ethical perception of 6th semester accounting students at Wijaya Kusuma University, Surabaya. However, simultaneously or together, ethical knowledge, religiosity and love of money influence the ethical perception of 6th semester accounting students at Wijaya Kusuma University, Surabaya. The contribution of this study is expected to be provide accounting students with a better understanding of the influence of certain factors towards their ethical behavior, so that they can make better and more responsible decisions in the future, provide valuable insights for readers, especially students, lecturers, accounting practitioners, and researchers, about what factors can influence students' ethical perceptions in the local context, can gain a better understanding of how the drive to achieve financial success, manipulative attitudes, moral beliefs, and religiosity can influence students' ethical attitudes.

Keywords: Ethical Knowledge, Religiosity, Love of Money, Students' Ethical Perception.

INTRODUCTION

As we know, the world of accounting education can have a significant impact on the ethical behavior of an accountant. Educators are responsible for not only focusing on providing teaching in the field of accounting, but are also expected to be able to positively guide accounting students to become better individuals

[1]. Students have an important role in upholding the good name of the country by doing positive and best things, especially accounting study program students who will later be able to express accountability for financial reporting. Students are required to master the material without regard for good or bad, this results in students who become top graduates

but do not have a strong personality. These graduates use their abilities for their own interests without considering the right or wrong methods used [2]. Ethics are present as a guideline for determining right and wrong in behavior, so in this case ethics will also influence a person in determining their ethical perception [3]. In the code of ethics issued by the professional association of accountants, it is stated that one of the main requirements for the accounting profession is ethical behavior [4]. The behavior of current students can reflect the ethical behavior of future leaders [5]. The appropriate ethical behavior of accountants will determine their position in society. Other factors that influence ethical behavior for accounting students include religiosity. Religiosity is an internal factor of an individual when carrying out a behavior, especially those related to decision making [6]. McDaniel & Burnett stated that Religiosity is a person's belief or conviction in religious values that have provisions and commitments to God by obeying all His commands and avoiding His prohibitions. Someone who believes in the level of religious beliefs or values, and teaches religion as goodness is called Religious [7]. The existence of strong religious beliefs is expected that individuals will not engage in unethical behavior that can harm themselves and other communities [3]. The degree to which an individual desires money can be defined as Love of Money. A person can become obsessed with money when the desire for money arises [8]. Where when someone wants to get more money, is excessive in liking money, is ambitious and interested in pursuing money can be called Love of

money [9]. In essence, based on the explanation above, excessive love for money can be called Love of Money. This love for money can have positive and negative sides [10]. The positive side is that if someone wants to get money, he will work harder, On the negative side, someone might engage in unethical behavior, such as stealing, to obtain the money they desire. A person's love of money can ultimately indicate whether their behavior is ethical or not.

METHOD

This study uses a survey research type. Survey research is a study that takes samples from This study was conducted at Wijaya Kusuma University Surabaya. This type of research is quantitative research with a descriptive approach with the aim of collecting data, managing data, testing collected data and analyzing numerical data. The population of this study was all accounting students at Wijaya Kusuma University Surabaya, while the sample was 6th semester students who had taken business ethics and professional ethics courses, with the assumption that students who had taken business ethics and professional ethics courses were considered to have views on ethical perceptions. The sampling method used in this study was purposive sampling. Data collection techniques used questionnaires to collect primary data distributed through Google Forms. In this study, questionnaires were used to measure student responses using a Likert scale. In a Likert scale, we can measure attitudes, opinions, or perceptions of students/individuals or groups towards a social phenomenon [10]. The Likert scale used has 4 alternative answer choices, namely 1),

Strongly Disagree 2), Disagree 3), Agree and 4) Strongly Agree. The hypothesis test used in this study is Multiple Linear Regression with the following model:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3$$

Information:

Y = "Ethical Perception of Accounting Students"

X1= "Ethical Knowledge"

X2= "Religiosity"

X3 = "Love of Money"

b1,b2,b3 = Regression coefficients that show the increase or decrease in the dependent variable based on changes in the independent variable.

Time and Place of Research This research was conducted in the Accounting Study Program, Faculty of Economics and Business, Wijaya Kusuma University, Surabaya. The research period was April - August 2025. **Population and Sample** The population in this study were 224 undergraduate students of Accounting, Wijaya Kusuma University, Surabaya in 2025. The sample of 64 sixth-semester accounting students who had taken the business and professional ethics course in 2025.

Data, Instruments, and Data Collection Techniques The type of data used in this study is quantitative data. The data source used is primary data. The data used in this study is heteroscedasticity. The Prerequisite Analysis Test was conducted before conducting the research hypothesis test. This study uses descriptive statistical analysis to provide an overview of the research data so that the data displayed is easy to understand and informative. Hypothesis testing in this study was conducted using simple linear regression analysis and multiple linear regression analysis. The significance

level set in this study is 5% ($\alpha = 0.05$). The analysis of the research data uses the help of a data processing computer program using primary data, which is obtained through the distribution of questionnaires. A questionnaire is a data collection technique carried out by giving a set of written questions or statements to respondents to answer (Husein Umar, 2011: 49).

The analysis technique used in this study is multiple regression analysis, with data quality testing using a validity test with the minimum requirement that an item is considered valid if the calculated r value is $> r$ table.(Ghozali, 2016). And the reliability test with the provision that a variable is said to be reliable if it provides a Cronbach's Alpha value of > 0.6 (Sugiyono, 2018)The normality test is used to detect whether the residuals are normally distributed or not, using graphical analysis, namely using a normal probability plot that compares the cumulative distribution with the normal distribution. The classical assumption test used is the multicollinearity test, which aims to test whether the regression model finds a correlation between independent variables, with the provision of a tolerance value < 0.10 or equal to a VIF value > 10 .(Ghozali, 2016). Next, another classic assumption test is the heteroscedasticity test, which aims to test whether there is inequality in the variance of the residuals from one observation to another in the regression model. And for the heteroscedasticity test, it is shown by looking at the scatterplot graph between the predicted value of the dependent variable, namely ZPRED, and the residual SRESID. For the hypothesis test, the f test and the t

test are used with the respective provisions, namely if the significance level is <0.05 , then H_0 is rejected and H_1 is accepted, meaning there is a significant influence. (Ghozali, 2016).

RESULTS

1. Data Analysis Test

Test resultsThe validity of the variables Ethical Knowledge (X1), Religiosity (X2), Love of Money (X3)

and Ethical Perception of Accounting Students (Y) can be seen in the tables below:

2. Results of the Ethical Knowledge Validity Test (X1)

The following will present the results of the validity test of the Ethical Knowledge variable (X1):

Table 1Validity Test Results for 1 Ethical Knowledge Variable (X1)

Statement	Correlation coefficient (r)	Table r value	Evaluation
X1.1	0.463	0.259	Valid
X1.2	0.230	0.259	Invalid
X1.3	0.375	0.259	Valid
X1.4	0.554	0.259	Valid
X1.5	0.253	0.259	Invalid
X1.6	0.542	0.259	Valid
X1.7	0.558	0.259	Valid
X1.8	0.417	0.259	Valid
X1.9	0.290	0.259	Valid
X1.10	0.399	0.259	Valid
X1.11	0.655	0.259	Valid
X1.12	0.655	0.259	Valid
X1.13	0.455	0.259	Valid
X1.14	0.211	0.259	Invalid
X1.15	0.450	0.259	Valid
X1.16	0.571	0.259	Valid

Based on the results of the validity test on 16 statements contained in the questionnaire distributed to students of the Accounting study program at Wijaya Kusuma University Surabaya semester 6, the calculated r value was greater than the r table value of 0.259 except for statements no. 2, no.

5 and no. 14 so that 13 statements were considered valid and able to express something measured in the questionnaire. Therefore, a validity test 2 was conducted with the following results:

Table 2Validity Test Results of 2 Ethical Knowledge Variables (X1)

Statement	Correlation coefficient (r)	Table r value	Evaluation
X1.1	0.292	0.259	Valid
X1.2	0.560	0.259	Valid
X1.3	0.281	0.259	Valid
X1.4	0.544	0.259	Valid
X1.5	0.501	0.259	Valid
X1.6	0.389	0.259	Valid

Statement	Correlation coefficient (r)	Table r value	Evaluation
X1.7	0.481	0.259	Valid
X1.8	0.603	0.259	Valid
X1.9	0.606	0.259	Valid
X1.10	0.542	0.259	Valid
X1.11	0.297	0.259	Valid
X1.12	0.509	0.259	Valid
X1.13	0.500	0.259	Valid

Based on the results of the validity test of 2 Ethical Knowledge variables (X1) against 13 statements contained in the questionnaire distributed to students of the Accounting study program at Wijaya Kusuma University, Surabaya, semester 6, the calculated r value was greater than the r table value of 0.259 so

that it was considered valid and able to reveal something that was measured in the questionnaire.

3. Results of the Religiosity Validity Test (X2)

The following will present the results of the validity test of the Religiosity variable (X2):

Table 3 Validity Test Results for 1 Religiosity Variable (X2)

Statement	Correlation coefficient (r)	Table r value	Evaluation
X2.1	0.689	0.259	Valid
X2.2	0.667	0.259	Valid
X2.3	0.223	0.259	Invalid
X2.4	0.247	0.259	Invalid
X2.5	0.760	0.259	Valid
X2.6	0.768	0.259	Valid
X2.7	0.752	0.259	Valid

Based on the results of the validity test on the 7 statements contained in the questionnaire distributed to students of the Accounting study program at Wijaya Kusuma University Surabaya semester 6, the calculated r value was greater

than the r table value of 0.259 except for statements no. 3 and no. 4 so that 5 statements were considered valid and able to reveal something measured in the questionnaire. Therefore, a validity test 2 was carried out with the following results:

Table 4 Validity Test Results of 2 Religiosity Variables (X2)

Statement	Correlation coefficient (r)	Table r value	Evaluation
X2.1	0.772	0.259	Valid
X2.2	0.758	0.259	Valid
X2.3	0.883	0.259	Valid
X2.4	0.860	0.259	Valid
X2.5	0.802	0.259	Valid

Based on the results of the validity test of 2 Religiosity variables

(X2) against 5 statements contained in the questionnaire distributed to

students of the Accounting study program at Wijaya Kusuma University, Surabaya, semester 6, the calculated r value was greater than the r table value of 0.259 so that it was considered valid and able to reveal something that was measured in the questionnaire.

4. Love of Money Validity Test Results (X3)

The following will present the results of the validity test of the Love of Money variable (X3):

Table 5. Results of the Validity Test of the Love of Money Variable (X3)

Statement	Correlation coefficient (r)	Table r value	Evaluation
X3.1	0.719	0.259	Valid
X3.2	0.679	0.259	Valid
X3.3	0.687	0.259	Valid
X3.4	0.477	0.259	Valid
X3.5	0.276	0.259	Valid
X3.6	0.787	0.259	Valid
X3.7	0.831	0.259	Valid
X3.8	0.834	0.259	Valid
X3.9	0.838	0.259	Valid
X3.10	0.778	0.259	Valid
X3.11	0.778	0.259	Valid
X3.12	0.778	0.259	Valid
X3.13	0.778	0.259	Valid
X3.14	0.778	0.259	Valid
X3.15	0.778	0.259	Valid
X3.16	0.778	0.259	Valid
X3.17	0.778	0.259	Valid

Based on the results of the validity test of the Love of Money variable (X3) against 17 statements contained in the questionnaire distributed to students of the Accounting study program at Wijaya Kusuma University, Surabaya, semester 6, the calculated r value was greater than the r table value of 0.259 so that it was considered valid and able to

reveal something that was measured in the questionnaire.

5. Results of the Validity Test of Accounting Students' Ethical Perceptions (Y)

The following will present the results of the validity test of the Accounting Students' Ethical Perception variable (Y):

Table 6. Results of the Validity Test of the Ethical Perception Variable of Accounting Students (Y)

Statement	Correlation coefficient (r)	Table r value	Evaluation
y.1	0.899	0.259	Valid
y.2	0.899	0.259	Valid
y.3	0.794	0.259	Valid
y.4	0.841	0.259	Valid

Statement	Correlation coefficient (r)	Table r value	Evaluation
y.5	0.839	0.259	Valid

Based on the results of the validity test of the Accounting Students' Ethical Perception variable against the 5 statements contained in the questionnaire distributed to the 6th semester students of the Accounting study program at Wijaya Kusuma

University, Surabaya, the calculated r value was greater than the r table value of 0.259 so that it was considered valid and able to reveal something that was measured in the questionnaire.

Reliability Test

The results of the reliability test on the independent and dependent variables can be seen in the table below:

Table 7 Reliability Test

Variables	Cronbach Alpha	Reliable Provisions	Results
X1	0.681	0.6	Reliability
X2	0.659	0.6	Reliability
X3	0.886	0.6	Reliability
y	0,906	0.6	Reliability

Based on the table above, it shows that the results of the reliability test of the independent and dependent variables above show a value of more than 0.6 so it can be concluded that all variables in this study are reliable.

Normality Test

The results of the normality test for the variables Ethical Knowledge (X1), Religiosity (X2), Love of Money (X3) and Ethical Perception of Accounting Students (Y) can be seen in the following normal probability plot graph:

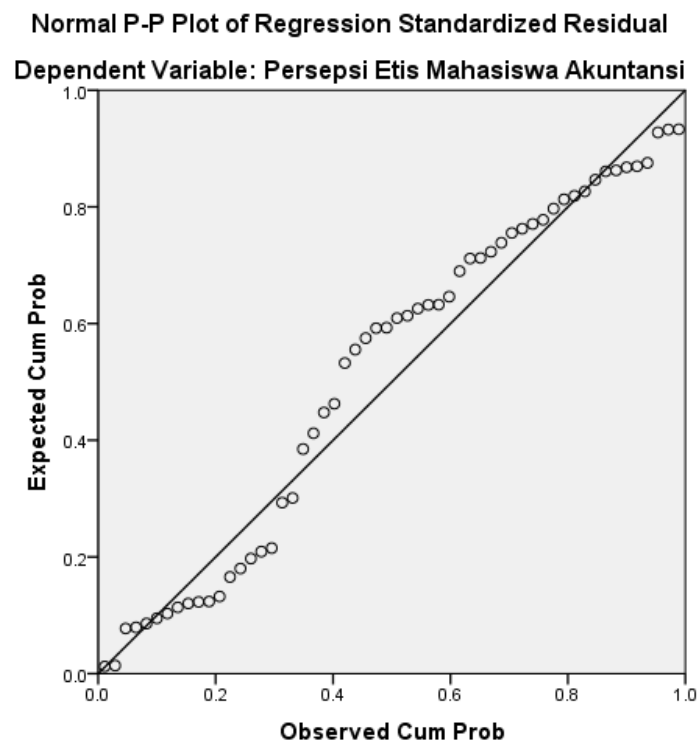


Figure 1. Probability Plot Graph

From the normal probability plot graph, it can be seen that the data distribution forms or follows a linear line so it can be said that the data is normally distributed.

Classical Assumption Testing Analysis

• Multicollinearity Testing

Identification of the presence or absence of multicollinearity symptoms

Table 8 Classical-Multicollinear Assumption Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	,766	4,050		,189	,851		
Ethical Knowledge	,395	,112	,585	3,534	,001	,503	1,988
Religiosity	-,452	,200	-,320	-2,258	,028	,685	1,461
Love of money	,041	,085	,077	,483	,631	,549	1,822

a. Dependent Variable: Ethical Perception of Accounting Students

• Heteroscedasticity Testing

The heteroscedasticity test aims to determine whether there is unequal variance in the residuals from one observation to another in the regression model. This can be seen in the test output using a scatter plot.

is done by calculating the Variance Inflation Factor (VIF). The VIF values for each of the variables above are below 10, indicating that the two independent variables in this study do not exhibit multicollinearity symptoms. The following table shows the results of the multicollinearity test:

Heteroscedasticity can be detected by observing the presence of a specific pattern. If the data spreads along the zero line and does not form a specific pattern, the data is considered free of heteroscedasticity. The scatter plot graph is as follows:

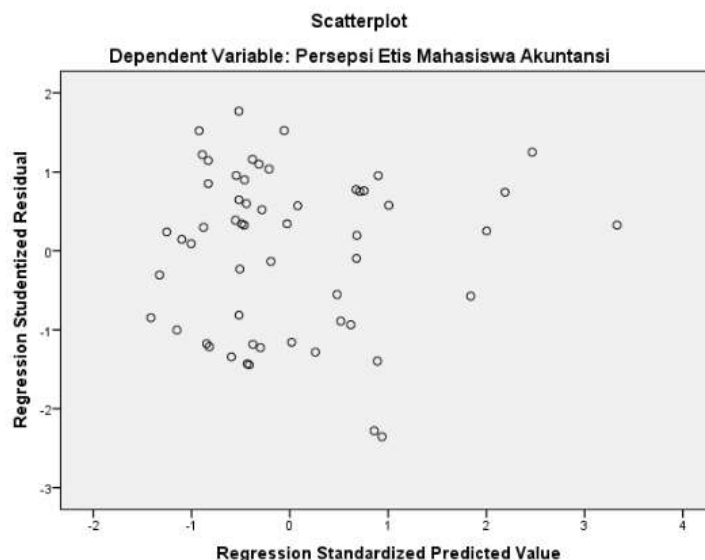


Figure 2. Scatter Plot Graph

Multiple Regression Analysis Equation

The multiple regression analysis equation is as follows:

$$Y = 0.766 + 0.395X_1 - 0.452X_2 + 0.041X_3$$

..... (1)

Hypothesis Testing

The results of the hypothesis test are as follows:

- **The Influence of Ethical Knowledge, Religiosity, Love of Money on the Ethical Perceptions of Accounting Students.**

Table 8 F test results (ANOVA)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	253,505	3	84,502	6,881	,001b
	Residual	638,620	52	12,281		
	Total	892,125	55			

a. Dependent Variable: Ethical Perception of Accounting Students

b. Predictors: (Constant), Love of money, Ethical knowledge, Religiosity

Based on the table above, it can be seen that the calculated F value obtained from data processing is 6.881 with a significance level of 0.001 or less than 0.05, so H_0 is rejected with H_a accepted, which means that the model used is significant or suitable for knowing the influence of Ethical Knowledge (X1), Religiosity (X2), Love

of Money (X3) on the Ethical Perception of Accounting Students (Y).

t-test can be used to determine whether or not the partial influence of Ethical Knowledge (X1), Religiosity (X2), Love of Money (X3) on the Ethical Perception of Accounting Students (Y) is significant.

DISCUSSION

Table 9. T-test results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	,766	4,050		,189
	Ethical Knowledge	,395	,112	,585	3,534
	Religiosity	-,452	,200	-,320	2,258
	Love of money	,041	,085	,077	,483

a. Dependent Variable: Accounting Students' Perceptions

1. Ethical Knowledge (X1)

The t-test results show that ethical knowledge (X1) has a positive and significant effect on the ethical perceptions of 6th-semester accounting students at Wijaya Kusuma University, Surabaya. This is indicated by the

calculated t-value of 3.534 with a significance of 0.001, which is smaller than 0.05. The results of this study support the research conducted. (Nindy Wijayanti, Zahara, 2022), And (Baiq Winda Lestari, 2020).

Based on the positive and significant influence of ethical knowledge on the ethical perceptions of accounting students, it shows that the higher a person's level of ethical knowledge, the higher their ethical perceptions. This means that ethical knowledge can be obtained through formal and informal education.(Angga Sanggarwangi, 2020)For example, formal education provides courses on ethics, while informal education provides training on ethics. Therefore, with this level of ethical knowledge, a person will tend to think carefully before behaving, avoiding unethical perceptions.

2. Religiosity (X2)

The t-test results show that religiosity (X2) has a significant effect on the ethical perceptions of 6th-semester accounting students at Wijaya Kusuma University, Surabaya. This is indicated by the calculated t-value of (2.258) with a significance level of 0.028, which is smaller than 0.05. The results of this study support the research conducted byAstika and Yoosita, 2021and Febriansyah and Agrianti, 2025. Although previous research had a positive influence, the research conducted had a negative influence.

The negative and significant influence of religiosity on accounting students' ethical perceptions suggests that a higher level of religiosity can sometimes lead to a person's viewpoint being based solely on their religious beliefs. This can lead to conflict when professional ethical standards differ from religious beliefs, leading to lower ethical perceptions. According to

religiosity theory, everyday behavior should be consistent with faith. However, in reality, religiosity is sometimes only applied to personal or religious matters, while in academic or professional settings, students can engage in unethical behavior, such as data manipulation in final assignments, copying from peers, and cheating on exams.

3. Love of Money(X3)

The t-test results show that Love of Money (X3) does not significantly influence the Ethical Perception of 6th-semester Accounting Students at Wijaya Kusuma University, Surabaya. This is indicated by the calculated t-value of 0.483 with a significance of 0.631, which is greater than 0.05. The results of this study support the research conducted byRahmad and Indrayeni, 2024 andNurfadilla et al. 2023.

The insignificant effect of love of money on accounting students' ethical perceptions indicates that a person's ethical perceptions are not influenced by their level of love of money. This suggests that the students' educational background in accounting ethics is sufficient, and even with a high level of love of money, they still engage in unethical behavior. Therefore, academic ethics offsets the urge to love money.

CONCLUSION

The research results indicate a positive and significant influence of ethical knowledge on students' ethical perceptions. Furthermore, religiosity has a negative and significant influence on students' ethical perceptions. However, another variable, love of

money, has no significant influence on students' ethical perceptions. A person's ethical perception can be seen as good or bad, not only by the level of ethical knowledge through formal and informal education but also by

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