

PAPER NAME

12 Pratiwi+&+Junaidi.pdf

AUTHOR

Junaidi Junaidi

WORD COUNT

5481 Words

CHARACTER COUNT

29368 Characters

PAGE COUNT

10 Pages

FILE SIZE

364.2KB

SUBMISSION DATE

Sep 7, 2023 9:37 AM GMT+8

REPORT DATE

Sep 7, 2023 9:37 AM GMT+8

● 12% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.

- 12% Internet database
- 2% Publications database
- Crossref database
- Crossref Posted Content database
- 0% Submitted Works database

● Excluded from Similarity Report

- Bibliographic material
- Quoted material
- Cited material
- Small Matches (Less than 15 words)

ARTICLE INFORMATION

Received November 11th 2022
Accepted November 18th 2022
Published May 9th 2022

The Effect of Love of Money and Religiosity on Ethical Perceptions of Accounting Students

Lifia Pratiwi¹, Junaidi Junaidi²

²Universitas Muhammadiyah Palopo

email: lifia.pratiwi@student.umpalopo.ac.id¹

ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh love of money dan religiusitas terhadap persepsi etis mahasiswa akuntansi. Metode penelitian ini menggunakan metode kuantitatif dengan populasi mahasiswa program studi akuntansi Universitas Muhammadiyah Palopo. Sampel yang digunakan berjumlah 300 responden. Data diukur dengan menggunakan skala numerik (bilangan) dan dianalisis menggunakan rumus statistik dan software Amos. Hasil penelitian ini menunjukkan bahwa variabel "cinta uang" dan "religiusitas" berpengaruh positif terhadap persepsi etis mahasiswa akuntansi.

Kata kunci: Pengetahuan Etis, Love of Money, Religiusitas, Persepsi Etis

ABSTRACT

The purpose of this study was to determine the effect of love of money and religiosity on the ethical perceptions of accounting students. This research method uses quantitative methods with a population of students from the accounting study program at Muhammadiyah University of Palopo. The sample used had 300 respondents. Data were measured using a numerical scale (numbers) and analyzed using statistical formulas and Amos software. The results of this study indicate that the variables "love of money" and "religiosity" have a positive effect on the ethical perceptions of accounting students.

Keywords: Ethical Knowledge, Love of Money; Religiosity, Ethical Perception

INTRODUCTION

Perception is a person's perspective that involves knowledge that has been previously acquired in seeing a problem or problems. Ethics is at the center of attention both in the academic and professional fields. Therefore, humans need ethics to know what should be done. Ethical perception is how the perspective of an accounting student is obtained from experience and learning related to the ethics of an accountant so that he can provide an assessment of whether an accountant's behavior is ethical or unethical (Al-Fithrie, 2015; Junaidi, 2015a; Yuliandana et al., 2021).

According to the theoretical framework of attitudes and behavior, conflict can occur when the values of attitudes, social habits, and individual prejudices are low. Since ethical perception is a type of judgment that a person has of something that can harm the person concerned by acting, it is said to have become a barrier for people to pursue their goals. When a student has a low ethical perception, then his behavior

also becomes unethical. Thus, we must continue our perception and analysis. The mindset of students is to return to behavior that adheres to existing ethical standards and to follow graduates (accountants) who are professional and have high integrity (Junaidi, 2015b; Novitasari, 2013).

Ethics is defined as the study of moral standards that clearly aims to determine whether the existing standards are right or wrong. The ethics of a person cannot be separated from the ethical perception of the person himself. Relaying a situation or violation behavior is how the perspective of an accounting student as a prospective accountant is formed by involving experience and learning.

A person's ethical perception is influenced by money (love of money) and religiosity. Love of money and religiosity are attitudes that are owned by every individual, especially in the accounting profession, which has a close relationship with money. Money is one of the most important things in everyday life. Rubenstein in Elias (2008) reveals that successful people are measured by money.

Basri (2015) states that the higher the level of love for money a person has, the lower the ethical perception he has. Individuals who have a high love of money will try to meet their needs in various ways. This opinion is supported by Tang and Chiu (2003) and Elias (2010). The love of money is an excessive love of money. This love of money can have a positive side, namely, that someone will work harder to earn money. While the negative side of someone can act unethically to get the money they want, one example is stealing.

Another influence on one's ethical perception is religiosity. According to Lung and Chai (2010) in M. Umar Bakri, Hutahaean, and Hasnawati (2015), "religiosity" is the extent to which a person is committed to the teachings and religions in it, including individual attitudes and behaviors. Someone who looks religious will be trusted by others; this encourages many people who want to look religious without fully understanding religious teachings or a commitment to complying with various existing rules (Ida Gde Intan Kusumawathi and Ni Putu Sri Harta, 2019).

The results of previous research conducted by Nazaruddin et al. (2018) and Khanifah et al. (2019) stated that the love of money variable was not significant to the ethical perception of accounting students. Research that examines the influence of religiosity on ethical perceptions of accounting students was carried out by Hidayatulloh & Sartini (2019) and Abdurahman & Hidayatulloh (2020), which found that there was no influence of religiosity on ethical perceptions of accounting students. Several previous studies have shown inconsistent results; this is because there are differences in the place and timing of the study and other factors that influence it.

LITERATURE REVIEW

Ethical Perception

Perception is a method of selecting, controlling, and interpreting data inputs that aim to create a meaningful reflection (Kotler, 2000: 198). Thoha (2008: 147) reports that the factors that give rise to perceptions have external and internal aspects. External aspects are aspects that come from outside the individual, including the stimulus itself, both social and physical. On the other hand, internal aspects come from within the individual, such as behavior, routines, and desires. Therefore, ethical assumptions are one's thoughts in viewing accounting fraud that occurs (Pradanti and Prastiwi, 2014).

Ethical perception is intended as an individual's thinking in viewing accounting fraud that exists. Based on the factors that influence individual perceptions related to the independent variables in this study (Robbins and Judge, 2007),

Ethical perception is the process of mastering a close area that includes individuals, objects, and symbols that relate people through the process of recognition. On the other hand, perception is defined as a process that includes organizational acceptance and the introduction of stimuli that have been systemized with certain methods and can influence attitudes and shape individual behavior (Nomadewi, 2012).

Based on the above definition, it can be concluded that ethical perception is the process of an accounting student observing and assessing an object based on experience and learning about a person's ethical and unethical behavior.

Ethics

Ethics is a study of moral standards that clearly and clearly aims to determine whether the existing moral standards are right or wrong (Wilopo, 2014:11). According to Lubis (2011), ethics is something that studies all tendencies of action, both favorable and unfavorable. The term "object" is used in ethics to include all objects that lead to an individual's reaction.

Based on the author's opinion (Bertens, 2000), ethics is a science that deals with moral rights and obligations (morals) over what is considered good and what is not good. Ethics also examines the values of right and wrong that apply in a group or community. Sometimes people with one another have different ethics. Ethics provides limits or standards that regulate human association in social groups, which are then transformed into written rules systematically and intentionally made based on existing moral principles and serve as guidelines for carrying out certain actions that are generally considered to deviate from ethical perceptions that have been determined and agreed upon. (Shabani)

Based on the above definition, it can be concluded that ethics is the study of moral standards, which clearly aims to determine existing moral standards and lead to the reaction of an individual.

Love of Money

"Love of Money" is a person's desire to get more money, a tendency to chase money, and ambitions for money (Chitcai et al., 2018). Ulfasari (2018) defines love and money as a person's desire to get more money and is excessive in loving money.

Tang (1992) introduced the concept of the love of money as a psychological concept. The concept is used to estimate a person's subjective feelings about money. "Love of money" reflects the individual's attitude toward money and the willingness and aspirations of individuals towards money (Tang, 2008). The desire for money differs depending on the needs people have and is influenced by several things, including demographic aspects such as gender, age, level of learning, socioeconomic status, and ethnic background. Research that has been done on the love of money shows that the love of money is related to some desirable and undesirable organizational attitudes. Tang et al. (2000) found that people with reliable mental health and low love of money had low intentional turnover. Tang and Chiu (2003) theorize that the concept of "love of money" is closely related to the concept of "greed. In their research with illustrations of employees working in the Hong Kong industry, they concluded that employees with low levels of love of money tend to work less satisfactorily. Moreover, the level of love for money also affects unethical attitudes. Chen and Tang (2006) also reported a direct link between the bond of love for money and unethical behavior.

Accounting students face several sessions of the socialization process throughout their learning period, which increase their love of money (Tang and Chen, 2008). Arocas and Tang (2004) conducted research on professors in the United States and Spain. From this research, the professors from the two countries were proven not to be motivated by their love of money in making ethical decisions. It continues to be a great learning process, so the love for money will continue to be low. This is because the level of learning continues to increase, so the ethics they have continue to grow.

Based on the above definition, it can be concluded that Love Of Money is excessive love of money. This love of money can lead to a positive side effect of someone working harder to earn money. While the negative side of someone can act unethically to get the money they want, one example is by stealing.

Religiosity

Religiosity means that there is a process of internalization in individuals who have religious attitudes (Dister, 1998). Religion is directed to strengthen its function and role as moral ethics in society (Fauzan, 2015). Alam et al. (2011) revealed that individuals who have religion will hold fast to values that will influence their actions and decisions. Therefore, religion has an important role in shaping individual beliefs, knowledge, and attitudes (Rehman 2010).

The religious level of people can be measured by cognitive ability, attitude, and experience. Cognitive focuses on behavior and religious beliefs. Attitudes can be evaluated by the arrival of people at places of worship and individual prayers. On the other hand, experience in this matter includes mystical experience (Caird, 1987). The same thing was expressed by Mookherjee (1993) in Barhem et al. (2009), which stated that religion is a public and participatory activity (sourced from membership in places of worship and attendance at places of worship) and that personal religious attitudes (sourced from the frequency of prayer, reading the scriptures, and the seriousness of worship) confirm this.

Someone who has a high level of religiosity will usually pay more attention to the commands taught by his religion, namely, to always do good based on existing ethics. Fear, sin, or guilt when doing something, then in the future there will be good things that come into his life. The level of religiosity will also give an idea of the law of karma, or the punishment that must be accepted if it violates religious teachings.

Based on the above definition, it can be concluded that religiosity is a belief in religious values from within the individual, which is seen through knowledge, worship, and the individual's own attitude, which is expressed in daily activities. Religiosity is related to a person's ethical behavior, emphasizing how far the relationship between humans and God goes (religious science). People with good religious knowledge tend to behave well and ethically.

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

Knowledge is the only method for understanding ethics. The International Federation of Accountants (IFAC) uses international education standards (International Education Standards, or IES) for prospective accountants as the main mechanism to achieve the goals of prospective accountants in terms of ethics. The above-mentioned standards set out the numbers that must be followed in order to meet the requirements of a professional designation. The other two values are professional values: ethics and professional competence. The purpose of these values is for prospective accountants to be able to convey accurate information in accordance with the needs of the local community (Sari, 2018).

Theoretical attitudes and behaviors refer to a person's behavior that is motivated by something other people want to do (attitude), a reflection on what they want to do socially (social rules), what they say often (habits), and the consequences. Their behavior is how they feel (Pradanti, 2014). Ethical knowledge is information that one person knows and understands to solve problems based on current ethics. Accounting students will become future sole accountants, and accounting professionals will be aware of issues related to aesthetics. Every accountant must be able to determine whether a given action is right or wrong. To be able to determine whether something is ethical or not, one's actions must reflect knowledge of what is ethical and what is not, and this knowledge is known as ethical knowledge.

Based on the theory of knowledge and experience, students who have a thorough understanding of the principles of professional behavior will be able to do their work more effectively and provide more constructive feedback than students who have less professional knowledge. Given this, it is hoped that someone with high and broad ethical knowledge will be able to distinguish what is ethical and what is not. When the level of knowledge increases, the ethical perceptions people have also increase. Everyone will find it difficult to understand their position as observers when trying to understand the changes that occur in their environment. Knowledge provides useful information to assist people in finding solutions to current problems. When acting, knowledge imparts present and future wisdom by understanding past events. Knowledge of the individual's own ethics will enable them to provide information related to the particular ethics used (Lili, 2018).

Knowledge does not only exist in official media such as schools but may also exist through interpersonal interactions. A person with knowledge of ethics is likely to adhere to the ethics he understands. When an accounting student has more knowledge about a particular subject, their level of suspicion of that knowledge or their likelihood of engaging in unethical behavior is lower. positive understanding of the impact of students' ethical perceptions (Lili, 2018).

H₁: Knowledge of Ethics has a Positive Effect on The Ethical Perceptions of Accounting Students

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

In everyday life, money is a very important aspect. In the socialization process, money is explained through the stages of socialization from early childhood to late adolescence. In the business world, managers use money to inspire their staff (Fatimah, 2017). Due to the importance of money and the variety of interpretations, the concept of "love of money" is used to describe how a person feels about money (Sipayung, 2015).

According to Prabowo and Widinaputra (2018), in Debora (2019), "love of money" is a specific skill that has a stronger focus on money. The image of someone who loves money is often associated with isolation; therefore, when a person has a strong desire for money, they tend to be classified as someone who is greedy. According to Ida Ayu Gde Intan and Ni Putu Sri Harta (2019), if a person has a high level of love for money, his ethical attitude is likely to get worse. Conversely, if a person has a high level of love for money in taking care of his needs, wants, and feelings, his chances of developing into an unethical person are also higher.

A person's perception is influenced by the ethics attached to that person, which holds that there is a significant relationship between the value of money and non-ethics in behavior. Money and ethical perception have a negative relationship. A person's level of financial addiction increases with age, and the same applies to their ethical level. When individual ethics become more extreme, their level of commitment to the currency they own becomes more expensive (Pradanti, 2014). The love of money has a significant impact on a person's ability to perform an obligation (Pradanti, 2014).

The findings of research conducted by Ana Risma Diana and Mimin Nur Aisyah in 2017 showed that a person's love for money has a negative impact on the ethical perceptions of accounting students. negatively affect the perception of accounting students. Therefore, it can be concluded that an accounting student who has a strong emotional attachment to money and who regularly values things according to their value is bound to make unethical transactions. so that it can be arranged with the following hypothesis:

H₂: The Love of Money Has a Negative Effect on The Ethical Perceptions of Accounting Students

The Effect of Religiosity on the Ethical Perception of Accounting Students

Religiosity is a value or belief that is shared by everyone. Religion basically describes goodness. Religion is used to reduce bad behavior and encourage harmony in everyday life. A person with strong religious beliefs is expected to be able to motivate themselves to face unjustified actions when the unjustified actions consist of unethical behavior (Pemayun & Budiasih, 2018).

Individuals with strong religiosity must also have strong beliefs about their religion. Religion encourages people to be unconditionally kind to others and not provoke them. As a result of violating religious orders, a general feeling of heaviness and restlessness arises.

According to Lung and Chai (2010) in M. Umar Bakri Hutahahean and Hasnawati (2015), "religiosity" is defined as someone who has a commitment to the teachings and religions contained therein, including individual attitudes and behaviors. Because someone who is religious will be more respected by others, this causes many people to want to practice religion without really committing or having a commitment to upholding all existing laws (Ida Gde Intan Kusumawathi and Ni Putu Sri Harta, 2019).

The findings of a study conducted by A.A. Gde Ari Widhiasmana Pemayun and I. Gusti Nyoman Budiasih (2018) show that religiosity has a good influence on the perception of accounting students. The results of this study are in line with the thesis of Nanang Agus Suryono (2017) that religion has a positive effect on the perception of accounting students. It is possible to conclude that a person who has faith and obedience in his religion will be more likely to adhere to his teachings and have good ethical principles. so that the hypothesis can be formulated as follows:

H₃: Religiosity Has a Positive Effect on The Ethical Perceptions of Accounting Students

RESEARCH METHOD

Population and Sample

The population in this study were students of the Muhammadiyah University of Palopo. The sample in this study were students of the accounting study program at Muhammadiyah University of Palopo. This study is intended to determine the effect of love of money and religiosity on the ethical perceptions of accounting students.

Data Collection Method

The research method used in this study is a quantitative method. Quantitative research is a research procedure based on the philosophy of positivism, used to study populations, or certain illustrations, data collection using research instruments, and data analysis with the aim of testing the specified hypothesis (Sugiyono, 2015: 8). Quantitative methods are measured using a numerical scale (numbers) and analyzed using statistical formulas and Amos software.

The type of data in this study is primary data, where research data is obtained directly from the source by distributing questionnaires. The data collection method used in this study used a questionnaire, which was distributed via an online Google Form. Data collection in research must be done scientifically and systematically. Researchers carried out a survey with the method of distributing questionnaires as a research instrument; the questionnaire became an effective and efficient container for collecting data. The sample used had 300 respondents. The independent variables in this study are love of money, religiosity, and ethical perceptions. All variables were measured using a Likert scale (survey) with seven alternative answers.

RESULT AND DISCUSSION

Table 1. Measurement Results

Variables Item Scales	Factor Loadings	α	CR	AVE
Love of Money		0.915	0.907	0.620
LOM1: Money is a very important factor for all of us.	0.722			
LOM2: I feel that saving is very important.	0.800			
LOM3: Money is the root of all evil.	0.845			
LOM4: Money gives me everything. Money gives me power and freedom.	0.803			
LOM5: Money is useless.	0.773			
LOM6: Money is the source of happiness.	0.770			
Religiosity		0.867	0.895	0.631
REL1: I am sure that by always being grateful, Allah will multiply my sustenance.	0.783			
REL2: I feel that Allah always helps me wherever and under any circumstances.	0.810			
REL3: When I get more sustenance, I set it aside to give to others.	0.785			
REL4: I carry out the obligation to pray five times in an orderly manner.	0.816			
REL5: I believe in Allah SWT.	0.777			
Ethical Perception		0.901	0.915	0.684
PE1: In carrying out each task, a person must always use moral and professional considerations in all the activities he does.	0.816			
PE2: A person is obliged to always act within the framework of serving the public, respecting public trust, and demonstrating a commitment to professionalism.	0.827			

PE3: One must maintain objectivity and be free from conflicts of interest in fulfilling professional obligations.	0.804
PE4: A person must behave consistently with a good professional reputation and stay away from actions that can damage the reputation of the profession.	0.829
PE5: A person must perform his professional services in accordance with relevant technical and professional standards.	0.858

Source: Data Processed (2022)

Fit statistics (N = 585)

$\chi^2/df = 2.967$, Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058

The table above shows that the dimension of love of money is described by six item variables, namely LOM1, LOM2, LOM3, LOM4, LOM5, and LOM6. The highest loading factor value is in the LOM3 item variable (0.845), while the lowest loading factor value is in the LOM1 item variable (0.722). The religiosity dimension is described by five item variables, namely REL1, REL2, REL3, REL4, and REL5. The highest loading factor value is in the item variable REL4 (0.816), while the lowest loading factor value is in the item variable REL5 (0.777). The ethical perception dimension is described by five item variables, namely PE1, PE2, PE3, PE4, and PE5. The highest loading factor value is in the item variable PE5 (0.858). while the lowest loading factor value is on the item variable PE3 (0.804).

Based on the value of the loading factor, it shows that each variable can be explained by its indicators significantly when viewed from the value of 0.5 for all indicators > t-table.

Table 2. Proposed Model Results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	γ_{11}	Religiosity → love of money	0.417**	Supported
H2	γ_{21}	love of money → Ethical Perception	0.087*	Supported
H3	γ_{31}	Religiosity → Ethical Perception	0.582***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

Source: Data Processed (2022)

Hypothesis Testing 1

The first hypothesis examines the relationship between religiosity and love of money regarding ethical perceptions. The results of this test indicate that religiosity has a significant and positive effect on the love of money because it shows a significant coefficient value of 0.417 at a p-value of less than 0.01, so H1 is accepted.

Hypothesis Testing 2

The second hypothesis examines the relationship between the love of money and ethical perceptions. The results of this test indicate that the love of money has a significant and positive effect on ethical perceptions because it shows a significant coefficient value of 0.087 at a p-value of 0.05, and then H2 is accepted.

Hypothesis Testing 3

The third hypothesis examines the relationship between religiosity and ethical perceptions. The results of this test indicate that the love of money has a significant and positive effect on ethical perceptions because it shows a significant coefficient value of 0.582 at a p-value of 0.001, then H3 is accepted.

Discussion

Religiosity affects the love of money

The results of the study indicate that religiosity has a positive effect on the love of money. Religiosity is one of the many factors that people have in their lives. A person who has a high level of religiosity will pay more attention to the commands taught by his religion and will always do good based on existing ethics. As a result, the person has better perceptions and ethics. High levels of belief in religious knowledge can help people understand what is right and wrong and what can and cannot be done. Fear of sin increases a person's perception and ethical behavior when doing something that is not in accordance with religious teachings. The high level of religiosity will also provide an overview of the law of karma, or the punishment that must be received if it violates religious teachings. The concept of karma states that if a person experiences a traumatic event, there will be consequences. So that someone with a high level of religion who loves money excessively will know about the applicable rules, and thus that person will have good behavior in getting the money in a lawful way.

Love of money affects ethical perceptions

The results showed that the love of money had a positive effect on the ethical perceptions of accounting students. This study is in line with research conducted by Pemayun and Budiasih (2018), which found that the love of money has a positive effect on one's ethical attitude. Similarly, research conducted by Muna et al. (2021) found that the love of money has a positive impact on ethical perceptions. When a person's love for money is high, his ethical perception will also be high. However, this study is different from research conducted by Sipayung (2015) and Lestari (2020), which found that a person's love for money has a negative impact on ethical perceptions. Aziz and Taman (2015) show that love of money and ethical perceptions have a negative relationship.

This study proves that a person's level of love for money has a positive effect on the ethical perceptions of accounting students, meaning that someone's love of money has a positive effect on ethical perceptions. This is due to the student's love for money, but the student knows about the applicable rules so that the student has good ethical behavior and perception in getting the money. Someone who has a strong attachment to money will have a strong motivation to work hard and efficiently, enabling them to thrive in their environment (Pradanti & Prastiwi, 2014). The love of money can be used to analyze a person's ethical perception because when someone is interested in money, they will put themselves in danger to get more money for this ethical act. In addition, legal sanctions will also be applied.

Religiosity affects ethical perceptions

The results showed that religiosity had a positive effect on the ethical perceptions of accounting students. That is, when a person's religiosity increases, his ethical perception of the world will also increase. This is because the more we are aware of God's presence, the more diligent we are in worshipping, and the more ethical a person will be in acting.

The findings of this study are in line with research by Zumala Anis Surayya (2017) and Wandari (2018), which found that religiosity has a significant influence on the ethical perceptions of accounting students. The results of this study are contrary to previous research conducted by Nazaruddin et al. (2018), which found that religiosity had no significant effect on the ethical perceptions of accounting students.

CONCLUSION

Based on the results of the analysis and discussion above, the conclusion of this study is that religiosity has a positive effect on the love of money. This means that someone with a high level of religion who loves money excessively will have good behavior in getting the money because he knows the applicable rules and is aware of the existence of God. Religiosity has a positive effect on the ethical perceptions of accounting students. This means that someone who has a high level of religiosity will also have a high level of ethical perception. Because someone really obeys the values or rules that apply in his religion, he has a high ethical perception. The love of money has a positive effect on the ethical perceptions of accounting students. This means that accounting students with a high level of love for money will have a

high ethical perception as well. Because someone will behave well to get more money for the ethical actions he takes.

REFERENCES

- Abdurahman, N. L., & Hidayatulloh, A. (2020). Kecerdasan, Religiustas, Kecintaan Terhadap Uang Dan Persepsi Etis Mahasiswa Akuntansi Universitas Ahmad Dahlan Yogyakarta. *Jurnal Aplikasi Akuntansi*, 4(2), 211-225.
- Ayem, S., & Leni, L. D. E. (2020). Pengaruh Pengetahuan Etika Terhadap Persepsi Etis Mahasiswa Akuntansi Dengan Love Of Money Sebagai Variabel Intervening (Studi Kasus Mahasiswa Program Studi Akuntansi di Lima Perguruan Tinggi Daerah Istimewa Yogyakarta). *Jurnal Akuntansi*, 12(2), 277-293.
- Fariani, E., Riyaldi, M. H., & Furda, Y. P. E. (2021). Analisis faktor yang mempengaruhi minat masyarakat menabung di Bank Syariah Indonesia. *Al-Ahkam: Jurnal Syariah dan Peradilan Islam*, 1(2), 1-17.
- Hidayatulloh, A., & Sartini, S. (2020). Pengaruh religiusitas dan love of money terhadap persepsi etis mahasiswa akuntansi. *Jurnal Akuntansi Universitas Jember*, 17(1), 28-36.
- Junaidi, J. (2015). Analisis pengungkapan CSR perbankan syariah di Indonesia berdasarkan islamic social reporting index. *Journal of Accounting and Investment*, 16(1), 75-85.
- Junaidi, J. (2016). Pengukuran Tingkat Kesehatan dan Gejala Financial Distress Pada Bank Umum Syariah di Indonesia. *KINERJA*, 20(1), 42-52.
- Korry, D. I. (2017). Pengaruh Status Kerja Ibu Rumah Tangga Terhadap Coping Stress. *Repository Unika Sogijapranata*, 36-44.
- Lestari, B., & Permatasari, D. (2020). Pengetahuan Etika Akuntansi, Religiusitas Dan Love Of Money Sebagai Determinan Persepsi Etis Mahasiswa Akuntansi. *EL MUHASABA: Jurnal Akuntansi (e-Journal)*, 11(2), 133-146.
- Muna, C. N. (2021). Pengaruh Love of Money, Perilaku Machivellian, Religiusitas Dan Gender Terhadap Persepsi Etis Mahasiswa Akuntansi. *Journal of Economic, Business and Engineering (JEBE)*, 2(2), 235-244.
- Nisa, Y. A. (2020). Pengaruh love of money, machiavellian, idealisme dan religiusitas pada persepsi etis mahasiswa akuntansi. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1(3), 64-73.
- Panduwinasari, E., Ekasari, K., & Susilowati, K. (2021). Persepsi (Tidak) Etis Mahasiswa Akuntansi: Ditinjau dari Pengetahuan Etika, Religiusitas dan Love of money. *AKUNSIKA: Jurnal Akuntansi Dan Keuangan*, 2(2), 68-78.
- Pertiwi, A., & Aulia, Y. (2021). Pengaruh Love of Money, Machiavellian dan Religiusitas terhadap Persepsi Etis Mahasiswa Akuntansi Universitas Dr. Soetomo Surabaya. *Liability*, 3(1), 108-132.
- Pradanti, N. R., & Prastiwi, A. (2014). Analisis pengaruh love of money terhadap persepsi etis mahasiswa akuntansi. *Diponegoro Journal of Accounting*, 661-672.
- Tripermata, L. (2016). Pengaruh Love Of Money, Perilaku Etis Mahasiswa Dan Komitmen Organisasi Terhadap Kecenderungan Kecurangan Akuntansidengan Gender Sebagai Variabel Pemoderasi. *Jurnal Ilmiah Ekonomi Global Masa Kini*, 7(1), 55-62.
- Westbrook, K. W., Steven Arendall, C., & Padelford, W. M. (2011). Gender, competitiveness, and unethical negotiation strategies. *Gender in Management: An International Journal*, 26(4), 289-310.

- Wijayanti, N., & Ihsan, H. (2022). Pengaruh Pengetahuan Etika, Religiusitas, dan Love of Money Terhadap Persepsi Etis Mahasiswa Akuntansi (Studi pada Mahasiswa Akuntansi Perguruan Tinggi di Kota Padang). *Jurnal Akuntansi, Bisnis dan Ekonomi Indonesia (JABEI)*, 1(1), 58-65.
- Yuliandana, S., Junaidi, J., & Ramadhan, A. (2021). Pengaruh Tax Avoidance Terhadap Nilai Perusahaan. *Jurnal Ilmiah Akuntansi Kesatuan*, 9(1), 31-42.
- Yusra, M., & Utami, C. (2018). Pengaruh Love of Money Dan Machiavellian Terhadap Persepsi Etis Mahasiswa Akuntansi:(Studi Empiris Pada Mahasiswa Prodi Akuntansi Universitas Malikussaleh). *Jurnal Akuntansi dan Keuangan*, 6(1), 11-24.

● **12% Overall Similarity**

Top sources found in the following databases:

- 12% Internet database
- 2% Publications database
- Crossref database
- Crossref Posted Content database
- 0% Submitted Works database

TOP SOURCES

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

1	ojs.unida.ac.id Internet	4%
2	digilib.umpalopo.ac.id:8080 Internet	3%
3	grafiati.com Internet	1%
4	erepository.uwks.ac.id Internet	<1%
5	researchgate.net Internet	<1%
6	etheses.uin-malang.ac.id Internet	<1%
7	eprints.iain-surakarta.ac.id Internet	<1%
8	lib.unnes.ac.id Internet	<1%

9	igsspublication.com Internet	<1%
10	digitalcollections.americanancestors.org Internet	<1%
11	journal.stiemb.ac.id Internet	<1%