

# The Ethical Perception Of Accounting Department Students: The Effect Of Human Character And Professional Perception As An Intervening Variable

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## The Ethical Perception Of Accounting Department Students: The Effect Of Human Character And Professional Perception As An Intervening Variable

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### Abstract

Perception as a process an individual selects, organizes, and interprets information inputs to create a meaningful decision. The people perception is built by the people behavior and indicated the human character. Human character is formed from the process of interaction and individual experience and some studies conducted on this concept show inconsistent results, therefore, there is need for re-examination. Therefore, this study investigated the influence of human characters on the perceptions of accounting students that intends to become an auditor using Professional Perception (PP) as an intervening variable. The indicators of human characters in this study include Moral Reasoning (MR) and Love of Money (LOM). MR is an attempt to solve a problem using sound logic while Love of Money is an individual's love of money. A saturated sample of 88 accounting students offering Auditing specialty was used as respondents.

The results of study found that Moral Reasoning and Love of Money have a significant effect on Personal Perception. Moral Reasoning and Love of Money have no a significant on Ethical Perception. Professional Perception has no a significant effect on Ethical Perception. These results indicate that Moral Reasoning and Love of Money as the influencing factors to build of the student perception about professional attitude as an auditors.

**Keywords:** Moral Reasoning, Love of Money, Professional Perception, Ethical Perception

**JEL Codes:** D91, H83, M40, M42

## INTRODUCTION

### Research Background

Human behavior is shaped by the experience and interaction with the environment and realized through knowledge, behavior, and attitude. Ikhsan (2017) showed behavioral science to involve learning all aspects of human behavior with regards to feeling, idea, and attitude toward the environment. Besides, Endang (2011) found the attitude of humans to be due to the character attached to individual personality. This is due to the assumption that every individual has congenital character since birth which develops in line with

the learning process and environmental influence. Character and personality are different such that character is an individual's personality observed from the moral perspective while personality is the reflection of what human represents. Everyone has a congenital character which mostly influences their professional behavior (Ikhsan, 2017).

Nowadays, there is a lot of discussion about societal credibility towards professionalism and ethical behavior of auditors. This is due to several ethical offense and problems observed in big companies and government institution involving professional accountants (Celcia, 2011). For example, in 2016, a case of bribery was reported

33  
against one auditor of Supreme Audit Institution the Republic of Indonesia as a result of the impact of proper unqualified opinion provided on the financial report of Village Improvement Ministry. The event was found to be against the professional ethics of accountant established to foster ethic, integrity, and carefulness.

The professional existence of auditors depends on social credibility and this requires paying proper attention to ethics. Moreover, the profession requires a high moral commitment as stated in the specific rule form called the ethics code designed to ensure responsible professionalism (Ikhsan, 2017). O'Leary & Cotter (2000) defined ethics to be the frontline issue in discussions related to professionalism in accountancy and auditing world. It was also discovered that the skepticism around the auditing profession in the society is reasonable due to the high number of company financial reports with a proper opinion without exception and later found to be insolvent.

In an audit activity, there are many things to be considered by an auditor due to several important conflicts that may be inherent in the process. These conflicts often develop when an auditor wishes to publish the information a client prefers to keep from the public. This most times lead to an ethical dilemma in making a decision whether to be independent and maintain integrity or opt for the financial benefit promised by the client. This is described as a situation where an auditor has to make a decision on choosing between ethic and non-ethic (Ikhsan, 2017). However, an auditor is expected to work professionally based on moral standard and certain ethics. This helps to face pressure that comes from within the auditor and outsiders. In this case, the accountancy educational world has a big influence on ethical behavior. It has been stated that the ethical behavior of auditors is very important in deciding the status and credibility of the accountancy profession (Chan & Leung, 2006). This stresses the importance of developing ethical behavior even before getting fully involved in the career.

Several cases such as Enron, Worldcom and PT Waskita, Indonesia Supreme Audit Institution have

influenced users' perception of financial report reliability. Therefore, there is a need to reclaim the credibility of the accountancy profession in society (Celia, 2011). Ethics should be one of the major attributes to be imparted in accountant students before entering the world of work. This is in line with the accountancy world objective requiring the introduction of values and ethical standard in the auditing profession to the students in the academic environment.

An ethical perception of the profession is related to professional and organizational commitment. The professional commitment involves identification of individual power required and standing up for its values while organizational commitment combines behavior and attitude though the feeling towards identifying with the objectives, involving in duties, and loyalty to the organization (Aji & Sabeni, 2003). MR and development are both important in accountancy. MR plays a significant role in making a final professional decision based on belief and individual value. Kohlberg (1981) stresses the gradual development of morals based on MR (Ikhsan, 2017).

There are factors influencing individual EP towards an action. 43  
offense and money has been found to be one. Money is an important aspect of daily life and its significance has been explained by Tang (2004) through the observation of LOM as a psychological variable. Moreover, Elias (2010) showed the concept in relation to greediness and found that employees with a high LOM in Hong kong are less satisfied with work compared to their partners. Furthermore, Arens (2006) reported two main reasons for unethical behavior in people. The first is the difference in individual ethical standards with those implemented in the whole society while the second involves people's action to accentuate them. However, both reasons emerge together.

Some societies assume LOM is a taboo and mean it negatively. It is a general statement that devotion to money is the source of every crime (Luna & Tang, 2004). Tang, et. al (2007) reported that the research conducted on LOM is limited, hence, the need to study LOM potency and accountant

students' EP. This is important to make the students have more understanding of ethic and profession after graduation and also to encourage the introduction of ethical education in shaping students' morals. This research made use of MR and LOM as the independent variables while undergraduate accounting students of the Economy Faculty Universitas Sriwijaya are taking Auditing Major were used as the research objects.

Sugiharti (2016) reported MR to have a positive influence on EP and also observed MR accountant students of Islam State University to be better than those of state or national universities. Moreover, Tang & Chiu (2003) reported LOM significantly influence unethical behavior. However, Luna & Arocas (2004) show a contrasting result that LOM does not have any significant effect on ethical behavior.

## LITERATURE REVIEW

### Deontology Theory

Deontology theory states that everyone should provide necessity which becomes their right, hence, the basis to assess good and worst of action is an obligation whereas it is not a consequence resulting from any action (Bertens, 2000). Action is never good because of its result, but through the conduct of an obligation. Therefore, the major emphasis of deontology is that the legality of an action is not established on its purpose. This means good intention does not automatically lead to good action (Bertens 2000). However, an action can always be good only from the law perspective not from the ethical side. Kant (2001) reveals legality is important when observed from the law angle but not enough for ethics. However, an action should be viewed from the moral aspect to understand if it is good physically or spiritually. It is important that any action undertaken by an auditor is appropriate with applicable ethical codes. According to the deontological theory, an auditor's obligation is to act professionally by conforming to the applicable ethical codes when making a decision even if there is any conflict.

MR is the first step to be taken by an auditor in making a decision, especially when it has to do

with solving problems and conflict. This is in agreement with the Deontology theory which makes it important to assess good or bad behavior in order to avoid unacceptable consequences. LOM is another factor to be considered, for example, an auditor is not professional when money is seen as the objective of work. In LOM, deontology theory requires an auditor conduct obligation that becomes other rights, either to the client or company.

### Ethical Perception

Perception is a direct response or the process of a thing through someone's senses. Berliana (2012) defined the concept as a process to understand the environment which includes object, people, and symbol or sign involving a cognitive process which involves giving meaning by interpreting the stimulation of an object. In other words, perception includes accepting, organizing, and stimulating interpretation influencing behavior to form an attitude. Moreover, perception gives meaning to stimulation. It depends on room and time framework and this makes it subjective and situational (Ikhsan, 2017). However, the accountant ethical code of Indonesia regulates an auditor ethical perception by guiding the public, government, management, and educational accountants in conducting their professional responsibility (Januarti, 2011). Furthermore, Berliana (2012) reported LOM to be an influencing factor on ethical code. An individual with high LOM level is often observed to have lower ethical code with the tendency to make unethical decisions at work. In addition, MR also influences EP. It involves value, social, and obligational assessments of an individual in a certain action (Kohlberg, 1981). MR can be used as a predictor of a certain action at a situation involving morals.

### Love of Money

LOM is the level of devotion of an individual to money. Tang (2008) defined the concept to be the attitude, perception, as well as the willingness and aspiration of a person to money. Tang (2008) introduced a LOM concept which tries to measure the subjective feeling of an individual to money. LOM is related to several admirable organizational

behaviors such as high work satisfaction level, low employee replacement level, or unwanted ones like accountant corruptibility and others. Ariely (2008) stated that people tend to rationalize and correct dishonesty object easily to complete their need for money, hence, leading to corruption. Those observed to be yielding to pressure also tends to act ethically or unethically. Some researches show LOM to be moderate between income and salary satisfaction. An individual with high salary relates positively to the high individual LOM satisfaction, but it is not for low individual LOM. Tang (2003) stated someone with high LOM is usually more motivated to do anything to obtain a lot of money and more involved in unethical behavior in an organization than an individual with low LOM.

There are some factors influencing EP and LOM in different individuals (Robbins, 2008). One of these factors is gender and this is due to the difference in point of view between men and women. Tang (2000) explained that women employees tend to accentuate money lower than men. According to Celia (2011), LOM level showed men have a higher devotion tendency than women. This is due to men's ambition to be fulfilled in life through a series of achievements such as predication, occupation, and authority and this attribute is not inherent in women. Furthermore, Elias (2009) reported LOM to have a negative relationship with EP such that a high level of LOM leads to lower EP, and vice versa. This is due to the tendency of individuals with high money devotion to try and fulfill their needs in any way possible without paying attention to ethics.

### **Moral Reasoning**

MR consists of two words which are reasoning and moral. Chaplin (2006) defined reasoning to be the process of thinking towards logic or solving a problem while Kohlberg (1981) defined moral as the reasoning part, hence, it is called MR. Moreover, reasoning is related to the broad insight into the relationship between a person and another as well as their rights and obligations (Desmita, 2005). Moral is a generally accepted doctrine about good and bad in relation to behavior, attitude, obligation, etc. Yusuf (2002) further showed moral

is from the Roman language "moris" which means tradition, custom, rule/values or way of life. Besides, morality is a willingness to accept and conduct a rule, value or moral principle. A moral individual acts appropriately with the moral values highly esteemed by a social group. However, Kohlberg (1981) stated that MR is an idea about the moral problem with a universal moral logic. It is used as an indicator to determine the moral maturity steps. This makes it one of the basic concepts to decide the moral-social problem in a complex situation by first assessing the value and social conduct (Ikhsan, 2017).

Accounting study focuses on psychological accountant ethical behavior, there is an expend of study majority basis. MR explains this process and analyses an individual's thought when an ethical decision is made. Ethic or MR is different from other mental processes including (1) cognition based on value and not on visible fact, (2) a decision based on several issues involving an individual and others, and (3) a decision built around a compulsion issue. Kohlberg (1981) found three levels of MR and the first is pre-conventional which involves the rule and social expectation being external to each other, and are not considered in the decision-making process. Generally, an individual at this level follows the society rule and obeys its expectation due to its profitability. The second is the after-conventional level which involves ensuring an individual is not above the law, acting normal, being consistent with societal law, and appropriate with social attention. The third is post-conventional which summarily involves conducting the right moral.

### **Professionalism**

Arens (2006) explained professionalism to include a responsible behavior conducted by following the societal rules. An auditor is expected to be responsible to the society, client, partner, and others. In another definition, Sary (2015) found the concept to be the act of loyal behavior showed by an individual towards the profession. Ikhsan (2017) states that professional behavior involves obeying implemented laws and rules and avoiding any attitudes with the ability to reduce the

credibility of a profession. Auditors need to be professional due to the public credibility required from their service by society. It is, however, mostly important to be credible to the client (Arens, 2006).

### 38 Research Conceptual Framework

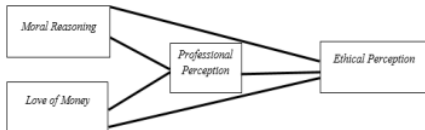


Figure 1 Research Conceptual Framework

### Hypothesis Development

#### Moral Reasoning and Ethical Perception

The MR level provides additional understanding of ethical conflict resolution faced by an auditor. This research facilitates recognizing the problem emanating from ethics associated with the decision-making process of an auditor. The result was expected to influence the EP characteristics of an auditor (Ikhsan, 2017). Professionalism is the responsibility of an auditor to a client in line with the laws and rules of the society through the use of the ethical codes (Arens, 2006). However, most of the practical dilemmas usually faced include the objection of a client to important information to be published in a report by an auditor. This is most times lead to confusion in making a decision. Sugiharti (2016) conducted a study on the effect of MR on students' ethical perception and find significant influence such that higher students' MR level leads to good behavior. Therefore, the hypothesis formulated is H<sub>1</sub>: Moral Reasoning influences Ethical Perception.

#### Moral Reasoning and Professional Perception

2 MR plays an important role in auditor's behavioral decision-making process. However, there is a need for professionalism in deciding each conflict. Moreover, Ikhsan (2017) showed that MR plays an important role when decision-making conflicts arise. Besides, it is required that an auditor obey valid and professional ethical codes when making a decision. Furthermore, Anwar (2017) tested the

influence of MR on Competency and Auditor Independence and finds a significant effect on independence but none on competency. The hypothesis formulated is H<sub>2</sub>: Moral Reasoning influences Professional Perception.

### 9 Love of Money and Ethical Perception

LOM and EP have a negative relationship such that an EPion level is lower when there is higher LOM level, and vice versa. This is observed in people with high devotion to money conducting every effort, without paying attention to ethics, in order to meet their needs (Celvia, 2011). Ariely (2008) found fraud to be one of the steps to fulfill people's desire for money; however, they usually try to rationalize their actions using pressure or solicitation. Ellias (2009) tested the relationship between LOM and ethical perception and finds a negative relation. Tang&Chiu (2003) stated that the LOM level has a significant direct effect on unethical behavior. The hypothesis formulated here is H<sub>3</sub>: LOM influences Ethical Perception.

#### Love of Money and Professional Perception

There is a common tendency for a person to justify dishonest behavior conducted based on immaterial grounds (Ariely, 2008). This triggers them to obey all temptations leading to unethical actions. Research conducted by Aprilianto & Ahmad (2017) on the influence of LOM on the ethics of the accountant profession finds no relationship between LOM and auditor's professional ethics. The hypothesis tested here is H<sub>4</sub>: Love of Money influences Professional Perception.

#### The Relationship between Professional Perception and Ethical Perception

Auditors are required to have EP by complying with applicable ethical codes involved in conducting their duties. These ethics needs to be honored by auditors in making decisions, this creates a high level of trust in the profession by the community. However, Januarti (2011) found no relationship between professional commitments and perception and ethical considerations. Therefore, the fifth hypothesis formulated is H<sub>5</sub>:

Professional Perception does not affect Ethical Perception.

55

## RESEARCH METHODS

### Population and Sample

The population includes all students of undergraduate Accounting Department of the Economy Faculty, Universitas Sriwijaya. The sample used was saturated and involved 45 students taking auditing courses at Palembang Campus and 43 students from Indralaya Campus for intake student 2015. The totaling respondents are 88 students.

### Operational Definition of Variables

#### Moral Reasoning

6R is ability or the basic concept of an individual to be able to decide on social-moral issues in complex situations by performing an advance assessment of value and social factors affecting the actions conducted (Luthfie, 2015). It also involves the analysis of these issues when making 34 decisions and taking actions (Noviardy, 2014). In this study, a Multidimensional Ethics Scale was used to measure moral development. Multidimensional Ethics Scale provides a direct measure of ethical orientation on several moral constructs (Cohen, et al, 2001). Thus, it specifically identifies rationalization behind the moral reasons and why respondents believe action is ethical. The first 1 reflected moral constructs in the scale include (a) justice or moral equity, (b) relativism, (c) egoism, (d) utilitarianism, and (e) deontology or contractual. A research statement was developed based on these indicators and linkage scale 1-5 was used while a questionnaire 41 developed by Luthfie (2015) was modified for use in this study.

#### Love of Money

Tang, et al (2008) defines LOM as one's behavior, notion, as well as desire 42 aspiration for money. It is also interpreted as the level of individuals' love for money and the consideration of its importance to their lives. LOM theory seeks to measure one's subjective 35 feelings about money. In this study, Money Ethic Scale developed by Tang

(1992) was used to measure the LOM level. Money Ethic Scale questionnaire produces 6 identified factors such as (a) good, (b) evil, (c) achievement, (d) respect (self-esteem), (e) budget, and (f) freedom (power). Respondents note agreement or disagreement with their respective statements. The measurement scale used is the linkage scale of 1-5 and the questionnaire developed by Sylvia&Etna (2011) was modified for this research.

### Professional Perception

Professional behavior involves complying with laws and regulations and avoiding any behavior that reduces trust in the profession (Ikhsan, 2017). There is an Ethical Code guiding the audit profession and which needs to be followed by auditors when considering decisions to be made. In this study, PP was measured by gathering opinions concerning auditor's act of professionalism. Five indicators including devotion to the profession, social liability, independence, belief in profession regulation, and fellow relationship of the profession were included in the questionnaire and the linkage scale 1-5 was used for the measurement scale.

### Ethical Perception

The EP involves students' assumption or interpretation of an auditor's behavior while performing its duties, seeing the rules, moral principles, applicable law, as well as in fulfilling the ethical code of the profession (Luthfie, 2015). This concept was measured by asking opinions on actions conducted by a person/ decision-maker in the scenario presented in the questionnaire regarding unethical behaviors such as conflicts of interest, tax evasion, insider purchase, professional secrecy, and repayment.

### Data Collecting Technique

This research was conducted using a questionnaire as a major instrument of data collection which was distributed directly to the students of Additional specificity chosen because of their more knowledge about auditing. In a given questionnaire, three measuring scales were used

and the include MES for MR, Money Ethic Scale for LOM level, and some statements regarding EP.

## Research Instruments and Measurement of Research Variables

### Research Instrument

A research instrument is a tool used to measure and obtain data against research variables (Tika, 2006). The non-test instrument through the use of questionnaire was applied in this study to measure attitudes. The grilles are as follows:

**Table 1** Grid-fill of Instrument Arrangement Based on Indicators

No	Variables	Indicators	References
1.	Moral Reasoning	Justice or Moral Equity, Relativism, Egoism, Utilitarianism and Deontology/Contractual	Luthfie (2015)
2.	Love of Money	Good, Evil, Achievement, Respect (Self Esteem), Budget and Freedom (Power)	Celvia & Etna (2011)
3	Ethical Perception	Conflict of Interest, Tax Avoidance, Insider Purchase, Professional Secrecy, Repayment of the Injury	Luthfie (2015)
4	Professiona l Perception	Dedication to the Profession, Social Liability, Independence, Beliefs Towards the Profession Regulations, Fellow Profession Relations	

### Measurement of Research Variables

A score stipulation is given to the items of research statements in the questionnaire and the linkage scale was used to measure each of them. This method measures attitudes by approving or disapproving a subject, object, or event (Indriantoro&Supomo, 2012). S<sub>56</sub>ijono (2011) states that the linkages scale are used to measure attitudes, opinions, and perceptions of social phenomena for an individual or a group. For the purpose of this research, it was modified to <sub>27</sub>duce five alternative answers including very agree (5), agree (4), neutral (3), not agree (2) and very disagree (1). The results obtained were reprocessed into interval data using method of successive interval with the micro-count system Stat97 appliance. Hence, the ordinal data obtained using the linkage scale was converted into interval data.

### Data Analysis Method

#### Hypothesis Test

The hypotheses were tested using partial least square (PLS) method. This approach is more suitable for prediction purposes (Wold, 1982). It is considered an alternative model of the SEM-based covariance and all variance measures are assumed

to be used for explanation. PLS is used for causal predictive analysis in high complexity situations and low support of the theory. The PLS approach is used as a measurement tool considering the scale for both bound and free variables used in research to be nominal and ordinal and this makes it non-parametric. Therefore, in contrast to the use of SEM for interval scales, PLS measures both ordinal as well as nominal scales.

PLS was also used due to the reflexive nature of the indicators that make up the constructs of this study. The reflexive model assumes latent variables affect indicators whose causality relationship direction from construct to indicator or manifest. They are developed based on the classical test theory assuming variations in measurement scores are the function of the real score plus error. This model needs to have internal consistency because all indicator sizes are assumed to be valid and it is possible to interchange two considered equal in reliability. This means the reliability of a construct would be low when there are only a few indicators, but the construct validity would not change when one of the indicators is omitted (Ghozali, 2008).

## RESULT AND DISCUSSION

### Data Analysis

#### <sup>3</sup>Evaluation of Measurement Model (Outer Model)

The Measurement Model evaluation was used to measure the relationship between the contracts <sub>14</sub> and the indicators through the use of convergent and discriminant validity. Convergent validity was evaluated through three (3) stages which were validity indicators, contract reliability, and extracted average variance values (AVE). While the discriminant validity involved looking at the cross-loading values and further comparing the correlation between the contracts with the root AVE.

#### Validity Indicator.



The value obtained from the Smart PLS after eliminating factor loading was less than 0.5 which comes from 57 question items which were reduced to 20 generated the outer loading of each indicator for each research variable indicates a value above 0.5, thus the result is valid (having significant validity).

### Contract Reliability.

The result of the Cronbach Alpha showed all variables to have a value above 0.7. The MR had 0.834, PP had 0.804, LOM had 0.858, and EP had 1,000. Thus, it is reliable.

### Extracted Average Variations.

The AVE output showed a value above 0.5. The MR variable had 0.607, PP had 0.510, LOM had 0.503, and EP had 1,000. Therefore, the convergent validity is good. Analysis and evaluation of the measurement model (outer model) using Calculate-PLS Algorithm are as shown in the following figure:



Source: Processed Primary Data, 2018

Figure 2 Outer Model Measurement after Reduction

Figure 2 shows each indicator of the questionnaire question has a loading factor above 0.5, hence, each question formulated is valid.

### Evaluation of Structural Models (Inner Model)

After testing the Outer Model, an evaluation was conducted through the use of the value of R-Square to assess significance of the effect by evaluating the parameter coefficients and t-statistical significance.

### Testing of Structural Models (Inner Model).

This was conducted by assessing the R-Square value. The outputs of Smart PLS using calculate-PLS Algorithm showed the effect of MR, LOM, and EP gave a value of 0.235. This means that the EP variable is explained by the MR and LOM variables at 24% while the remaining 76% was explained by other variables studied. Furthermore, the effect of MR and LOM on the PP moderation variable gave a value of about 0.948. This means PP moderation variable is explained by MR and LOM at 95% while the remaining 5% was explained by other variables studied.

### Influence of Significance Test.

In this study, the significance of the influence was obtained from the parameter coefficient and t-statistical significance value. The limit of hypothesis testing value was t-statistic value  $\geq 1.96$  and p-value 0.05. Based on the results of the Path Coefficients test,

H1: examined the effect of MR on EP and no significant effect (significant value is bigger than 0,05) and first hypothesis was rejected.

H2: examined the effect of MR on PP and the result showed a significant effect (significant value is less than 0,005) and second hypothesis was accepted.

H3: examined the effect of LOM on EP and the result showed LOM does not affect (significant value is bigger than 0,005) and third hypothesis was rejected.

H4: examined the effect of LOM on PP and the result showed a significant effect (significant value is less than 0,05) and fourth hypothesis was accepted.

H5: examined the relationship between the PP and EP and the result indicated no significant effect (significant value is bigger than 0,05) and fifth hypothesis was accepted.

From the output of the Smart PLS Calculate-Bootstrapping Indirect Effect, It was concluded that LOM and MR have no indirect effect on EP through PP as the moderating variable. These results are seen from the value of t-statistic LOM > EP at 1.252 with p-values at 0.211, and the value of t-statistic MR > EP at 1.377 with p-values at 0.169. This is against the testing standard which shows t-statistic  $\geq 1.96$  and p-values  $\leq 0.05$ .

The following are the final models of the Smart PLS Calculate-Bootstrapping output:



Source: Processed Primary Data, 2018

**Figure 3** Inner Measurement Bootstrapping Model

Figure 3 shows the influence of each variable according by the Path Coefficients. The effect of MR on PP had a t-statistic of 15,745. It influences PP at a t-statistic of 0.659 with no effect on EP. Moreover, the t-statistic value of LOM on PP was 5,827 and the influence was found to be 0.077, hence, no effect was observed on EP. Furthermore, a t-statistic of 1.717 was discovered on the relationship between PP and EP and this indicates there is no influence.

### Discussion of The Research Results

#### Effect of Moral Reasoning on Ethical Perception

The first hypothesis test was meant to prove MR is influential on the EP of accounting students. However, it was rejected which means there is no significant influence of MR on EP. This is not in line with the findings of Sugiharti (2016) where a significant influence was discovered for the two variables such that higher student MR level leads to good behavior. MR is an effort to solve a moral problem using healthy logic. This means an individual need to have an understanding of the problems being faced before deciding the solution. The result obtained from the hypothesis test is also not the same as what was found by Sugiharti (2016) in this aspect. It was reported that students with high MR levels provide ethical perceptions especially in problem-solving using moral principles and those with low MR levels tend to more moral principles.

The result of this study obtained is also different from Sugiharti (2016) which used gender moderation variables. This study made use of PP, a professional action, observed from five aspects

of devotion to professions, social obligations, independence, belief in professional regulations, and fellow professional relationships. Therefore, the focus of this research was not only on the EP but also on the PP of accounting students.

#### Effect of Moral Reasoning on Professional Perception

The second hypothesis was meant to prove MR has an influence on PP. The results obtained reinforce the findings of Anwar (2017) that MR does not affect auditor competence, but influential on auditor Independence. The findings of the study showed moral reasoning influences the professional attitude of auditors in the areas of integrity, independence, competence, maintaining secrecy and being professional. The second hypothesis was accepted and strengthened the research conducted by Anwar (2017). According to Anwar (2017), each auditor generally has a good MR by being aware of the responsibilities attached to the profession and conducting several actions such as adding knowledge and improving the experience to increase professionalism and responsibility. Therefore, the finding of this study is in line with Anwar's (2017) findings that MR is influential towards PP. This is, however, associated with Deontology Theory which requires an auditor perform professional obligation by providing unbiased opinions in financial statements and making decisions considered rights to the client or company using the services.

This study made use of PP as an intervening variable and despite the fact that no significant effect of MR was found on EP, the MR influenced PP. MR is usually observed at the early stage of making a decision, especially when it has to do with problem-solving and overlooking conflict faced by an auditor. According to Anwar (2017), the MR of an auditor is generally good according to its capacity as a professional. Moreover, independence also influences the auditors' MR such that they will not be influenced by others parties. An important finding in this study is that although MR respondents have a low level, they still have the same attitude with the capacity of a professional auditor. This is seen from the positive

relationship and the influence of moral reasoning on PP

30

### The Effect of Love of Money on Ethical Perception

The third hypothesis was tested to see the influence of LOM on EP. The results showed LOM does not affect the EP. This is in contrast with the research conducted by Ellias (2009) that LOM has a negative relationship with the ethical perception which consequently leads to unethical behavior. The third hypothesis was rejected and the result reinforced the research conducted by Ahmad&Aprianto (2017) that no influence of LOM was observed on the ethics of an accountant.

However, Tang&Chiu (2003) stated that LOM behavior affects one's ethics and behavior to behave unethically. Money is considered as the root of crimes and an auditor considered to have a high LOM would do anything to earn money even if it means violating ethical codes. Besides, LOM becomes a trigger for fraud and unethical behavior. Moreover, another research by Pradanti&Praraswiti (2014) found a negative relationship between LOM and EP of accounting students. Higher LOM level was observed to be leading to lower perception. This was also supported by the findings of Robbins&Judge (2007) where the attitude was discovered to be affecting perceptions such that a person with LOM attitude tends to view the money as a necessity and ambitious to acquire all in a certain manner. All these findings are in contrast with the results of this research.

Based on the Deontology theory, to judge one's bad behavior is not from the consequences of one's deeds, but obligations, especially as a professional. The result obtained is not in agreement with this theory because it showed that high LOM does not have any effect on the opinion of an auditor. This is the same as what was found by Ahmad&Aprianto's (2017). This means an auditor has the ability to express opinions on financial statements and making the right decisions.

58

### Effect of Love of Money on Professional Perception

The fourth hypothesis was used to test the influence of LOM on PP and the results showed the existence of an influence. This is in contradiction to the results of Ahmad&Aprianto (2017) that there was no influence of LOM on ethics of the accounting profession. According to Anwar (2017), the actions of an auditor include adding knowledge and improving the experience to increase professionalism as well as responsibility. However, the devotion level of an auditor to money was found to be high and affecting professionalism.

Following Anwar (2017) statements, professional attitude is affected by the competency level with respect to experience and knowledge as well as working hours in relation to income or salary. This is exempted from the independence which requires being neutral and impartial. However, the level of knowledge, competence, and integrity has an effect on the remuneration of an auditor. In this study, high LOM level from the respondents has a positive relationship with auditor's PP. These may be associated with the good level of understanding of the college students about PP.

### Effect of Professional Perception on Ethical Perception

The fifth hypothesis tested the influence of PP on EP and the result showed no significant effect. This reinforced the findings of Januarti (2011) that professional commitments do not affect perception and ethical consideration, although the respondents' answers to the EP tend to be high. This shows a highly professional attitude to have an effect on the performance of an auditor. Moreover, the experience is also observed to influence the better level of professional commitment. The results of Januarti (2011) are further strengthened by Anwar's (2017) finding that higher knowledge level and experience have the ability to increase the capacity of an auditor in becoming a professional. These factors help an individual to be more competent in discharging professional duties. Following Deontology theory,

the obligations of an auditor need to be conducted by placing the rights of others in perspective. Therefore, a professional auditor needs to work in line with the prevailing ethical codes.

## CONCLUSION AND SUGGESTIONS

### Conclusion

The study aimed to test the influence of personal characters (MR & LOM) on EP using PP as intervening variables. Five hypotheses were tested; three were accepted while two were rejected. MR and LOM were found to have a significant influence on the PP intervening variable and a higher level of MR was observed to have an effect on students' understanding of auditors' professional attitude. Moreover, a higher LOM level was discovered to affect students' understanding of the attitude of professionalism to increase the experience and knowledge required to become a competent auditor.

### Research Limitations

The limitations of this study include (1) This research used only two independent variables, MR and LOM, and one intervening variable; PP and (2) The subject is limited to 88 students of Auditing Major and this makes it difficult to generalize the findings on a larger set of people.

### Suggestions

Based on the conclusion above, it is suggested that (1) for further research. Other variables such as Lotus of Control and ER should be included to measure the influence of personal characters on EP. Moreover, a larger set of subjects is required to be able to generalize the result, and (2) for accounting students. For those interested in the auditing profession, maintenance of integrity, professional attitudes, and adherence to ethical codes guiding the profession needs to be followed in making decisions.

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