

A Review: The Effect of Emotional Intelligence, Spiritual Intelligence, Love of Money and Ethical Sensitivity on Students' Ethical Perceptions Regarding the Code of Ethics for the Accountant Profession

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Abstract. The present study analyzes the effect of emotional intelligence, spiritual intelligence, love of money, and ethical sensitivity on students' ethical perceptions regarding the code of ethics of the accounting profession. This research uses a quantitative method with secondary data and employs the purposive sampling technique from a population of students who have taken auditing courses. The number of samples used in this research was 106 respondents. The obtained data was evaluated using a multiple linear regression analysis. This research's findings indicate that emotional intelligence, spiritual intelligence, and ethical sensitivity positively influence students' ethical perceptions regarding the accounting profession's code of ethics. Conversely, having a love-for-money mindset has a negative impact on students' moral understanding of the code of ethics in the accounting profession. The factors that influence the ethical perception of the code of ethics are emotional intelligence, intellectual intelligence, and love of money. Low levels of love of money tends to work less satisfactorily. Even the level of love of money also affects unethical behavior. Unethical behavior can be fortified with religious intelligence and fear of God Almighty.

1 Introduction

The level of public trust in the accounting profession is one of the main factors ensuring the occupation remains relevant. Due to recent financial criminal cases, ethical issues in economics and business have severed the accounting profession. Accountants' primary responsibility is to provide financial report information for the decision-making material in internal and external resolution of an institution.

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The liability case of PT Asuransi Jiwa Adisarana Wanaartha (Wanaartha Life) at the end of 2019 resulted in customer losses of up to 3 trillion. The profession of accounting requires an educational background in accounting and at least a bachelor's degree [1]. Most bachelor students are given four years to complete their studies, except those who take accelerated classes. Nonetheless, all students must take classes on ethical education.

Professional ethics lessons play an important role in developing a professional team. states that professional speech and ethics show a character's professionalism. A code of ethics is a tool for gaining public trust; thus, an accountant's code of ethics is a of moral principles and practices.

The ability to understand and apply professional ethical standards when carrying out their work is called ethical sensitivity. According to [2], to uphold the ethics of the accounting profession in the future, candidates and students require basic education on ethical principles before entering the world of professional work [3]. Therefore, the current study aims to evaluate the ethical sensitivity of accounting students as candidates for the accounting profession.

[4] states that "intelligence" and "spiritual intelligence" are two words that form the definition of spiritual intelligence. Intelligence is the ability to solve problems, especially those that require critical thinking. defined intelligence as the ability to learn novel topics, cope with new situations, and be abstract [5].

Previous studies investigated several factors that affect the ethical perception of students. Participants scoring high on the "achievement" factor believe wealth represents success, while those who score high on the "respect" factor trust that money brings respect and self-esteem. The students on the "budget" factor believe that money can be used wisely and effectively for planning. Meanwhile, Students who selected the "freedom" element, on the other hand, believed that having money gave them authority and the capacity to act unethically [6].

Ethical sensitivity is the feeling of being sensitive to the existence of ethical values during decision-making attempts. Thus, every person is a moral agent based on their view that underlies individual awareness in behaving ethically [3]. Ethical sensitivity is defined as a person's sensitivity to ethics when they act or make moral choices. This variable was selected to retest preceding research [7], which reported that ethical sensitivity does not affect students' ethical perceptions. On the contrary, another research [3] states that ethical sensitivity strongly influences students' ethical perceptions.

2 Literature review and hypothesis development

2.1 Attribution theory

Attribution theory is the process of conveying opinions, perceptions, and goals regarding someone's characteristics through actions. Individuals frequently make attributions based on their inherent traits, which can elucidate several aspects, including the behavior of others. Honesty and causality are the two characteristics that attain the attribution theory [8].

Social psychology's field of "attribution theory" seeks to understand how individuals assign causes to events or behaviors and how that attribution affects as their subsequent behavior or their own conduct in the future. The primary theoretical frameworks were first presented by [9] and have since been developed by [10-12]. Since then, attribution theory has left social psychology and been applied in many fields of management. There are three possible explanations for a person's behavior when they witness it in response to a particular stimulus at a particular time: the individual, the stimulus (Kelley refers to this as the

"entity"), and/or the current situation (Kelley refers to this as "time"). The covariance principle is used to make this kind of attribution [13-14].

The perception theory proposed by [15-16] states that attitude factors are one of the factors that influence a person's perception. Excessive money lovers often see money as a need and are driven to pursue their goals in order to amass it and be ambitious to obtain. Numerous researchs have looked into the connection between a love of money and immoral behavior. [17] concluded that the love of money is the fundamental cause of crime and contend that it has a substantial influence on unethical behavior. Although studies by [18-19] produced different findings, they came to the conclusion that money is not a motivator for unethical behavior.

2.2 Research hypothesis

Emotional intelligence is vital for personal strength, particularly the ability to understand the emotions of oneself and others. [20] states that emotional intelligence or emotional awareness framework consists of five main elements: self-awareness and recognition, self-management or control, self-motivation, empathy, and social skills.

Several studies examined the relationship between emotional intelligence and the ethical attitudes of accounting students found a positive relationship between emotional intelligence and the ethical attitudes of accounting students [2, 5].

H₁: Emotional Intelligence has a positive effect on students' ethical perceptions.

Students majoring in accounting must adapt to new environments or relationships and consider behaving ethically, which will result in ethical behavior and a serene life [21, 22, 23] reported the relationship between spiritual intelligence and the ethical attitudes of accounting students. The study found that spiritual intelligence improves the ethical attitudes of accounting students. However, another research shows that emotional intelligence negatively influences students' ethical perceptions [23, 22, 24].

H₂: Spiritual intelligence has a positive effect on students' ethical perceptions.

Love-of-money (LM) behavior is an individual drive that comes from the amount of money and bonuses. Increasing bonuses creates desire, greed, and materialism. The LM characteristic is a source of corporate financial scandals and indicates low ethical perception in the business environment [17].

The concept of love of money in the psychological literature has been introduced [25]. The idea gauges an individual's arbitrary attitudes toward money. One's attitude toward money, their comprehension of money, and their goals and aspirations regarding money are all factors that contribute to their love of money. A person's degree of love for money and their perception of its significance in their lives are also referred to as their "love of money." Since money is the primary source of existence, the degree of love one has for money will positively affect all activities. According to [26], the components of the definition of a love of money are as follows: (1) a person's value or desire for money, but not a need; (2) the significance and meaning of money; and (3) personal behavior with regard to money.

Islam is a religion that teaches its people various universal benevolent values. Spiritual values imply the relationship between humans and God; in Islam, the relationship with Allah SWT. Islam instructs its followers to donate zakat. Zakat is a religious practice that encompasses both social and spiritual dimensions. Moreover, zakat is a momentum for the Islamic ummah's awareness to rise from the confines of individualistic traditions amid societal inequality. By performing zakat, individuals can reduce or avoid human greed.

Previous research which evaluated the relationship between the love of money and the ethical attitudes of accounting students found that the love of money negatively influences

accounting students' ethical perceptions [27]. The greater the student's level of LM behavior, the decline of the student's attitude regarding the ethics of the accounting profession will be.

[15] introduced the concept of "love of money" into psychology literature because of the significance of money and its various interpretations. The idea gauges people's subjective attitudes toward money. Money lust is linked to a number of both desirable and undesirable organizational behaviors, according to research. Even with low job satisfaction, mental health professionals with the lowest levels of money love had the least amount of voluntary turnover. According to [15] came to the conclusion that greed and the LM construct are closely related [15].

According to the study, employees in Hong Kong who exhibited a greater love of money were not as content with their jobs as their counterparts. These kinds of relationships may result in unethical behavior. suggest that such relationships can lead to unethical behavior. [17] also found a direct pathway between love of money and unethical behavior among Hong Kong employees.

H3: Love of money has a negative effect on students' ethical perceptions.

The term "ethical sensitivity" describes a person's ability to recognize and take ethical principles into account when making decisions. Consequently, in line with, every human is considered a moral agent due to their consciousness and ethical behavior. Ethical sensitivity refers to an individual's capacity to see and respond to ethical considerations when engaging in actions or making moral decisions. In order to ensure that aspiring accountants are equipped to compete and conduct themselves effectively in a professional manner, students must possess the ability to recognize and proactively prevent unethical conduct in their academic pursuits right from the beginning. Students who are low in ethical sensitivity may not realize that their friends are behaving unprofessionally, but highly ethically sensitive students will be aware and will not imitate this behavior [28, 29, 30].

H4: Ethical sensitivity has a positive influence on students' ethical perceptions.

3 Research method

The respondents were students from two universities in Yogyakarta, Universitas Muhammadiyah Yogyakarta and Universitas Unisa. The study employed purposive sampling with the criteria of students who had taken auditing courses. The data collection technique used a questionnaire with Likert scale measurements (**1:** Strongly Disagree, **2:** Disagree, **3:** Neutral, **4:** Agree, **5:** Strongly Agree). All statistical analyses were performed using the SPSS tools. The research carried out quality (validity and reliability) and classical assumption tests (normality, multicollinearity, and heteroscedasticity). The analytical technique used a linear analysis approach employing simple regression and results in the following regression equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta X_4 + \sum \quad (1)$$

The variables in this research were emotional intelligence (X_1), Spiritual Intelligence (X_2), Love of money (X_3), Ethical Sensitivity (X_4), and students' ethical perceptions (Y).

3.1 Variable measurements

3.1.1 Emotional intelligence

Emotional intelligence is indicated by an individual's ability to manage the emotions that impact them and others. This research questionnaire takes references from research by [24]. The measurement of emotional intelligence indicators on students' ethical perceptions consists of personal emotions, logical ability to find facts, numerical logic, numerical relationships and implications, data interpretation, and analytical skills.

3.1.2 Spiritual intelligence

Spiritual intelligence refers to the individual capacity to interpret problems and understand the value or wisdom that can be drawn from the problem. The questionnaire in this study referenced previous research [18]. The indicators used in measuring spiritual intelligence, which are:

1. Flexible,
2. High self-esteem,
3. Able to face suffering,
4. Able to overcome troubles,
5. Quality of life,
6. Have a holistic view,
7. Independent.

3.1.3 Love of money

A study by [19] defines love of money as an individual's behavior towards money, money comprehension, personal desire, and desire for money. The trait of love of money can also be interpreted as the level of someone's love for money and how important money is to their life [16]. The questionnaire in this research is based on a previous study by [31].

3.1.4 Ethical sensitivity

Attention to moral principles and their consideration when making decisions, as well as their role and purpose in a particular situation, is known as moral sensitivity. Moral sensitivity is a part of the moral decision-making process which consists of:

1. Moral awareness,
2. Ethical assessment,
3. Moral intentions, and
4. Moral action.

3.1.5 Students' ethical perceptions

Research by [16, 18]. defines ethical behavior as individual acts in accordance with appropriate moral values, which consists of several behaviors, including:

1. Prioritize honesty in various actions,
2. Speak and behave ethically,
3. Repent when making a mistake,
4. Directing others to behave ethically and
5. Follow up on unethical behavior despite its repercussions

4 Result and discussion

Descriptive statistical tests aim to provide information regarding the description of the data processed and the characteristics of the respondents. Table 1 displays the results of the minimum value, maximum value, average, and number based on the questionnaire that respondents filled out.

Table 1. Descriptive statistic

	N	Min	Max	Mean	St.dev
EI	106	46	79	61.72	7.926
SI	106	50	68	58.50	4.567
LM	106	12	57	46.18	7.650
ES	106	14	33	29.58	3.676
SE	106	38	80	65.74	8.881
PVN	106				

EI: Emotional Intelligence; **SI:** Spiritual Intelligence; **LF:** Love of Money; **ES:** Ethical Sensitivity; **PVN:** Perceptions Valid N (listwise)

The sample determination in this study used the t-test method of judgmental sampling based on considerations to achieve specific goals. This research was conducted on students of applied accounting from Sharia Financial Institutions and Bachelor of Accounting at Universitas Muhammadiyah Yogyakarta and Universitas Aisyiyah. The distributed questionnaires were 200 and 106 respondents, consisting of 36 males and 70 females.

The data analysis on the multiple linear regression analysis consists of tests for normality, reliability (Table 2), validity (Table 3), and multicollinearities to meet the respective requirements.

Table 2. Reliability test

Variable	Statement	Cronbach's Alpha	Conclusion
EI	20	0.846	Reliable
SI	17	0.757	Reliable
LA	12	0.704	Reliable
ES	7	0.709	Reliable

EI: Emotional Intelligence; **SI:** Spiritual Intelligence; **LM:** Love of Money; **ES:** Ethical Sensitivity.

The reliability test results conclude that all aspects of the variable's emotional intelligence, spiritual intelligence, love of money, and ethical sensitivity have a Cronbach's Alpha value of more than 0.7, meaning all statement items are declared valid. The findings of this research are similar to a study by [13].

Table 3. Validity test

Variable	R Count	R Table	Conclusion
Emotional Intelligence	0.560	0.361	Valid
Spiritual Intelligence	0.740	0.361	Valid

Love of Money	0.572	0.361	Valid
Ethical Sensitivity	0.443	0.361	Valid

4.1 The influence of emotional intelligence on students' ethical perceptions

Table 4 presents the t-test results, which shows that the significance value of the emotional intelligence variable is less than the significance value ($0.002 < 0.05$); hence, H_1 is supported. This result aligns with previous research [8, 32], which reports that emotional intelligence significantly positively affects accounting students' ethical perceptions. Emotional intelligence is the capability related to the ability to adapt, solve interpersonal problems, build relationships with other people, and think calmly without being carried away by emotions. Other studies also reported similar results

Table 4. Results of the t-test on Emotional Intelligence (EI) variable

Model	Unstandardized Coefficients		Std. Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	29.068	4.685		6.205	.000
EI	.792	.235	.437	3.366	.002

4.2 The influence of spiritual intelligence on students' ethical perceptions

The results of the t-test hypothesis testing (Table 5) show that the significance value of spiritual intelligence is 0.000 and that spiritual intelligence influences students' ethical perceptions.

Table 5. Results of the t-test on Spiritual Intelligence (SI) variable

Model	Unstandardized Coefficients		Std. Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	3.416	3.365		.765	.448
SI	1.869	.201	.802	9.292	.000

The result is supported by another study by [23], which found that spiritual intelligence significantly affects students' ethical perceptions. Individuals with accountants must understand a code of ethics, including honesty, openness, fear, and obedience to God Almighty, which are parts of spiritual intelligence. Students who have high faith values tend to be afraid of committing acts of cheating or misconduct. The result is in line with another research by [8]. [13] stated that people who have religion will hold certain values that will influence the actions and decisions of the individual. Therefore, stated that religion has an important role in a person's life. Religion will shape the beliefs, knowledge, and attitudes of the individual [18].

4.3 The influence of love of money on students' ethical perceptions

The hypothesis t-testing in Table 6 implies that the significance value of the love of money variable (0.000) is less than the significance value (0.05).

Table 6. Results of the t-test on Love of Money (LM) variable

Coefficients					
Model	Unstandardized Coefficients		Std. Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	30.771	3.572		8.615	.000
LM	-.924	.233	.497	3.970	.000

Therefore, the love of money variable influences students' ethical perceptions with a confidence level of 95% or a significance level of 5%. The findings supported [1], who also found that the love of money significantly affects students' ethical perceptions. The present study found that the love of money has a negative effect on accounting students' ethical perceptions regarding accountant professional ethics. The excessive pursuit of wealth fosters a desire among students to obtain money through various means, even if those means are unethical. In line with the perception theory proposed by [15] that attitude factor is one of the factors that influence a person's perception. The attitude of a person who has an excessive love of money attitude will tend to view money as a need and have the ambition to obtain it in various ways. This study is in line with the study conducted by [6] which states that love of money and ethical perception have a negative relationship. The results of this study are supported [17] concluded that a person's love of money has a significant impact on unethical behavior.

4.4 The influence of ethical sensitivity on students' ethical perceptions

The findings of the t-test hypothesis testing in Table 7 indicate that the significant value of the ethical sensitivity variable is 0.000, thereby supporting the last hypothesis (H₄).

Table 7. Results of the t-test on Ethical Sensitivity (ES) variable

Coefficients					
Model	Unstandardized Coefficients		Std. Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	14.559	3.491		4.171	.000
ES	1.696	.194	.783	8.723	.000

[1] mentioned that the ethical sensitivity variable significantly affects students' ethical perceptions. Students' sensitivity or awareness regarding the ethical nature of a decision will significantly influence the student's ethical perception. [32] stated that sensitivity is a characteristic of actions that detect the possibility of graduates behaving ethically. If, as a

prospective accountant, students behave unethically, then it is possible that after graduating, they will behave unethically, and it needs to be detected early on to prevent unethical behavior through the content of the ethics curriculum in accounting courses so that accountants are able to act professionally. The higher the level of ethical sensitivity possessed by accounting students, the better the ethical perception possessed by accounting students.

5 Conclusion

The present study concluded that a positive influence between emotional intelligence, spiritual intelligence, and ethical sensitivity can positively impact students' ethical perceptions. On the contrary, the trait of love of money has adversely impacted the students' ethical perceptions.

Spiritual intelligence and ethical sensitivity in students are related to their ability to adapt, solve interpersonal problems, build relationships with others, and think calmly without being carried away by emotions. Accountant requires complete comprehension of the code of ethics, including honesty, openness, fear, and obedience to God. Future research should incorporate more moderating variables to investigate the impact of different variables on the connection between ethical sensitivity and students' ethical perceptions.

Accounting students who have an accounting educational background must also understand the accountant's code of ethics because they will carry out their work as accountants professionally. This study provides implications that a person's ability to understand and apply professional ethical standards used when carrying out their work shows ethical sensitivity. The results of the study showed that the factors that influence the ethical perception of the code of ethics are emotional intelligence, intellectual intelligence, and love of money. Low levels of love of money tend to work less satisfactorily. Even the level of love of money also affects unethical behavior. Unethical behavior can be fortified with religious intelligence and fear of God Almighty.

This study has several limitations: (1) this study used a translation of the questionnaire so that there is a possibility of understanding and providing answers that are less in accordance with the statement so that further research can use experimental or qualitative methods; (2) this study did not distinguish between intrinsic religiosity and extrinsic religiosity; (3) adding variables, such as social norms.

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