

## ETHICAL BEHAVIOR OF ACCOUNTING STUDENTS IN FACING ETHICAL PROBLEMS IN THE WORLD OF WORK

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### ABSTRACT

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This study aimed to examine the effect of moral reasoning, spiritual intelligence, and ethical sensitivity to the ethical behavior of accounting students at Budi Luhur University. Sampling methods done by purposive sampling. The number of samples in this study is 100 students of Budi Luhur University, semester IV, VI, and VIII. The data used is the primary data in the form of questionnaires distributed to the respondents. Data analysis method used in this research is regression analysis. The result of this research showed that moral reasoning, spiritual intelligence, and ethical sensitivity as a whole (simultaneously) have a significant effect on the ethical behavior of accounting students. Partially, this research shows that moral reasoning, spiritual intelligence, and ethical sensitivity has a positive and significant effect on the ethical behavior of accounting students.

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## INTRODUCTION

The rise of the phenomenon of accounting scandals that often occurs, such as cases in earnings management practices which cannot be separated from the role of accountants (auditors). These violations are of course related to the problem of auditors who are not able to fulfill their responsibilities in meeting the auditing standard qualifications that have been set by the Indonesian Institute of Accountants and the violations are contrary to SPAP. As a result, the accounting profession has become bad in the eyes of the public and has lowered public confidence in the accounting profession. This violation case should not occur if every accountant has the knowledge, understanding, and responsibility to apply adequate moral and ethical values to carry out his role as a professional.

The discovery of major cases such as the Enron Corp case in 2001, and domestic cases such as PT. Kimia Farma Tbk in 2001, and PT. Bank Capital Indonesia Tbk in 2010, which was involved in the practice of earnings management, gave awareness of the importance of the role of education in creating intelligent and moral human resources (Hermiyetti, Meiliyah Ariani, and Hernadewita, 2015) [1]. Educational institutions as institutions that prepare professional accountant candidates, are responsible for preparing students from the technical, analytical, and also the ability to deal with ethical problems that they will face in the world of work.

As a student who will later become an accountant, accounting students need to uphold moral, religious, and ethical values, so that students are not only knowledgeable but also have attitudes. Among the many factors that influence student behavior, moral reasoning is one of the factors that is thought to affect the behavior of accounting students. Moral reasoning can be defined as a consideration in assessing why an action is allowed or not to be done. Students must be able to judge whether a certain behavior is allowed or not. It becomes

interesting when knowing what is the reason behind each of these behaviors, where of course there is a certain judgment as to why the behavior is allowed or not.

Another factor that influences student behavior is spiritual intelligence. According to Tasmara (2001) [2], spiritual intelligence is a person's ability to listen to the heart as a whisper of truth that comes from God Almighty, when someone makes decisions or makes choices, has empathy, and adapts. This potential is very much determined by the effort to cleanse the heart and provide enlightenment, so as to be able to guide a person in making every decision. Spiritual intelligence is a provision that a person must have, especially a prospective accountant (auditor). Spiritual intelligence is an intelligence to face and solve problems, and to judge that one's actions or way of life are more meaningful than others. Without spiritual intelligence, it will be very difficult for a person to be able to withstand the pressure that is part of the risk of a profession, so as not to abuse his abilities and skills in a way that violates the rules.

The next factor that influences the behavior of accounting students is ethical sensitivity. Ethical sensitivity is the ability to realize ethical values in a decision. The level of sensitivity is usually influenced by several factors including ethical orientation, professional commitment, organizational commitment, environmental culture or culture, and personal character. Ethics in the accounting profession is a foundation for accountant behavior as a form of accountability to clients, society, members of the profession, and themselves in carrying out professional activities. When ethical behavior disappears from within accountants, the credibility of the accounting profession is in jeopardy.

The aim of this research is to test and obtain empirical evidence regarding the ethical behavior of accounting students in terms of moral reasoning, spiritual intelligence, and ethical sensitivity.

## **LITERATURE STUDY**

### **Ethical Behavior of Accounting Students**

Ethics comes from the Greek language, namely Ethos which means good customs / habits. According to Sukrisno Agus and Canik (2009) [3], ethics is a moral principle and actions that become the basis for one's actions, so that what society does is seen as a commendable act and enhances one's dignity and honor. According to Nugrahaningsih (2005) [4], ethical behavior is closely related to a person's ethics. Ethical behavior is an action or behavior that is in accordance with generally agreed ethics. The behavior of leaders in the future can be seen from their behavior when they become students (Lucynda and Endro, 2012) [5]. Higher education is a professional human resource producer, which is expected to meet the needs of the existing market. That way, universities are required to be able to produce professionals who have qualifications of expertise according to their field of knowledge, and who also have high ethical behavior.

Meanwhile, according to Morgan (1993) [6], ethical behavior is a component of leadership where ethical development is important for individual success as a leader in an organization. The indicators used to measure ethical behavior are: (a) Ethical attitudes in carrying out tasks with one's own ability; (b) Does not violate the rules in doing exam questions; (c) Not bribing lecturers; (d) Do not threaten lecturers to increase the value of the course; (e) Prepare yourself for the test.

### **Moral Reasoning**

Broadly speaking, morals can be defined as the overall values or norms that regulate human behavior in society to do good and right deeds. According to Hurlock (1991) [7], morals are manners, habits, customs, and rules of behavior that have become habits for members of a culture. Based on the theory of cognitive moral development, Kohlberg (2006)

[8], states that moral considerations / moral reasons can be assessed using three level frameworks consisting of:

- a. *Pre-conventional level*
- b. *Conventional level*
- c. *The post conventional level*

According to Cohen Pen and Sharp (2001) [9], moral reasoning can be measured using the Multidimensional Ethics Scale (MES). MES identifies the rationale behind moral reasons and why respondents believe that an action is ethical. The five moral constructs reflected in the MES (Multidimensional Ethics Scale) are:

1. Justice or moral equity. Stating that doing something right is determined by the principle of moral justice.
2. Relativism. It is a pragmatic reasoning model which assumes that ethics and values are general but tied to culture?
3. Egoism. Stating that individuals always try to maximize individual welfare and view actions as ethical if they benefit themselves.
4. Utilitarianism. Stating that moral reasoning is one of the philosophies of consequences. The morality of an action is a function of the benefits obtained and the costs incurred.
5. Deontology or contractual. It is a way of reasoning by using logic to identify tasks or responsibilities that will be carried out.

### **Spiritual Intelligence**

Spiritual intelligence is a mental ability that a person has to develop himself completely through various positive activities, so as to be able to solve various problems by seeing the meaning contained therein. Spiritual intelligence is a person's ability to listen to the heart as a whisper of truth that comes from God Almighty, when someone makes a decision or makes a choice, has empathy, and adapts. This potential is largely determined by the effort to cleanse the heart and provide enlightenment, so as to be able to guide someone in making every decision (Tasmara (2001) [10].

According to Mulya (2015) [11], spiritual intelligence can be measured by several indicators, including: (a) Religious spiritual relations, including by understanding the contents of the holy book, the religion adopted, carrying out religious worship rituals, interpreting life, and emotional intelligence. and intellectuals; (b) Social relations, including relationships between people and interpreting daily life; (c) Social-ethics, including intelligence in dealing with pressure, behaving ethically in work and controlling spiritual intelligence.

### **Ethical Sensitivity**

Ethical sensitivity is the ability to realize or realize ethical or moral values in an ethical decision. Ethical sensitivity includes awareness of a person who may be the factors that enter by the situation and its influence (Narvaez, 2001) [12]. Ethical sensitivity is a person's ability to identify problems and understand and understand ethically the decisions made. According to Rest (1983) in Kartika (2013) [13], the ability of a professional to behave ethically is very reliable by the individual's sensitivity to ethics. The ability to be aware of ethical values in a decision is called ethical sensitivity or ethical sensitivity. In conducting research on the development of individual moral thinking processes and behavior in making decisions, four components of the framework can be used, where each of these components affects moral behavior and failure of any component that can lead to unethical rules. These components include: (a) Individual recognition of the existence of ethical problems and evaluating the effect of their choice of behavior on the welfare of the affected party; (b) Determination of

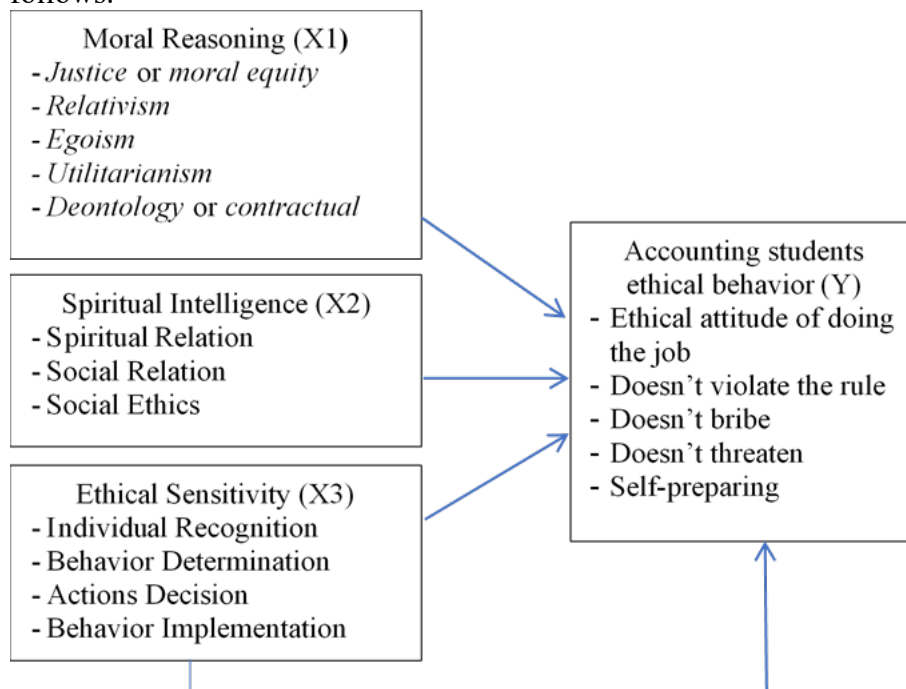
ideal moral behavior on the welfare of the affected party; (c) Decisions on acts referred to as various conquering outcomes and their moral implications; (d) Execution of the behavior referred to.

### Theory of Planned Behavior

*Theory of Planned Behavior (TPB)* is an extension or development of *Theory of Reasoned Action (TRA)*. In TRA (*Theory of Reasoned Action*) it is explained that intention towards behavior is formed by two main factors, namely attitude toward the behavior and subjective norms (Fishbein and Ajzen, 1975) [14] while in *Theory of Planned Behavior (TPB)* one more factor is added, namely perceived behavioral control (Ajzen, 1991) [15]. In *Theory of Planned Behavior*, this is suitable for explaining any behavior that requires planning, such as entrepreneurship. *Theory of Planned Behavior (TPB)* explains that the behavior caused by an individual arises because of the intention to behave. The intention in the *Theory of Planned Behavior (TPB)* is determined by three variables, including:

- a. Attitude (attitude)
- b. Subjective Norms (subjective norms)
- c. Perceived Behavioral Control (behavior control)

From the several theories described above, the research framework can be described as follows:



Picture 1. Thought Framework  
Source: Author, 2021

### METHODOLOGY

In this study, the type of data used is subject data, namely the type of research data in the form of opinions, attitudes, experiences, or characteristics of a person or group of people who are respondents (research subjects). While the data source used in this research is primary data. This research uses quantitative methods with a descriptive approach. The population in this study were students of Budi Luhur University majoring in accounting in the 2017/2018 school year while the sample used in the study was 100 respondents. The sampling technique used in this study was a purposive sampling method based on judgment.

The consideration of choosing accounting students in semesters 4 to 8 is because students in that semester have already received most of the accounting courses, including Auditing I and Auditing II, Internal Auditing, Public Accountant Professional Standards (SPAP), and Auditing Practices. So that accounting students in semesters 4 to 8 are expected to be able to become respondents in this study. Technical analysis of research data to be analyzed using the SPSS (Statistical Product and Service Solutions) analysis tool consisting of: descriptive statistics, data quality testing, namely reliability and validity testing, classical assumption test, hypothesis testing and determination coefficient test and multiple regression test (multiple regression).

## **ANALYSIS**

### **Description of Respondent and Variable**

Respondents in this study amounted to 100 consisting of men as many as 43 respondents (43%), while women as many as 57 respondents (57%). Based on the semester, there were 35 respondents in semester IV (35%), 37 respondents (37%) who were in semester VI, and 28 people in VIII semester (28%).

### Data Quality Test

The data quality test includes reliability test and validity test. The results of the reliability test using Cronbach's Alpha, have a Cronbach's Alpha value greater than 0.60. This shows that the measuring instruments used in this study are reliable or reliable. While the results of the validity test show that all r count values are greater than the value of the product moment r table at the 5% significance level with  $df = N-2$ , so it can be calculated that  $df = 100-2 = 98$ , so from the results of these calculations it can be seen that  $r\text{-table} = 0.195$  so it can be concluded that all statement items used as a measuring tool in this study are valid.

### Classical Assumption Test

The classic assumption test carried out in this study is the normality test using graphical analysis (Normal Probability Pl, and the One-Sample Kolmogorov Sminorv Test) on the dependent variable which is all normally distributed because the significance exceeds 0.05. The multicollinearity test for the tolerance value independent variable shows that there are no independent variables that have a tolerance less than 0.10 (VIF below 10) so that it can be concluded that all variable concepts do not contain multicollinearity. Meanwhile, the results of the heteroscedasticity test with the Park test indicate that the significance probability value is above the 5% confidence level or the significance value of the correlation is greater than 0.05, which means that it can be concluded that the regression model used does not contain heteroscedasticity, so the regression model is declared fit for use.

### Hypothesis Test

Hypothesis testing conducted in this study is multiple linear regression test. The results of the t statistical test for each independent variable on the dependent variable show that the independent variable has a t value greater than t table (1.985), and has a significance value less than 0.05. So, it can be concluded that all independent variables have a positive and significant effect on the dependent variable.

### Determination Coefficient Test

Testing the coefficient of determination produces an Adjusted R Square value from data processing of 58.1% or (0.581). This shows that the independent variable in its influence on the dependent variable is 58.1% and the rest is influenced by other factors not examined, namely 41.9% or (0.419).

### **The Effect of Moral Reasoning on the Ethical Behavior of Accounting Students**

Based on the test results that have been carried out in this study, it proves that moral reasoning as measured by justice or moral equity, relativism, egoism, utility, and deontology has a positive and significant effect on ethical behavior of accounting students at Budi Luhur University. This explains that moral reasoning is related to the ethical behavior of accounting students, because before taking an action, students will first consider whether their action is right or wrong, both in society and according to religious teachings.

The results of the analysis on the moral reasoning variable as measured by justice or moral equity have a significant effect on the ethical behavior of accounting students. This explains that Budi Luhur University students have a very good view of justice. Students are aware of the imperative be fair, and in accordance with moral values. For example, by rejecting the existence of bullying that is currently rife, and feeling that obeying the rules set by the university is a natural and must be done.

The results of the analysis on the moral reasoning variable as measured by relativism have a significant effect on the ethical behavior of accounting students. This shows that Budi Luhur University students are well aware of the prohibitions or regulations that are in accordance with the culture or laws that apply in general. Likewise, students are aware that acts of brawl between students or anarchic demonstration are actions that are not in accordance with the culture in Indonesia, and cannot be accepted.

The results of the analysis on the moral reasoning variable as measured by egoism have a significant effect on the ethical behavior of accounting students. This shows that the majority of Budi Luhur University students think that as someone who behaves ethically, it is not permissible to justify any means to maximize their welfare by seeing an action as ethical if it provides benefits. This can be proven from the lack of seniority cases that occur among Budi Luhur University students, and cases of misuse of funds committed by students.

The results of the analysis on the moral reasoning variable as measured by utilitarianism have a significant effect on the ethical behavior of accounting students. This shows that Budi Luhur University students do not think too much about the benefits of an action to be taken, in order to maximize profits. Just as students do not agree that the act of leaving absent by students is an action that produces profit, for them this action also has a negative impact, because indirectly the student will be left behind in the subject matter. In addition, students also think that not contributing to doing group assignments cannot be said to be an action that generates profits, because that action will also have a negative impact, one of which is that students do not understand the subject matter, because they do not contribute to doing assignments which are exercises. before quizzes and even exams.

The results of the moral reasoning analysis as measured by deontology or contractual have a significant influence on the ethical behavior of accounting students. This is because Budi Luhur University students think that actions that violate a written agreement are unethical. Thus, Budi Luhur University students instill themselves not to violate applicable regulations, such as abstaining from acts of narcotics and illegal drug abuse, and trying their best to maintain the good name of the university and faculty.

### **The Effect of Spiritual Intelligence on the Ethical Behavior of Accounting Students**

Based on the results of the tests that have been carried out in this study, it proves that spiritual intelligence as measured by religious spiritual relations, social relations, and social-ethics has a positive and significant effect on ethical behavior of accounting students at Budi Luhur University. This explains that spiritual intelligence is related to the ethical behavior of accounting students, where students who have high spiritual intelligence, of course, will keep their behavior and stay away from deviant actions, because they are aware of religious



prohibitions, and the sins that will be borne. Spiritual intelligence can also be used as an illustration to detect the possibility that a student with high spiritual intelligence will behave ethically after completing his education.

The results of the analysis of spiritual intelligence as measured by religious spiritual relations have a significant effect on ethical behavior of accounting students. This shows that Budi Luhur University students are well aware of the importance of having good religious knowledge, and being someone who fears God, by abstaining from actions that are prohibited in the teachings of their religion. This can be seen from the lack of cheating by students during the exam, and also students who are reluctant to take unethical actions, because students believe that there is a sin or retribution that will be received.

The results of the analysis of spiritual intelligence as measured by social relations have a significant influence on the ethical behavior of accounting students. This shows that Budi Luhur University students argue that the circle of friendship or association is a factor that can influence student behavior. They argue, someone will easily get carried away in their behavior. This is evidenced by the many cases experienced by a student with good behavior, and being in a bad friendship environment, he will get used to and follow their interactions.

Furthermore, the results of the analysis of spiritual intelligence as measured by social ethics have a significant effect on the ethical behavior of accounting students. This shows that Budi Luhur University students argue that if a person has high spiritual intelligence, that is, by having a strong religious relationship, of course he will be able to face the existing pressures, because he believes in the existence of God who will help him in dealing with all these struggles. In addition, Budi Luhur University students also assume that behaving ethically in their profession is a very important action, especially maintaining ethics in daily activities as students.

### **The Effect of Ethical Sensitivity on the Ethical Behavior of Accounting Students**

Based on the results of tests that have been carried out in this study, it proves that ethical sensitivity as measured by individual recognition of the existence of ethical problems, determination of moral behavior, decisions on action, and implementation of behavior have a positive and significant effect on ethical behavior of accounting students at Budi Luhur University. This explains that ethical sensitivity is related to the ethical behavior of accounting students, where before making a decision, students will first think about whether their actions are in accordance with generally accepted ethical values. Ethical sensitivity is also used as a description of students' awareness or sensitivity to ethics or morals in an action. This is considered necessary, as a measure to prevent unethical behavior, so that students are able to compete and act professionally.

The results of ethical sensitivity analysis, which is measured by individual recognition of the existence of ethical problems, have a significant effect on the ethical behavior of accounting students. This shows that Budi Luhur University students have a view of the importance of choosing whether the action is good to do, or is an ethical action. Students are aware that the act of exchanging answer sheets during exams, and asking for answers during the exam is an act that violates ethics, because it is an act of cheating among students, and violates the rules set at the University.

The results of ethical sensitivity analysis as measured by the determination of moral behavior have a significant effect on the ethical behavior of accounting students. This shows that the majority of Budi Luhur University students always take action by thinking about the welfare of the other party first. This is indicated by the lack of cases of cheating during exams, and borrowing assignments from friends to be emulated among Budi Luhur University students.

The results of the analysis on the ethical sensitivity variable as measured by decisions on action have a significant effect on the ethical behavior of accounting students. This shows that Budi Luhur University students are considered to be able to decide what actions to take with due regard to their moral values. Likewise, Budi Luhur University students are well aware that the act of cheating which is rife among students is a wrong action, even though it can improve grades. They also realize that skipping courses is not a good thing, even though it can benefit students because it means increasing free time.

The results of the analysis on the ethical sensitivity variable as measured by the implementation of the behavior had a significant effect on the ethical behavior of accounting students. This shows that Budi Luhur University students carry out the behavior that they have previously considered in accordance with generally accepted ethical values. For example, by telling the truth and acting according to the rules because it is in accordance with prevailing ethical values, and avoiding speaking harshly because it is a bad act.

## CONCLUSION

The conclusions that can be drawn in this study are as follows; (1) Moral reasoning as measured by justice or moral equity, relativism, egoism, utility, and deontology partially has a positive and significant effect on the ethical behavior of accounting students at Budi Luhur University. (2) Spiritual intelligence as measured by religious spiritual relations, social relations, and social-ethics has a positive and significant effect on the Ethical Behavior of Accounting Students at Budi Luhur University. (3) Ethical Sensitivity which is measured by an individual's recognition of the existence of ethical problems, determination of moral behavior, decisions on actions, and implementation of behavior which have a positive and significant effect on the Ethical Behavior of Accounting Students at Budi Luhur University.

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