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Accounting Students Ethics Perception: the Role of Spiritual Intelligence, Ethics Knowledge, and Love of Money

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ABSTRACT: *This study aims to prove the influence of spiritual intelligence, knowledge of ethics, and love of money on students' perceptions of ethics. This research was conducted by distributing questionnaires to accounting students. The research population is accounting students in the 7th semester of the National Veterans Development University of East Java with a total of 305 people. Of these, 75 people were the research sample selected by the convenience sampling method. By using multiple regression analysis assisted by SPSS, the results of the study prove that spiritual intelligence and ethical knowledge have a positive effect on ethical perceptions of accounting students, while love of money has a negative effect on ethical perceptions of accounting students. This research implies that in accounting student education, it should be done with the aim of increasing emotional intelligence and ethical knowledge. The researcher suggests that in further research, independent variables should be added, and the research respondents are not only at one university, but at several universities so that the research results can be generalized.*

Keywords: *Spiritual intelligence, Ethics knowledge, Love of money, Accounting students ethical perception*

INTRODUCTION

Ethical behavior is influenced by individual internal factors (Yustrida & Napitupulu, 2018). Spirituality is a very important aspect in living daily life for each individual in the basis or guidelines of every human being who acts or behaves. A person's good or bad can be seen from his religious background. Spiritual intelligence as intelligence to face and solve problems of meaning and value, to intelligence to place our behavior and life in the context of a wider and richer meaning, intelligence to judge that one person's actions or way of life are more meaningful than others (Latif & El-Fikri, 2017).

Spiritual intelligence will make us truly whole beings. The presence of spiritual intelligence gives us a sense of morality, the ability to adjust the rules with understanding to the limit. Spiritual intelligence is the intelligence to deal with and solve problems of meaning and value, namely placing human behavior and life in the context of a broader and richer meaning, and one of the components of spiritual intelligence is absolute honesty in the sense of telling the truth and consistently (Anis, 2017).

In addition to spiritual intelligence, a factor that also affects a person's ethical behavior is money. Money is a very important aspect of everyday life in America, a person's success is measured by the amount of money and income generated (Elias, 2016). Money is a motivator for some people, but others consider it a hygene factor (Heider, 2019). The concept of "Love of Money" as a psychological literature which is a measure of a person's subjective feelings about money (Tang, Chen, & Sutarso, 2008). Love of money measures how much a person's love for

money will affect his Ethics perception. Student interactions related to money can influence students in carrying out their actions.

The case that shocked the Chinese people was a case of fraud through an application by a Chinese student from Jiangsu. Perpetrators have cheated on a fast food restaurant (KFC) by using fake coupons through the SNS (WeChat) application, this 23-year-old student managed to make a fast food restaurant KFC China lose up to USD 31,000 (Rp 452.5 million). In addition, the perpetrator marketed the fake coupons to four of his college friends. As a result, the perpetrator was sentenced to 2.5 years in prison for fraud, complete with a fine of 6000 yuan (Rp 13.3 million). Meanwhile, four other friends were given a lighter sentence, namely 15 months in prison, up to a fine of 4000 yuan, about 8.8 million rupiah (Cahyana, 2020).

In response to this, Ethics knowledge must be applied to accounting students as prospective accountants. Through knowledge of ethics in lectures, students will have the characteristics to uphold ethical values before entering the world of work. Accounting students are future professional accountants with good ethical knowledge which is expected to benefit their profession in the long term (Aziz & Taman, 2015). Violations in ethical cases involving accountants can be minimized in applying ethical values as for the accounting profession in the code of professional ethics. The way that can be taken to create one's character and morals is through education in lectures (Nahumury, Utama, & Suryaningrum, 2018). Knowledge of ethics must be applied to equip students before entering the world of work by making students have characters who uphold ethical values. As it is known that an accountant is always faced with a conflict of interest. A depressed condition will be felt when you have to make a decision regarding the existence of the conflict. For this reason, an accountant must be equipped with ethical values that uphold honesty and openness.

This study takes a sample of accounting students because accounting students will later be prospective professional accountants so it is important for accounting students to understand about related actions and factors that can influence these actions, this study is to test different theories and the same respondents will show the results are the same or not, so the results of this study can determine the existing theory. This study is also intended to examine the factors that influence the Ethics perceptions of accounting students, such as spiritual intelligence, knowledge of ethics and love of money.

LITERATURE REVIEW

Ethics Perception of Accounting Students

Ethical perception is a person's perspective on an event that involves previous experience in seeing a problem related to someone acting on another person so that personal characteristics make learning about a person's ethical perception (Aziz & Taman, 2015). Personal characteristics that affect perception include attitudes, personality, motives, interests, past experiences, and one's expectations (Supartha & Sintaasih, 2017). Ethical perception is a person's ability to respond to actions that are considered ethical such as ethical and moral values (Hermawan & Nurlia, 2017).

Ethical is a value or norm that becomes a guideline for every individual (Anis, 2017). Ethical perception is a combination of perception and ethics. Based on the definition of perception and ethics, ethical perception is defined as the process of how a person interprets information and experience which is then analyzed to create the overall meaning contained in it in accordance

with the applicable principles of truth, morality, and morals. That ethical perception is an assumption or a person's thoughts based on one's moral values (Borkowski & Ugras, 2004).

There are 3 factors that influence perception, namely: 1) Perception Perpetrators: If someone sees the target and tries to give an interpretation of the person he sees, the interpretation is strongly influenced by his personal characteristics (each perceptual actor). 2) Perception Target: The characteristics in the perception target that are being observed affect everything. People with loud voices will get more attention than those who are relatively quiet. 3) Situation: Elements in the surrounding environment can affect our perception (Wijaya, 2017).

The ethical perception of accounting students is that future professional accountants with ethical education are expected to make their profession better in the long term as a prospective accountant (Wati & Sudibyo, 2016). In this study, the ethical perception of accounting students is the process of understanding accounting students towards ethical events that occur when a scandal or event occurs. Students are expected to be able to respond to an ethical or unethical action that is obtained from experience and learning that affects ethical perceptions of individual aspects. . Perceptions of accounting students are measured by arguing about the actions taken by someone in the scenario presented related to ethical scandals. This scenario was taken from a previous study conducted by (Teoh, Serang, & Lim, 1999)..

The Effect of Spiritual Intelligence on the Accounting Students' Ethics Perception

Spiritual intelligence as intelligence to deal with problems of meaning or value, namely intelligence to place our behavior and life in the context of a broader and richer meaning, intelligence to judge that one's actions or way of life are more meaningful than others (Zohar & Marshall, 2007). Spirituality in work is defined as a framework of organizational cultural values that encourage transcendent experiences through the work process, facilitating their feeling of connection with others while giving them a feeling of completeness and happiness (Hartatik & Susilowati, 2018).

Spiritual intelligence is intelligence to deal with and solve problems of meaning and value, namely placing human behavior and life in the context of a broader and richer meaning, and one of the components of spiritual intelligence is absolute honesty in the sense of telling the truth and consistently (Abdurahman & Hidayatulloh, 2020) . Spiritual intelligence is the ability to deal with and solve problems of the meaning of life, namely the intelligence to place behavior and life in a broader meaning, the intelligence used to assess that individual actions or ways of life are more meaningful than other individuals (Riasning, et al., 2017).). Individuals who have spiritual intelligence always interpret each individual act as worship so that they are able to control themselves to avoid negative actions (Abdurahman & Hidayatulloh, 2020).

Students who have high spiritual intelligence will motivate themselves to think more critically and openly, have curiosity and high self-confidence, have a sense of tolerance, and understand the importance of a process that must be passed where everything is based on faith and nature as creatures. creation of God. On the other hand, students who have low spiritual intelligence have closed minds, lack of motivation in life, and are less aware of the meaning of life and their duties as God's creatures.

H1: Spiritual Intelligence Affects the Accounting Students' Ethics Perception

The Effect of Knowledge of Ethics on the Accounting Students' Ethics Perception

Knowledge of Ethics is information that is owned and known by someone to solve problems based on applicable ethics. Accounting students will become prospective accountants in the future and in the accounting profession will encounter problems related to ethical aspects. Students who have extensive knowledge of the principles of professional ethics will be able to act more wisely

and be able to provide responses in the form of disagreements regarding ethical scandals that befell the accounting profession compared to students who have less knowledge (Afriani, Askandar, & Mahsuni, 2019). Thus, someone who has high and broad ethical knowledge will be able to distinguish what is ethical and what is unethical. Accounting students will have disapproval reactions to related ethical scandals.

H2: Knowledge of Ethics Affects the Accounting Students' Ethics Perception

The Effect of Love of Money on the Accounting Students' Ethics Perception

Love of Money is someone's love for money. Someone who has a high love of money, then he will do everything possible to meet his needs even though it may not be in accordance with ethics or vice versa (Wong, 2008). These traits tend to be unethical behavior so that someone who has a high level of love of money has a higher tendency to behave unethically. In other words, Love of Money will negatively affect the ethical perception of accounting students. The higher the level of Love of Money, the lower the ethical perception of accounting students and vice versa.

H3: Love of Money Affects Students' Ethics Perception

Based on the development of hypotheses 1 to 3, the research model can be described in Figure 1.

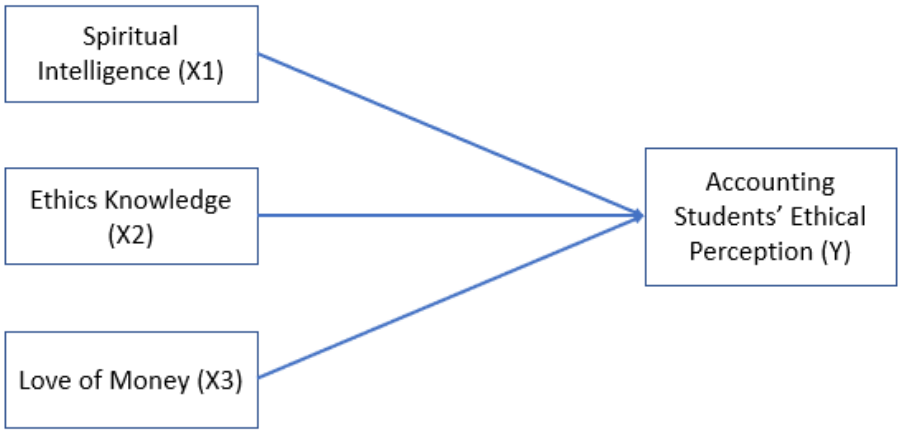

Figure 1. Research Model

RESEARCH METHODS

Population and Sample

The data used in this research is quantitative data. Quantitative data is data that emphasizes numerical data (numbers) which is then processed by statistical methods. The data collection method is by giving questionnaires or tests to accounting student respondents to obtain primary data, the object of research in this study is the Accounting students of UPN "Veteran" East Java Class of 2017 to analyze the accounting students of Class of 2017 or in the final stages of the lecture, students have been able to determine the views of spiritual intelligence, Ethics knowledge, and love of money on the Ethics perceptions of accounting students, as many as 305 students.

A representative sample is a sample that truly reflects the population (Sugiyono., 2019). The sampling technique used in this study used the incidental sampling method, namely the method of determining the sample based on chance. So that the sample obtained is representative, the researcher uses the slovin formula, which is as follows:

$$n = \frac{N}{1+N\,(e^2)} \quad \text{..... (1)}$$

Legend:
n = Number of samples
N = total population
e = standard error
with N = 305 students and e = 0.1 then the sample calculation is 75 samples.

Operational Variable Definition and Measurement

The operational definition of each variable is described in table 1, and the measurement scale is a Likert scale using intervals 1-4 (Table 2).

Table 1. Operational Definition of Research Variables

No.	Variable	Definition	Indicators
1	Spiritual intelligence (X1)	Spiritual intelligence is abilities possessed by individual to place behavior and living in context wider and richer. It means that, an individual will behave only for worship the Allah S.W.T. (Anis, 2017)	1. Be flexible 2. Facing and utilize suffering 3. Facing and beyond the pain 4. Vision and values 5. Reluctance causing losses 6. Have a holistic view 7. Tendency to ask 8. Independent
2	Ethics Knowledge (X2)	Ethics knowledge is the result from the process of collecting related information with ethics or rules to provide a reference in each action to be taken (Baskoro, Jatiningsih, & Sekar, 2020).	9. Integrity, 10. Objectivity, 11. Competence and caution, 12. Confidentiality, 13. Professional Conduct
3	Love of Money (X3)	Love of money is how much someone's love against money (Aziz & Taman, 2015).	14. Good 15. Evil 16. Achievement 17. Respect (self esteem) 18. Budget 19. Freedom
4	Ethics Perception (Y)	Student Ethics Perception Accounting is a process interpretation of accounting student against Ethics events that occur (Wati & Sudibyo, 2016).	20. Conflict of Interest 21. Insider Purchase 22. Professional Confidentiality 23. Refund

Table 2. Likert Scale

Choices	Score	
	Statemement (+)	Statemement (-)
Strongly Disagree (STS)	1	4
Disagree (TS)	2	3
Agree (S)	3	2
Strongly Agree (SS)	4	1

Model Analysis and Hypotheses Testing

Multiple linear regression tests using SPSS were conducted to determine the effect of spiritual intelligence, ethics knowledge, and love of money on accounting students' Ethics perception. This is done to determine the effect and relationship between independent variables to the dependent variable with the following formula:

Y = α + b 1 X1 + b 2 X2 + b 3 X3 + e …….…… (2)

Information:

Y = Ethics Perception
α = Constant
X1 = Spiritual Intelligence
X2 = Ethics Knowledge
X3 = Love of Money
e = error

Coefficient of Determination (R^2)

The coefficient of determination ($R2$) essentially measures how far the model's ability to explain variations in the dependent variable is. The value of the coefficient of determination is between zero or one. A small value of 2 means that the ability of the independent variables in explaining the variation of the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable. In general, the coefficient of determination for cross-sectional data is relatively low due to the large variation between each observation, while for time series data, it usually has a high coefficient of determination. Prime (2016:65).

Model Fit Test

The fit test of the model is basically used to measure the accuracy of the sample regression function in estimating the actual value (goodness of fit). The F test is used to test whether the independent variable is able or not to explain the dependent variable well or to test the model used is fit or not. Testing is done by comparing the criteria:

a) If Fcount > Ftable, or P value (significance) < = 0.05 then the model used is good (fit).
b) If Fcount < Ftable, or P value (significance) > = 0.05, then the model used is not good (not fit) (Perdana, 2016).

The phase of interpreting the results of data processing that has been carried out previously after getting the results, the next step is to consult the results with the regression table for both a significance level of 5% and a significance level of 1%. If the resulting value, from Freg > Ftable, the results obtained are significant. However, if the value generated from Freg < Ftable, the results obtained are non-significant, which means that the hypothesis is rejected (Perdana, 2016)

T-test

The t-test is a parametric test to see the significance of the influence of individual (partial) independent variables on the dependent variable (Sugiyono, 2019).

Ho : bi = 0, then the independent variable has no significant effect on the dependent variable.

H1 : bi 0, then the independent variable has a significant effect on the dependent variable.

The t-test can be done by comparing the t-statistical value with the crisis point according to the table, namely:

a) If t count < t table, the decision is to fail to reject the null hypothesis (Ho) and reject the alternative hypothesis (Ha).
b) If t count > t table then the decision is to reject the null hypothesis (Ho) and accept the alternative hypothesis (Ha).

The t-statistical test can also be done by looking at the probability values:

a) If the significance value is < 0.05 then the decision is to reject Ho and accept Ha. This can be interpreted that the independent variables contained in the study have a significant influence on the dependent variable.
b) If the significance value is > 0.05 then the decision is to accept Ho and reject Ha. It can be interpreted that the independent variables contained in the study have no significant effect on the dependent variable.

RESULTS AND DISCUSSION

Results

Descriptive Statistics

The variables used in this study include spiritual intelligence, knowledge of ethics, love of money on the Ethics perceptions of accounting students which were tested statistically descriptively. The results of descriptive statistical tests in this study can be seen in Table 3.

Table 3. Descriptive Statistics

	N	Minimum	Maximum	Mean	St. Deviation
Ethics Perception (Y)	75	11	16	14.1200	1.11452
Spiritual Intelligence (X1)	75	24	40	32.4133	3.94932
Ethics Knowledge (X2)	75	39	52	45.1067	3.62265
Love of Money (X3)	75	33	44	39.6400	2.04437
Valid N (listwise)	75				

Source: Data processed SPSS (2020)

Based on Table 3, information can be obtained that the Ethics perception variable of accounting students has a minimum value of 11 respondents and a maximum of 16 with an average value of 14.12 and a standard deviation of 1.114. This shows that the Ethics perception of accounting students at the "Veteran" National Development University in East Java is in the very high category. The spiritual intelligence variable has a minimum value of 24 respondents' answers and a maximum value of 40 with an average value of 32.41 and a standard deviation of 3.949. Meanwhile, Ethics knowledge has a minimum value of 39 respondents and a maximum value of 52 with an average value of 45.10 and a standard deviation of 3.622. And the variable love of money has a minimum value of 33 respondents and a maximum value of 44 with an average value of 39.64 and a standard deviation of 2.044.

Data Quality Test

The data quality test, namely the validity and reliability test, shows the validity value of the R-count which all question items have a value above the R-Table (1.1914), meaning that all question items are valid. The reliability test shows the Cronbach alpha value of all variables is greater than 0.60, so it can be concluded that the instrument of the questionnaire used to explain the variables

of spiritual intelligence, Ethics knowledge, love of money and Ethics perceptions of accounting students is declared reliable or trustworthy as a tool. measure variables. Classical assumption test shows that the regression equation is normal, free from heteroscedasticity, multicollinearity, and autocorrelation (see appendix)

Hypothesis test

The results of the multiple linear regression test in Table 4 can be concluded in the regression equation as follows:

Y = 10,420+0,080X1+0,057X2– 0.026X3 ……. (3)

Based on the regression equation, it can be concluded in the regression equation which can be interpreted as follows:

1. The constant value of 10,420 indicates that if the independent variable (spiritual intelligence, Ethics knowledge, love of money) is zero, the Ethics perception of accounting students will be 10.420.
2. The regression coefficient of the Spiritual Intelligence variable (X1) of 0.080 indicates that each increase of one unit of the spiritual intelligence variable will increase the Ethics perception of accounting students by 0.080.
3. The regression coefficient of the Ethics Knowledge variable (X2) of 0.057 indicates that each increase of one unit of the Ethics knowledge variable will increase the Ethics perception of accounting students by 0.080.
4. The regression coefficient for the Love of Money variable (X3) is -0.026, indicating that every one unit increase in the love of money variable will decrease the Ethics perception of accounting students by -0.026.

Table 4. Hypotheses Test Results

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.
		B	St. Deviation			
1	(Constant)	10.420	2.570		4.055	0.000
	Spiritual Intelligence	.080	.044	.284	2.837	0.007
	Ethics Knowledge	.057	.069	.105	.824	.412
	Love of Money	-.026	.048	-.083	-.539	.592

a. Dependent variable: Accounting Students' Ethics Perceptions

Source: Data processed SPSS (2020)

The coefficient of determination (R2) indicates that the value of the coefficient of determination from Adjusted is 0.045 or 4.5%. This shows that 4.5% of the Ethics perception variables of accounting students can be explained by the independent variables carried out in this study, namely spirituality, Ethics knowledge and love of money (see appendix).

From the results of the model feasibility test (F test) it is known that the value of the calculated F is 21.173 with a significance value of 0.000. In the degree of freedom the value obtained is n-k (75-4) of 71 and the value of k-1 (4-1) is 3, so the known F table value is 2.73. This study has a calculated F value greater than F table (21.173 2.73), as the basis for decision making in the F test if the calculated F is greater than the F table, it can be concluded that spiritual intelligence (X1), Ethics knowledge (X2), and love of money (X3) simultaneously (together) affect the Ethics perception of accounting students. Thus, the requirements for us to be able to interpret the value of the coefficient of determination in multiple regression linear analysis have been fulfilled (see appendix).

Based on the test results as in Table 4 the results can be explained as follows:

1. The test results for the first hypothesis show that the coefficient value on the Spiritual Intelligence variable shows a value of 2.837 and a significance value of 0.007 (0.007 <0.05). These results indicate that spiritual intelligence has a positive effect on Ethics perceptions of accounting students, so the hypothesis (H1) is accepted.
2. The test results for the second hypothesis show the coefficient value on the Knowledge Ethics variable shows a value of 0.824 and a significance value of 0.412 (0.412 > 0.05). These results indicate that knowledge of ethics has no effect on Ethics perceptions of accounting students, so the second hypothesis (H2) is rejected.
3. The test results for the third hypothesis show that the coefficient value on the love of money variable shows a value of -0.539 and a significance value of 0.592 (0.592 > 0.05). These results indicate that love of money has no effect on Ethics perceptions of accounting students, so the third hypothesis (H3) is rejected.

Discussion

The Effect of Spiritual Intelligence on the Ethics Perception of Accounting Students

The first hypothesis (H1) in this study is that spiritual intelligence has a positive effect on Ethics perceptions of accounting students. Based on the results of statistical tests as shown in Table 4, it shows that the spiritual intelligence variable has a positive relationship direction and has a significant effect on the Ethics perception of accounting students. This is indicated by a significance value of 0.007 which is smaller than the value of (0.007 < 0.05). From this value, it can be said that the third hypothesis is accepted, which means that the higher the spiritual intelligence of accounting students, the higher the Ethics perceptions of accounting students.

The results of this study are in line with the theory of attitudes and behavior. Spiritual intelligence is one of the main characters that humans must have in the whole human paradigm. Spiritual intelligence is a necessary foundation for the effective functioning of intellectual and emotional intelligence. Spiritual intelligence is the highest human intelligence. This further strengthens the existence of spiritual intelligence which slowly but surely occupies space in the human heart, even though he is not a spiritualist (Abdurahman & Hidayatulloh, 2020). Spiritual Quotient (SQ) comes from human nature itself (Zohar & Marshall, 2007). So spiritual quotient (SQ) is not formed because of objects that come from outside the individual. Spiritual quotient (SQ) is not produced from the accumulation of factual and phenomenal memories, but the actualization of human nature.

The results of this study are in line with research which states that spiritual intelligence has a positive effect on Ethics perceptions of accounting students (Anis, 2017). Likewise with research conducted by (Riasning, et al., 2017) which states that spiritual intelligence has a positive influence on Ethics perceptions of accounting students.

The Effect of Knowledge of Ethics on the Ethics Perception of Accounting Students

The first hypothesis (H2) in this study is that Ethics knowledge has a positive effect on Ethics perceptions of accounting students. Based on the results of statistical tests as shown in Table 4, it shows that the Ethics knowledge variable has no significant effect on the Ethics perceptions of accounting students. This is indicated by a significance value of 0.412 which is greater than the value of (0.412 > 0.05). From this value, it can be said that the second hypothesis is rejected, which means that the higher the Ethics knowledge of accounting students does not affect the Ethics perceptions of accounting students.

The Effect of Love of Money on the Ethics Perception of Accounting Students

The third hypothesis (H3) in this study is that love of money has a negative effect on Ethics perceptions of accounting students. Based on the results of statistical tests as shown in Table 4, it shows that the love of money variable has no effect on Ethics perceptions of accounting students. This is indicated by a significance value of 0.592 which is greater than the value of (0.592 > 0.05). From this value, it can be said that the third hypothesis is rejected, which means that the higher the love of money accounting students have no effect on the Ethics perceptions of accounting students. The results of this study are in line with attribution theory and attitudes and behavior. In this theory, it is stated that the act of helping others is considered an act to help oneself because it is possible that the interests of others are intertwined with one's own interests so that helping others is actually also in the context of fulfilling self-interest (Wong, 2008). The results of this study are in line with research conducted by (Aziz & Taman, 2015) which states that love of money on Ethics perceptions of accounting students.

CONCLUSION

Based on the description and data analysis, it can be concluded that: 1). Spiritual intelligence has a positive effect on Ethics perceptions of accounting students. The higher the spiritual intelligence, the better the Ethics perception of accounting students. 2). Knowledge of ethics has a positive effect on Ethics perceptions of accounting students. The higher the spiritual intelligence, the better the Ethics perception of accounting students. 3). Love of money has a negative effect on Ethics perceptions of accounting students. The higher the love of money owned by students, the lower the Ethics perception of accounting students.

The results of this study imply that for students, the Ethics perception tendencies of accounting students will be different from other students depending on the spiritual intelligence, Ethics knowledge, and love of money of each student. With the influence of spiritual intelligence, knowledge of ethics and love of money on Ethics perceptions of accounting students, it can be used as a reference that the majority of students are able to do well, skillfully and wisely.

This research cannot be separated from several limitations, namely first, this research uses a data collection method by distributing questionnaires distributed through online media such as Line and Whatsapp. The weakness of this method is that respondents may have difficulty understanding the questionnaire questions. Second, situational constraints, namely the situation felt by the respondent at the time of filling out the questionnaire will have an effect on how to answer. Third, the research instrument in the form of a questionnaire has a weakness because it does not able to control one by one whether the respondent fills in according to the actual situation. Therefore, some suggestions that can be put forward for further research are to expand the sample studied, not just one class, but can be one major or more with students from several universities so that the research results can be generalized. Further researchers are expected to add independent variables that affect the Ethics perceptions of accounting students so that the research results obtained are more diverse..

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APPENDIX

Data Quality Test

1. Validity Test

a. The Results of the Validity Test of the Ethics Perceptions of Accounting Students

Correlations

		P1	P2	P3	P4	TOTAL
P1	Pearson Correlation	1	.086	.230*	.208	.731**
	Sig. (2-tailed)		.462	.047	.074	.000
	N	75	75	75	75	75
P2	Pearson Correlation	.086	1	-.056	-.022	.458**
	Sig. (2-tailed)	.462		.633	.852	.000
	N	75	75	75	75	75
P3	Pearson Correlation	.230*	-.056	1	-.121	.484**
	Sig. (2-tailed)	.047	.633		.303	.000
	N	75	75	75	75	75
P4	Pearson Correlation	.208	-.022	-.121	1	.482**
	Sig. (2-tailed)	.074	.852	.303		.000
	N	75	75	75	75	75
TOTAL	Pearson Correlation	.731**	.458**	.484**	.482**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	75	75	75	75	75

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

b. Spiritual Intelligence Variable Validity Test Results

Correlations

		SQ1	SQ2	SQ3	SQ4	SQ5	SQ6	SQ7	SQ8	SQ9	SQ10	TOTAL
SQ1	Pearson Correlation	1	.353**	.324**	.320**	.333**	.128	.057	.053	.179	.087	.500**
	Sig. (2-tailed)		.002	.005	.005	.003	.275	.629	.652	.124	.458	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ2	Pearson Correlation	.353**	1	.547**	.436**	.194	.123	.039	.064	-.130	.345**	.567**
	Sig. (2-tailed)	.002		.000	.000	.096	.291	.742	.587	.268	.002	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ3	Pearson Correlation	.324**	.547**	1	.540**	.289*	.243*	.021	.087	.018	.326**	.668**
	Sig. (2-tailed)	.005	.000		.000	.012	.036	.855	.460	.877	.004	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ4	Pearson Correlation	.320**	.436**	.540**	1	.463**	.354**	.231*	.183	.186	.183	.725**
	Sig. (2-tailed)	.005	.000	.000		*.000	.002	.046	.117	.109	.116	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ5	Pearson Correlation	.333**	.194	.289*	.463**	1	.470**	.299**	.235*	.188	.125	.645**
	Sig. (2-tailed)	.003	.096	.012	.000		.000	.009	.042	.106	.285	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ6	Pearson Correlation	.128	.123	.243*	.354**	.470**	1	.336**	.201	.210	.157	.558**
	Sig. (2-tailed)	.275	.291	.036	.002	.000		.003	.083	.070	.180	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ7	Pearson Correlation	.057	.039	.021	.231*	.299**	.336**	1	.538**	.396**	.348**	.534**
	Sig. (2-tailed)	.629	.742	.855	.046	.009	.003		.000	.000	.002	.000

	N	75	75	75	75	75	75	75	75	75	75	75
SQ8	Pearson Correlation	.053	.064	.087	.183	.235*	.201	.538**	1	.481**	.195	.496**
	Sig. (2-tailed)	.652	.587	.460	.117	.042	.083	.000		.000	.093	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ9	Pearson Correlation	.179	-.130	.018	.186	.188	.210	.396**	.481**	1	.155	.420**
	Sig. (2-tailed)	.124	.268	.877	.109	.106	.070	.000	.000		.183	.000
	N	75	75	75	75	75	75	75	75	75	75	75
SQ10	Pearson Correlation	.087	.345**	.326**	.183	.125	.157	.348**	.195	.155	1	.500**
	Sig. (2-tailed)	.458	.002	.004	.116	.285	.180	.002	.093	.183		.000
	N	75	75	75	75	75	75	75	75	75	75	75
TOTAL	Pearson Correlation	.500**	.567**	.668**	.725**	.645**	.558**	.534**	.496**	.420**	.500**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	75	75	75	75	75	75	75	75	75	75	75

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

c. The results of the validity test of the Ethics knowledge variable

Correlations

		PE1	PE2	PE3	PE4	PE5	PE6	PE7	PE8	PE9	PE10	PE11	PE12	PE13	TOTAL
PE1	Pearson Correlation	1	.349**	.259*	-.031	.338**	.128	.292*	.068	.137	.145	.197	.175	.201	.466**
	Sig. (2-tailed)		.002	.025	.792	.003	.275	.011	.560	.243	.214	.090	.133	.084	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE2	Pearson Correlation	.349**	1	.367**	.369**	.180	.416**	.265*	.196	.239*	.185	.416**	.142	.392**	.641**
	Sig. (2-tailed)	.002		.001	.001	.122	.000	.021	.092	.039	.112	.000	.225	.001	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE3	Pearson Correlation	.259*	.367**	1	.301**	.444**	.348**	.198	.179	.112	.064	.215	.130	.303**	.570**
	Sig. (2-tailed)	.025	.001		.009	.000	.002	.089	.124	.339	.584	.063	.265	.008	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE4	Pearson Correlation	-.031	.369**	.301**	1	.266*	.293*	.117	.083	.227	-.083	.135	-.072	.269*	.415**
	Sig. (2-tailed)	.792	.001	.009		.021	.011	.318	.481	.050	.481	.249	.537	.020	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE5	Pearson Correlation	.338**	.180	.444**	.266*	1	.213	.005	.251*	.049	.190	.150	.104	.329**	.509**
	Sig. (2-tailed)	.003	.122	.000	.021		.067	.965	.030	.675	.102	.198	.374	.004	.000

	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE6	Pearson Correlation	.128	.416**	.348**	.293*	.213	1	.253*	.343**	.184	.284*	.299**	.082	.428**	.610**
	Sig. (2-tailed)	.275	.000	.002	.011	.067		.029	.003	.114	.013	.009	.487	.000	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE7	Pearson Correlation	.292*	.265*	.198	.117	.005	.253*	1	.173	.502**	-.033	.248*	.080	.290*	.498**
	Sig. (2-tailed)	.011	.021	.089	.318	.965	.029		.138	.000	.776	.032	.495	.012	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE8	Pearson Correlation	.068	.196	.179	.083	.251*	.343**	.173	1	.322**	.496**	.285*	.306**	.280*	.565**
	Sig. (2-tailed)	.560	.092	.124	.481	.030	.003	.138		.005	.000	.013	.008	.015	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE9	Pearson Correlation	.137	.239*	.112	.227	.049	.184	.502**	.322**	1	.187	.286*	.373**	.447**	.584**
	Sig. (2-tailed)	.243	.039	.339	.050	.675	.114	.000	.005		.107	.013	.001	.000	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE10	Pearson Correlation	.145	.185	.064	-.083	.190	.284*	-.033	.496**	.187	1	.305**	.335**	.201	.459**
	Sig. (2-tailed)	.214	.112	.584	.481	.102	.013	.776	.000	.107		.008	.003	.084	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE11	Pearson Correlation	.197	.416**	.215	.135	.150	.299**	.248*	.285*	.286*	.305**	1	.071	.363**	.563**
	Sig. (2-tailed)	.090	.000	.063	.249	.198	.009	.032	.013	.013	.008		.546	.001	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE12	Pearson Correlation	.175	.142	.130	-.072	.104	.082	.080	.306**	.373**	.335**	.071	1	.280*	.424**
	Sig. (2-tailed)	.133	.225	.265	.537	.374	.487	.495	.008	.001	.003	.546		.015	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
PE13	Pearson Correlation	.201	.392**	.303**	.269*	.329**	.428**	.290*	.280*	.447**	.201	.363**	.280*	1	.682**
	Sig. (2-tailed)	.084	.001	.008	.020	.004	.000	.012	.015	.000	.084	.001	.015		.000
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75
TOTAL	Pearson Correlation	.466**	.641**	.570**	.415**	.509**	.610**	.498**	.565**	.584**	.459**	.563**	.424**	.682**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	75	75	75	75	75	75	75	75	75	75	75	75	75	75

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

d. Love of Money Variable Validity Test Results

Correlations

		LOM1	LOM2	LOM3	LOM4	LOM5	LOM6	LOM7	LOM8	LOM9	LOM10	LOM11	TOTAL
LOM1	Pearson Correlation	1	.325**	.112	.264*	-.009	.120	.248*	-.210	-.009	-.003	.200	.491**
	Sig. (2-tailed)		.004	.339	.022	.939	.304	.032	.071	.939	.980	.085	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM2	Pearson Correlation	.325**	1	-.097	.327**	.000	.383**	.097	-.019	.000	.095	-.034	.487**
	Sig. (2-tailed)	.004		.409	.004	1.000	.001	.406	.870	1.000	.419	.770	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM3	Pearson Correlation	.112	-.097	1	.244*	.146	.056	.180	.001	.089	-.063	.157	.439**
	Sig. (2-tailed)	.339	.409		.035	.211	.631	.123	.995	.448	.591	.179	.000
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM4	Pearson Correlation	.264*	.327**	.244*	1	-.077	.205	-.035	-.030	-.077	-.141	-.030	.380**
	Sig. (2-tailed)	.022	.004	.035		.511	.077	.765	.800	.511	.228	.797	.001
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM5	Pearson Correlation	-.009	.000	.146	-.077	1	-.122	.053	.329**	-.100	-.013	-.089	.264*
	Sig. (2-tailed)	.939	1.000	.211	.511		.298	.653	.004	.396	.909	.447	.022
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM6	Pearson Correlation	.120	.383**	.056	.205	-.122	1	-.032	.065	.047	-.112	-.047	.371**
	Sig. (2-tailed)	.304	.001	.631	.077	.298		.785	.578	.686	.340	.691	.001
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM7	Pearson Correlation	.248*	.097	.180	-.035	.053	-.032	1	.024	-.119	.128	-.015	.365**
	Sig. (2-tailed)	.032	.406	.123	.765	.653	.785		.839	.307	.275	.896	.001
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM8	Pearson Correlation	-.210	-.019	.001	-.030	.329**	.065	.024	1	.047	.160	.101	.358**
	Sig. (2-tailed)	.071	.870	.995	.800	.004	.578	.839		.686	.170	.387	.002
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM9	Pearson Correlation	-.009	.000	.089	-.077	-.100	.047	-.119	.047	1	.098	.265*	.305**
	Sig. (2-tailed)	.939	1.000	.448	.511	.396	.686	.307	.686		.402	.021	.008
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM10	Pearson Correlation	-.003	.095	-.063	-.141	-.013	-.112	.128	.160	.098	1	.020	.287*
	Sig. (2-tailed)	.980	.419	.591	.228	.909	.340	.275	.170	.402		.864	.013
	N	75	75	75	75	75	75	75	75	75	75	75	75
LOM11	Pearson Correlation	.200	-.034	.157	-.030	-.089	-.047	-.015	.101	.265*	.020	1	.398**
	Sig. (2-tailed)	.085	.770	.179	.797	.447	.691	.896	.387	.021	.864		.000
	N	75	75	75	75	75	75	75	75	75	75	75	75
TOTAL	Pearson Correlation	.491**	.487**	.439**	.380**	.264*	.371**	.365**	.358**	.305**	.287*	.398**	1
	Sig. (2-tailed)	.000	.000	.000	.001	.022	.001	.001	.002	.008	.013	.000	
	N	75	75	75	75	75	75	75	75	75	75	75	75

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

2. Reliability Test

a. Reliability Test Results of Accounting Students' Ethics Perception Variables

Case Processing Summary

		N	%
Cases	Valid	75	100.0
	Excluded[a]	0	.0
	Total	75	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.603	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P1	10.6133	.646	.324	-.229[a]
P2	10.6667	.982	.009	.277
P3	10.5600	.952	.041	.237
P4	10.5200	.956	.045	.231

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

b. Spiritual Intelligence Variable Reliability Test Results

Case Processing Summary

		N	%
Cases	Valid	75	100.0
	Excluded[a]	0	.0
	Total	75	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.763	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SQ1	29.1067	13.610	.375	.750
SQ2	29.3467	12.824	.419	.744
SQ3	29.3733	11.345	.489	.738
SQ4	29.3200	11.761	.610	.715
SQ5	29.4133	12.327	.511	.731
SQ6	29.0400	13.282	.437	.742
SQ7	29.0933	13.248	.398	.747
SQ8	29.0400	13.579	.366	.751
SQ9	29.0000	14.027	.290	.759
SQ10	28.9867	13.662	.379	.750

c. Ethics Knowledge Variable Reliability Test Results

Case Processing Summary

		N	%
Cases	Valid	75	100.0
	Excluded[a]	0	.0
	Total	75	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.793	11

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PE1	36.0533	3.430	.275	.323
PE2	35.9733	3.459	.281	.323
PE3	36.0267	3.540	.216	.346
PE4	35.9467	3.673	.164	.366
PE5	36.0000	3.892	.028	.413
PE6	36.0533	3.673	.137	.375
PE7	36.0133	3.689	.135	.376
PE8	36.0533	3.700	.123	.380
PE9	36.0000	3.811	.072	.398
PE10	36.0933	3.843	.044	.409
PE11	36.1867	3.586	.138	.376

d. Love of Money Variabel Variable Reliability Test Results

Case Processing Summary

		N	%
Cases	Valid	75	100.0
	Excluded[a]	0	.0
	Total	75	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.612	11

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
LOM1	36.0533	3.430	.275	.323
LOM2	35.9733	3.459	.281	.323

LOM3	36.0267	3.540	.216	.346
LOM4	35.9467	3.673	.164	.366
LOM--5	36.0000	3.892	.028	.413
LOM6	36.0533	3.673	.137	.375
LOM7	36.0133	3.689	.135	.376
LOM8	36.0533	3.700	.123	.380
LOM9	36.0000	3.811	.072	.398
LOM10	36.0933	3.843	.044	.409
LOM11	36.1867	3.586	.138	.376

Classic Assumption Test Results

1) Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		75
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.06664129
Most Extreme Differences	Absolute	.072
	Positive	.044
	Negative	-.072
Test Statistic		.072
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

2) Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	10.420	2.570		4.055	.000		
	Kecerdasan Spiritual	.080	.044	.284	2.837	.007	.539	1.855
	Pengetahuan Etika	.057	.069	.105	.824	.412	.803	1.246
	Love of Money	-.026	.048	-.083	-.539	.592	.538	1.860

a. Dependent Variable: Persepsi Etis Mahasiswa Akuntansi

3)

3) Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.067	1.486		1.391	.169
	Kecerdasan Spiritual	.011	.025	.069	.428	.670
	Pengetahuan Etika	-.007	.028	-.040	-.250	.803
	Love of Money	-.031	.040	-.104	-.786	.435

a. Dependent Variable: ABS

4) Autocorrelation Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.290[a]	.084	.045	1.08894	2.110

a. Predictors: (Constant), Love of Money, Kecerdasan Spiritual, Pengetahuan Etika

b. Dependent Variable: Persepsi Etis Mahasiswa Akuntansi

Hypothesis Test Results

1) Adjusted Coefficient of Determination (R2)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	748.728	3	249.576	21.173	.000[b]
	Residual	1814.192	71	11.866		
	Total	2562.920	74			

a. Dependent Variable: Persepsi Etis Mahasiswa Akuntansi

b. Predictors: (Constant), Love of Money, Kecerdasan Spiritual, Pengetahuan Etika

2) Model Fit Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.420	2.570		4.055	.000
	Kecerdasan Spiritual	.080	.044	.284	2.837	.007
	Pengetahuan Etika	.057	.069	.105	.824	.412
	Love of Money	-.026	.048	-.083	-.539	.592

a. Dependent Variable: Persepsi Etis Mahasiswa Akuntansi