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Education Level, Spiritual Intelligence, and Love of Money: Do They Correlate to Ethical Perception?

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Abstract
The aim of this study is to shed some light on the impact of education level, spiritual intelligence, and love of money on ethical perception of accounting students which still remains unexplored thus far. The data were taken from 100 accounting students of several universities in Semarang Indonesia as the respondents. The data were further analyzed by employing PLS (Partian Least Square). The data analyses revealed several compelling results. First, there was no significant impact of education level on ethical perception of accounting students. Second, spiritual intelligence positively influenced the students' ethical perception. Third, the education level was found to have no significant effect on love of money. Fourth, the spiritual intelligence negatively correlated to love of money. Fifth, the love of money did not provide a significant impact on students' ethical perceptions. These results contribute to providing positive insights for academic stakeholders in solving ethical problems of accounting students who are going to be professional accountants and auditors. Additionally, the results of this study should be considered as 'a wake-up call' for accounting professionals to be more alert toward the threat of ethical violations that could potentially endanger their credibility.

Keywords: Education Level; Ethical Perceptions; Love of Money, Spiritual Intelligence

Introduction

Along with accounting scandals occurred in economic world, public attention has also been pointed out to ethical issues in business and professional field. The emergance of Enron`s case, one of the big companies in United states that manipulates financial statement and brings top five auditor names, is one of the evidence. This phenomenon indicates that fraud is a complicated problem in business world (Mukhibad, 2014), or even corruption remains one of the important issues faced by most countries in the world (Purnamawati, 2018). In Indonesia, as far as the author concerns with the issue, window dressing case that just happened in 2020 is experienced by PT. Jiwasraya. Jiwasraya was proven to have modification of financial statement and bookkeeping which was supposed to be a loss but recorded as profit. The profit was a pseudo profit as a result of accounting manipulation carried out by the management of PT. Jiwasraya.

It is undeniable that the above cases are closely related to the role of professional accountants. Accountants are required to have an objective character such as fairness and independency. They also have a guideline to act called ethics. According to (Istifadah & Senjani, 2020), ethics is a procedure and custom which is inherent in humans and closely related to a good or a bad matter. In the context of accounting profession in Indonesia, ethics of accountants has been established by Institute of Indonesia Chartered Accountants in the Indonesian accountant code of ethics, with an aim that Indonesian accountants have ability to work properly, and thus accountant profession is publicly trusted.

The rampant of ethical violations in accounting world is generally caused by the basic human nature of loving money (Elias & Farag, 2010). Individuals with deficient ethical perception will influence how they deal with their works and responsibility,

particularly how they make decisions. Money is also the root of crime, where there are a number of crimes caused by something related to money. Tang and Chiu (2003) confirmed that love of money was the cause of unethical behavior. Likewise, a research conducted by (Charismawati, 2011) explained that the higher the level of love of money, the lower the level of ethical perception of the person. It is because a high level of love of money will cause individuals to be greedy, even because of money, they can legalize various ways that clearly violate the existing procedures and rules. The occurrence of financial reporting fraud cases, both in Indonesia and other countries, is the real examples of violations of accountant ethics as a result of too much loving of money.

To the best of the authors' knowledge, previous literature have remained silent on examining the integration impact of spiritual intelligence, education level, and love of money on accounting students' ethical perception. Moreover, the inconsistent results of studies on the influence of education level and spiritual intelligence on ethical perception put further studies more interesting to be conducted. Tikollah et al. (2006) examined the influence of individual intelligence on individual ethical attitude and behavior. The study emphasized the dimensions of intellectual intelligence (IQ), emotional intelligence (EQ), and spiritual intelligence (SQ). The results of the study indicated that intellectual intelligence influenced the ethical attitude and behavior, whereas emotional intelligence and spiritual intelligence did not have an impact on ethical behavior.

On the other hand, Hermawan and Nurlia (2017) revealed that intellectual, emotional, and spiritual intelligence had a positive influence on the perception of accounting students, while Normadewi (2012) showed that gender and education level influenced the ethical behavior of accounting students and did not have a positive influence towards love of money. In contrast,

Arshinta et al. (2007) stated that gender significantly influenced the perception of accounting students, while education level, age, social status, and ethnical background did not positively correlated to the students' ethical perceptions.

Therefore, the present study is conducted as an effort to further explore the results reported by Hermawan and Nurlia (2017), Normadewi (2012), and Arshinta et al. (2017) by examining the impact of education level, spiritual intelligence, and love of money on accounting students' ethical perception. The results contribute as valuable insights to solve ethical problems and violations in the field of accounting. Additionally, research on the field of perception and ethics conducted at university level is intended to see how the students react to profession ethics issues as well as become a curriculum, learning method, and evaluation tool for the university (Novita, 2012).

Review of Literature

Ethics, Education Level, Spiritual Intelligence, and Love of Money

According to Bertens (2007), ethics is the study of human action problems. It is closely related to procedures and customs of human behaviors about the appropriateness of an action. Moreover, according to Pohan (2012), ethics as a science is the study of human morality. In short, ethics is a science that discusses the problem of human action or behavior, which can be judged either good or bad. It can significantly influence people perception. Those who consistently hold their ethics are considered as possessing better ethical perception. As a result, they will have commitment to avoid ethical violence when performing their professional job and profession in accounting field.

The level of accountants' ethical perception is somehow affected by their attitude toward money. According to Elias & Farag

(2010), money and income become a benchmark and evidence of an individual success, even in the business world, companies make use of money to motivate their employee to perform a better job achievement (Prabowo & Widanaputra, 2018). People who have excessive individual attitude toward money tend to value money as a necessity and their source of happiness (Pradanti & Prastiwi, 2014). The measuring concept of Money Ethic Scale (MES) and the concept of Love of Money were first introduced by Tang as the literature used to describe the subjective size of individual toward money. Love of Money measures how much an individual interest in money will ultimately influence his ethical perception (Charismawati, 2011). Moreover, employee's attitude toward money is positively associated to their level of job satisfaction by (Tang & Chiu, 2003).

Ethical perception and attitude toward money are potentially influenced by education level. Kohlberg's theory states that people who have a high level of education possess a better understanding of complex problems, so that they have a better level of moral reasoning (Purnamaningsih & Ariyanto, 2016). Cohen et al (in Charismawati, 2011) compared the ethical reasoning of accounting students and certified public accountants (CPAs) using the sketches of several companies and found that certified public accountants (CPAs) looked at the ethical perceptions in accounting as less ethical behavior compared to accounting students.

Beside intellectual and emotional intelligence, ethical perception is truly affected by spiritual intelligence (Hanafi, 2010). Individuals with a religious manner have a strong support system in giving contribution to the peace of life for themselves (Qamariyah, 2019). The spiritual characteristic must be inherent in every individual, because it becomes the main guideline in carrying out their life whose purpose is not only limited to doing work to fulfill worldly life, but making the world life as a path to the

hereafter. Spiritual intelligence can influence the ethical behavior of Individuals. Through spiritual intelligence, it is possible to open up insights and find meaning in the existence of individuals in acting, thinking, and feeling. This happens because as a creature who have a religious belief, individuals are obliged to take right action based on their religious values and principles.

Previous Studies, Research Gaps, and Hypotheses Development

Research on ethical perception and its determinants remain inconsistent results in the recent decade. A research conducted by Tikollah et al., (2006) found that there was only intellectual intelligence (IQ) that was proven to have a positive correlation to ethical behavior. The study additionally confirmed that emotional intelligence (EQ) and spiritual intelligence (SQ) did not have any impact on ethical perception. However, more recent study conducted by Hermawan and Nurlia (2017) revealed that human intelligences (IQ, EQ, and SQ) had a positive influence on the ethical behavior of accounting students.

Normadewi (2012) examined the impact of education level and gender on ethical perception with love of money as the intervening variable. The results depicted that there was only education level that significantly influenced ethical perception. The variable of gender did not positively correlate to ethical perception.

On the other hand, a research conducted by Arshinta et al. (2017) suggested that the variable of gender greatly provided an impact on ethical behavior. The study also confirmed that instead of other demographic variables, there was only socioeconomic status that influenced the level of love of money. Therefore, the study further concluded that love of money and other demographic factors had not been proven to have an influence on accounting students' ethical behavior.

The inconstant results of these previous studies initiate the present study to carry out a further investigation about impact analysis of education level on accounting students' ethical perception with love of money as an intervening variable. What else puts the present study different to previous literature is that the insertion of spiritual intelligence variable that will potentially provide an impact on ethical perception. Along with some today's rampant cases of ethical violations in accounting, economic, and business environments, ethical issues of accounting students, as a group of people who are supposed to be professionals in the fields, are crucial to be examined.

First, as depicted in the result of Normadewi (2012), level of education provided a significant impact on accounting students' ethical perception. Individuals who have higher education level are considered to possess high level of ethical perception, and vice versa. The result was confirmed by Purnamaningsih and Ariyanto (2016) who also stated that education level had a positive and significant influence on ethical perceptions of accounting students, although Arshinta et al. (2017) found that only socioeconomic status variable that positively influenced the level of ethical perception. With regards to this, a hypothesis is postulated.

H1: Education level has a positive impact on ethical perception.

Second, spiritual intelligence can help individuals in aligning personal values with organizational goal (Zohar & Marshal, 2001, Chin et al., 2011). Spiritual intelligence is considered to give an influence on ethical attitudes of accounting students because it can lead to the emergence of insight and understanding to find meaning in the existence of individual. Results of a study conducted by Tikollah et al. (2006) stated that spiritual intelligence had no influence on the ethical behavior of accounting students, meanwhile, Hermawan and Nurlia (2017) and Mangiskar (2019) confirmed that spiritual intelligence had a significant impact on the

ethical perceptions of the students. Thus, as an effort to close the inconsistency, the present study formulates a hypothesis.

H2: Spiritual intelligence has a positive impact on ethical perception.

Third, during the period of college, accounting students generally experience a socialization process that enables them to develop their basic ability to love money (T. L. P. Tang & Chen, 2008). The process teaches them attitudes toward money, how to value money, and how they should be behave to earn money. However, a study of T. L. Tang (2004) showed that love of money negatively associated with education level. The study indicated that the respondents (e.g. professors in United States and Spain) were less motivated to take into account their love of money in making ethical decisions. The result of the study implied that the higher of individuals' education level was, the higher their level of ethical perception would be, as a result the lower their level of love of money. Beside education level, the level of individuals' love of money is potentially influenced by spiritual intelligence they have. A study of Mahmood et al., (2018) revealed that people who have high degree of spiritual intelligence tend to be more capable to control their behavior, including attitude toward money. Therefore two more hypotheses were raised.

H3: Education level has a negative impact on the level of love of money.

H4: Spiritual intelligence has a negative impact on the level of love of money.

As for the relation between love of money and ethical perception, Pemanyun and Budiasih (2018) depicted that there was a negative relationship between the two variables. In another direction, Elias and Farag (2010) conducted a similar research by involving respondents from several different countries and the results were quite similar that the level of love of money did not positively correlate to ethical perception. The results are in line with

Arshinta et al., (2017) who also confirmed that the variable of love of money had no significant influence on ethical perception. Moreover, Hermawan and Nurlia (2017) revealed that love of money could not be an intervening variable between intellectual, emotional, and spiritual intelligence and ethical perception of accounting students. Based on these results, a hypothesis is added. H5: The level of love of money has a negative impact on ethical perception.

Research Method

Sample Selection and Data Sources

Since the present study aimed to examine the correlation among variables, it was conducted by following quantitative research approach. The respondents were accounting students of several universities in Semarang Indonesia, i.e. Walisongo State Islamic University, Diponegoro University, Universitas Negeri Semarang, and State Polytechnic of Semarang. A total of 100 respondents, who were selected using Ferdinand formula (Ferdinand, 2006), voluntarily participated in this study upon invitation. According to Suryani and Hendryadi (2016), the minimum number of sample for correlational research is 30, and the present study has 100. Thus, it could be concluded that the number of sample of this study was appropriate.

The data were primarily obtained by means of questionnaire. The questionnaire was distributed to the respondents both online and offline. The online questionnaire was spread by using WhatsApp, the most frequently used social media in Indonesia. The questionnaire consisted of three parts. The first part is to seek information about the respondents' perception, which contains ethical perception case scenario. This part aims to explore the level of accounting students' ethical perception. The second and third

parts are 14 item questions used to measure the variables of love of money and spiritual intelligence. The items of questionnaire are ranged using a five-point Likert scale. In addition, respondents' demographic information such as education background and gender are also gathered in the last part of the questionnaire.

Variable Measurement

As for the independent variables, first, the respondents' education level was divided into two, namely bachelor degree (66 respondents) and diploma degree (44 respondents). Thus, the education level was a dummy variable. Second, the variable of spiritual intelligence was measured using several indicators referred to Zohar and Marshal (2001), i.e. (1) the ability to be flexible, (2) high level of awareness, (3) the ability to deal with suffering, (4) the ability to deal with and surpass pain, (5) life quality inspired by vision and values, (6) unwillingness to cause unnecessary losses, (7) having a holistic view, and (8) the willingness to ask "why?" or "what if?" to look for basic answers. Third, the variable of love of money was measured based on some indicator items adopted from Elias and Farag (2010) and Charismawati (2011), namely (1) money is a good thing (good), (2) money is a crime (evil), (3) money is a form of achievement (achievement), (4) money is an honor (respect), (5) money is budget (budget), and (6) money is a form of freedom (freedom).

With regards to dependent variable, the ethical perception was measured by using four scenario adapted from Elias and Farag (2010) and Charismawati (2011). Scenario 1 was valued by the recognition of initial income (for example profits management). Scenario 2 was handled by classifying long-term securities as current assets to improve the current ratio. Scenario 3 was estimated using several consignment inventories as asset (two clear violation

scenarios of general rhythmic accounting principle). Scenario 4 was indicated by the violation of conservatism principle.

Data Analysis

The data analysis technique used in this study was Partial Least Squares (PLS). Partial Least Squares (PLS) is a multivariate statistical technique that performs comparisons between multiple dependent variables and multiple independent variables (Jogiyanto, Hartono dan Abdillah, 2015). The obtained data from questionnaire were analyzed by following some procedures. First, the relationship among variables was examined. In this study, the form of the indicator model is reflexive. The reflexive model assumes that the construct or latent variables affect the indicator. Second, path analysis was carried out to measure the strength of direct and indirect relationships between various variables. Third, the PLS model analysis was conducted through evaluation of the measurement model and structural model. Lastly, statistical t-test was performed to examine the hypotheses testing results.

Results

Measurement Model Testing (Outer Model)

The measurement model testing was used to examine the validity and reliability of the questionnaire. It measured how each indicator related to its latent variable. To assess the outer model, there were three criteria of data analysis using SmartPLS, i.e. convergent validity, discriminant validity, and composite reliability.

Convergent Validity

Convergent Validity with reflexive indicator was assessed based on the correlation between item score/component score estimated by PLS software. According to Chin (in Ghozali, 2014), for the initial stage of research, the development of a measurement scale of loading value 0.5 to 0.6 is considered sufficient. The results of convergent validity using SmartPLS is presented in table 1. The correlation between construct and variable has fulfilled convergent validity because it has a loading factor value of more than 0.6, so that overall, the questions are able to represent latent variables properly.

Table 1. Results of Convergent Validity (Outer Loading)

Indicator	Loading Factor	Convergent Validity	Description
EL	1.000	> 0.6	Valid
SI 1	0.756	> 0.6	Valid
SI 2	0.791	> 0.6	Valid
SI 3	0.789	> 0.6	Valid
SI 4	0.771	> 0.6	Valid
SI 5	0.749	> 0.6	Valid
SI 6	0.811	> 0.6	Valid
SI 7	0.746	> 0.6	Valid
SI 8	0.833	> 0.6	Valid
LOM 1	0.641	> 0.6	Valid
LOM 2	0.729	> 0.6	Valid
LOM 3	0.774	> 0.6	Valid
LOM 4	0.774	> 0.6	Valid
LOM 5	0.640	> 0.6	Valid
LOM 6	0.698	> 0.6	Valid
EP 1	0.801	> 0.6	Valid
EP 2	0.856	> 0.6	Valid
EP 3	0.856	> 0.6	Valid
EP 4	0.758	> 0.6	Valid

Source: data analysis

Discriminant Validity

Discriminant validity was conducted to ensure that each concept of each latent variable was different to the other variables. The method for assessing discriminant validity is to compare the square root of √AVE for each construct with the correlation between the construct and the other constructs in the model. The model has sufficient discriminant validity if the AVE root for each construct is higher than the correlation between the other constructs in the model as seen in table 2.

Table 2. Results of Discriminant Validity (Cross Loading)

	SI	LOM	EP	EL
SI	**1.000**			
LOM	-0.651	**1.000**		
EP	0.703	-0.581	**1.000**	
EL	0.264	-0.307	0.292	**1.000**

Source: data analysis

Composite Reliability

The composite reliability test was used to examine the reliability of the variables. It has a better performance in estimating the internal consistency of a construct. The construct is considered to have a high level of reliability if the value is above 0.70 (see table 3).

Table 3. Results of Composite Reliability

Variable	Composite Reliability	Critical Value	Description
EL	1.000	0.70	Reliable
SI	0.926	0.70	Reliable
LOM	0.859	0.70	Reliable
EP	0.890	0.70	Reliable

Source: data analysis

The results showed that all variables included in this study were reliable, proven by the composite reliability values for the variables of education level, spiritual intelligence, love of money, and ethical perception were above 0.70.

Structural Model Testing (Inner Model)

The structural model testing was conducted to determine R-square value of each endogenous latent variable as a predictive power of the structural model. The changes of R-square value can be used to explain the influence of certain exogenous latent variable towards endogenous variables, whether it has substantive influence or not. The results showed that R-square values were 0.67, 0.33, and 0.19, and therefore it could be concluded that the model was strong, moderate/sufficient, and weak.
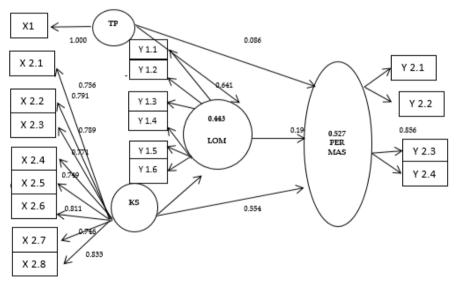

Figure 1. Structural Model (Inner Model)

Table 4 depicts the results of R-square estimation based on data analysis using SmartPLS. The analysis resulted in 0.527 of R-square value for ethical perception. It indicates that accounting students' ethical perception can 52% be explained by education

level, spiritual intelligence, and love of money as intervening variable, while the other 48% is explained by other variables excluded in this study. Moreover, the R-square value of love of money variable was 0.443. This result suggests that the variable of love of money can 44% be explained by the variables of education level and spiritual intelligence, while the other 56% is explained by other variables outside of this study.

Table. 4. R-square Value

	R-square
Ethical Perception	0.527
Love of Money	0.443

Source: data analysis

Hypotheses Testing Results

To predict the causal relationship among variables and hypotheses, measurement model with path coefficients was conducted. In PLS analysis, to show the level of significance of hypotheses testing, the measurement model which is indicated by T-statistic value must be above 1.96 for two-tailed hypothesis, and above 1.64 for one-tailed hypothesis at 5% of alpha. The results of path coefficients of measurement model testing are presented in table 5.

Table 5. Path Coefficients

	Original Sample	Sample Mean	Standard Deviation	T-Statistics	P-Values
SI -> LOM	-0.612	-0.619	0.075	8.142	0.000
SI -> EP	0.554	0.549	0.089	6.214	0.000
LOM -> EP	-0.194	-0.196	0.090	2.152	0.032
EL -> LOM	-0.146	-0.144	0.090	1.626	0.105
EL -> EP	0.086	0.090	0.068	1.273	0.204

Source: data analysis

The results of first hypothesis testing indicate that the influence of education level on the ethical perceptions of accounting students shows a path coefficient is 0.086. This means that each increase in education level by 1, then there is an increase in ethical perceptions of accounting students by 0.086 with the assumption that other variables are constant.

When it is seen from the value of path coefficients, the T-statistic is 1.273 <T-table (1.96), while P-value is 0.204> 0.05 (hypothesis is rejected). From these results, it can be concluded that the education level has no influence and is not significant on the ethical perceptions of accounting students.

The second hypothesis testing, i.e. spiritual intelligence has a positive impact on ethical perception, results in 0.554 of path coefficient value, meaning that every increase in the level of spiritual intelligence by 1, there will be an increase in ethical perception by 0.554, with an assumption that other variables are constant. The T-statistic value is 6.214 (> T-table 1.96) and the P-value is 0.000 (< 0.05). It suggests that the second hypothesis is accepted. Therefore, it can be concluded that spiritual intelligence provides a significant impact on accounting students' ethical perception.

The result of path coefficient of the third hypothesis, that is education level has a negative impact on love of money, is -0.146. This result can be explained that every increase in education level by 1, the level of love of money will decrease by -0.146, with an assumption that other variables are constant. The T-statistic value is 1.626 (< T-table 1.96) and P-value is 0.105 (> 0.05), which means that the third hypothesis is rejected. Hence, in conclusion, education level does not positively influence the level of love of money.

As for the fourth hypothesis about the negative impact of spiritual intelligence on love of money, the result of data analysis in the form of path coefficient is -0.612. This result implies that every increase in spiritual intelligence by 1, there will a decrease in the

level of love of money by -0.612, with an assumption that other variables are constant. The value of T-statistic is 8.142, which is higher than T-table 1.96. Furthermore, the P-value is 0.000, which is lower than 0.05. These values indicate that the fourth hypothesis is accepted. As a result, it is concluded that spiritual intelligence has a significant negative impact on love of money.

With regards to the fifth hypothesis about the negative impact of love of money on accounting students' ethical perception, the path coefficient value is -0.194. This result shows that every increase in the level of love of money by 1, there will be decrease in ethical perception by -0.194, with an assumption that other variables are constant. Moreover, the T-statistic value of this hypothesis is 2.152 (> T-table 1.96) and the P-value is 0.032 (<0.05). It denotes that the fifth hypothesis is accepted. Accordingly, this study concludes that the level of love of money negatively correlates to ethical perception of accounting students.

Discussion

The results of this study are in accordance with the studies conducted by Arshinta et al. (2017) which reveal that education level has no significant influence on the ethical perception of the accounting students, as well as on love of money. This is because to become a candidate of prospective accountant, the mastery of the skills and knowledge is not enough, so that an individual character in enforcing the ethics of profession is crucial to be mastered. In addition, in this era, an accountant is required to not only have technical competence but also must be morally free from the interest conflict (Arshinta et al., 2017).

Moreover, this result of the present study is also in line with a research conducted by Hermawan & Nurlia (2017) which states that spiritual intelligence positively influences the ethical perception of

accounting students, but negatively influences the love of money. Individuals who have spiritual intelligence will trigger the emmergance of insight and understanding to find the meaning of the existence of an individual and how to behave properly. This happens because as the servant of God as depicted in the religious principal, each individual is required to do the right and good so that it makes the students assess which action is ethical and which action is not ethical (Hermawan & Nurlia, 2017).

Furthermore, the in-hand study proved that love of money had a negative influence on the ethical perception of accounting students, and it was similar to the results of the study of Normadewi (2012) and Hermawan & Nurlia (2017). Individuals with high level of love of money tend to have low ethical perception and it is feared that it can influence the decision making which is little bit unethical in carrying out their tasks (Normadewi, 2012).

The results of this study have a contribution in terms of the development of students' ethics. It is expected that universities, as a place that creates professional candidates of accountants, can be more aware to provide an in-depth understanding of ethics. In addition, this study can also expand the treasury of knowledge in the field of accountant ethics and provides an overview of the rise of cases of ethical violations and the dangers of an accountant if they do not carry out their jobs using ethical standards set by profession organization.

Conclusion

The results of the current study indicate that spiritual intelligence influences the ethical perception of accounting students. The education level has no significant influence on the ethical perception. While spiritual intelligence provides a significant impact on the level of love of money, education level does not have any influence on love of money. Moreover, the level of love of

money does not significantly influence the ethical perception of accounting students. As similar to other studies, the present study has limitation. The respondents involved in this study are accounting students who have not jumped in and experienced the real world of accountant practices. Thus, it is suggested that further research invite auditors, both government and state auditors, and public accountants as the respondents.

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