



Love of Money, Religiosity, and Gender: How do These Affect the Ethical Perceptions of Public Accountants?

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ABSTRACT

Ethics has always been an interesting issue to discuss in any discussion related to the professionalism of the world of accounting and auditing. Public scepticism towards the accounting profession is quite reasonable since there are not a few auditors and public accountants involved with financial scandals. Money for an individual is like a double-edged knife, on the one hand, it is a need, but it can also be a root of greed, no exception for an auditor. Therefore, this study aims to determine the effect of love of money on the ethical perceptions of public auditors. Whether there is an influence of the love of money on the ethical perceptions of public auditors and how does this affect it when faced with one's religiosity and gender. Using the object of the research of auditors who are members of the public accounting firm in Semarang city, this research succeeded in collecting a sample of 43 auditors with the criteria of having had at least three years of experience as an auditor. The results prove that love of money has a direct effect on the ethical perceptions of public auditors. However, when the feeling of love of money is faced with religiosity and gender, it does not significantly influence auditors' ethical perceptions. Therefore, it can be concluded that love of money is one's attitude in general which is reflected in the behaviour of an auditor so that one's love of money can directly influence an auditor's ethical perception.

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INTRODUCTION

Accounting is a profession that is very close to ethical values. An accountant not only faces normal rules of conduct but also morality values that exist in his environment. One of them is honesty which can guarantee the creation of public trust towards the accounting profession. The loss of honesty has an impact on the occurrence of fraud or cheating. Therefore, ethics is an interesting issue to discuss in any discussion related to the professionalism of the world of accounting and auditing. The public's scepticism towards the accounting profession is quite reasonable since there are quite a lot of corporate financial statements that have unqualified opinions but eventually go bankrupt after the opinion issued (Izquierdo et al., 2019). Moreover, it is still warm in our memories with the case of a financial scandal involving a state-owned airline.

Financial scandals that occur in several companies and government agencies involve the accounting profession. The spotlight given to this profession is none

other than professional practices that ignore accounting standards and even ethics. Unethical behaviour is a relevant problem studied for the accounting profession currently. Without ethics, the accounting profession will be trapped in various conflicts of interest where these mistakes can harm other parties. Moreover, one of the roles of an auditor here is to filter financial information for stakeholders. As a filter for financial information, an accountant's honesty and accuracy are necessary, considering that information asymmetry can occur because the flexibility or freedom possessed by management or managers makes managers vulnerable to a deviant behaviour that benefits themselves (Saadah, 2018). This statement is in line with the research results conducted by Elias & Farag (2010) which states that love of money has a very significant effect on one's fraud. This is in line with the occurrence of several ethical violations committed by accountants, both public accountants, corporate internal accountants, and government accountants. Lack of public trust towards the professionalism and ethical behaviour of the accountant profession at this time is understandable because various major cases are not far from fraud involving accountants. It is still warm in our memory the case of the government-owned airline

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scandal over the accounting numbers game. This case also had an impact on the general decline in public trust towards the accounting profession.

Financial scandal cases involving accountants are of serious concern to various parties since psychological factors are one of the causes. This is because the accounting profession is vulnerable to pressure so that it has a high psychological risk. Being under pressure or unfulfilled expectations can be a reason why someone does things that are out of control. This is in line with the expectancy theory which is the basis of this research. According to the expectancy theory, it is used to estimate the behaviour of any situation in which two or more alternative choices must be made. Likewise with the problems rose in this study. The accounting profession is prone to conflicts of interest because it has more accounting information.

Love of money is like a double-edged knife where one side can motivate someone to work but on the other hand, it can make someone greedy so that it triggers fraud. Lau et al. (2013) in their research, the concept of love of money is closely related to greed. In their research, it is found that employees in Hong Kong with a high love of money work less than their peers. Then, Lau et al. (2013) in their research shows that this relationship can lead to unethical behaviour. However, love of money is not the only factor that causes a person to make wrong decisions because there are many other factors that influence one's psychology. Among them are gender and religiosity. This is based on the statement of Borkowski & Ugras (1992) that ethical perceptions are also influenced by demographic factors, namely gender and psychological factors, namely religious relations. Sipayung & Cahyonowati (2015) and Nazaruddin et al. (2018) proved that religiosity and gender can weaken greedy behaviour.

Greedy behaviour that comes from one's love of money excessively is also influenced by other demographic factors including religiosity, socioeconomic status, gender, age, and education level. Borkowski & Ugras (1992) stated that ethical perceptions are also influenced by demographic factors as has been proven by (Wahyudin et al., 2018), Khoriyah (2013), Purnamaningsih & Ariyanto (2016), Elias & Farag (2010), Sipayung & Cahyonowati (2015) as well as Lau et al. (2013) and Nazaruddin et al. (2018) so this research also includes religiosity and gender. However, several studies that have been disclosed have not actually examined public accountants. The absence of studies that examine public accountants directly makes this study important to do considering that public accounting is one of the professions that is very vulnerable to pressure and conflict of stakeholder interests. Departing from what the previous studies have not disclosed, this study is here to answer the problems of how the effect of religiosity, love of money, and gender on the ethical perceptions of public accountants and whether religiosity and gender can affect the sense of ethical perceptions of the public accountant when faced by a love of money?

Semarang city was chosen as the object of this study. This selection is not without reason, since accor-

ding to the results of a survey conducted by BPS in 2019, the number of large and medium-sized industries (IBS) registered in Semarang city is recorded at 446 companies. Likewise with the number of KAPs registered in Semarang city. Although there are quite a lot of KAPs in Semarang compared to other cities in Central Java, namely 17 KAPs, it is not comparable to the number of companies that need public accounting services in Semarang City. A disproportionate comparison between the number of clients and the number of KAPs can cause public accountants to be prone to be trapped in a conflict of interest which can affect the ethical perceptions of a public accountant.

One's ethical perception can be influenced by several factors, one of which is religion. A person who is obedient in carrying out his religious obligations is often called religious. Religiosity manifests in various aspects of human life. Religious activities do not only occur when a person performs rituals (worship) but also during other activities that are driven by supernatural forces. Therefore, one's religiosity will cover various sides or dimensions (Putriani & Shofawati, 2015). In another perspective, religiosity is a belief in God accompanied by a commitment to follow the principles believed to have been established by God. Religiosity is different from spirituality. Spirituality gives meaning, unity, relationship with nature, humanness, and transcendence. Meanwhile, religiosity provides teachings and narratives that encourage individual morality (Wahyudin et al., 2018). Humans cannot escape from the religious dimension. It is even said that humans have religious needs. The need for this religion arises because humans as God's creatures have been equipped with various potentials (fitrah) that are brought from birth. Human has an inner element that tends to encourage him to obey to the Creator. This loyalty is part of the internal human factor which in personality psychology is called conscience.

Human denial of religion seems to be caused by certain factors, both because of their respective personalities and environments. However, to remove it from a religious sense is indeed difficult. Religiosity is one's strength or belief towards his religion; it can also be said high belief in religion. The higher the belief in religion, the higher one's good behaviour. As research from Aydemgr & Eçgömez (2010) which states that high religiosity in a person will reduce one's level of fraud because high belief is able to prevent bad deeds from occurring. Based on the description above, the hypothesis that can be formulated is as follows:

H₁: Religiosity has a negative effect on the ethical perceptions of public accountants

The Women's Studies Encyclopedia explained that gender is a cultural concept that seeks to make a distinction in terms of the roles, behaviour, mentality, and emotional characteristics of men and women that develop in society (Purnamaningsih & Ariyanto, 2016). Hofstede (2011) in general, differentiated cultural dimensions that affect the work value of an organization, one of which is masculinity-femininity, where this dimension is related to differences in gender roles. A cul-

ture that tends to be masculine has the characteristics of prioritizing wealth, competence, and achievement, while femininity is more concerned with equality, solidarity, and quality of life performance (Purnamaningsih & Ariyanto, 2016). It is further explained that society from the point of view of masculinity is a society that describes more male characteristics, while femininity society describes more feminine traits. Thus, the point of view is not from a gender point of view.

Based on the description above, it can also be concluded that differences in masculine and feminine traits can affect one's ethical perceptions, where masculine people tend to behave unethically because masculine characters have characters that prioritize career, property, competence, and performance, more ambitious, competitive, and tend to strive for material success. The connection with ethical perceptions is that men and women must have different behaviours in responding to the problems or situations they face, depending on how they perceive it, according to the conditions they experience as (Lourenço et al., 2015) who stated that gender can influence ethical perceptions. From the description above, the following hypothesis can be formulated:

H₂: Gender has a positive effect on the ethical perceptions of public accountants

Expectancy theory is a motivation theory that assumes that the level of motivation to do a job depends on one's belief in the reward structure for that job. Money is a form of reward from one's work because money is part of wealth. Wealth is the main component in human life to fulfill the continuity of life in the world. According to the Hanafiyah School, wealth is something that is possible to be owned, stored, and used (Khairunnisa, 2019). According to Al-Zuhaili (2002) in his book entitled *Muamalah al-Maaliyah al-Mu'ashirah* defined property as something that can bring peace and can be owned by humans and with effort (*fi'il*) both in the forms of nature and benefits. Religiosity has an impact on how someone acts well or not. Related to the concept of love of money, religiosity can influence a person in acting, how to get money, and allocate the money that has been received. Excessive love of money has a negative impact on one's behaviour. A person who puts everything in terms of money, all his behaviour will be done to get a lot of money even though he behaves badly. Likewise, when using money in what is needed and not excessive, money is not everything. In everyday life, someone who has high faith uses money sufficiently. A strong belief limits a person to use money sufficiently and as needed. The higher one's religiosity, the lower his love for material things, including money (Lynn et al., 2011; Lau et al., 2013). From the description above, the following hypothesis can be formulated:

H₃: Religiosity has a negative effect on love of money

Gender is a condition in which individuals are born biologically as male and female, acquire social categorization as male and female through masculinity and femininity attributes which are often supported by the values or symbol systems of the community con-

cerned. Moreover, Hofstede (2011) explained that gender is the division of roles, positions, and duties between men and women determined by the society based on the characteristics of women and men which are considered appropriate according to the norms, customs, beliefs, or habits of the society. Sabri et al. (2017) explained that there is always a difference in whether men and women differ in how they value money. Then, Tang & Chiu (2003) found that female employees tend to prioritize money less than male employees. Men are considered to have a higher tendency to love money than women. This is since most men not only feel they have to carry out their obligations to meet the needs of life and their families but are also ambitious to get a high position in their work (Tripermata, 2016). Where gender is a moderating variable, that love of money towards the tendency of accounting fraud has a greater effect on gender itself. Thus, the hypothesis can be formulated as follows:

H₄: Gender has a positive effect on love of money

Money is one of the most important aspects of everyday life. According to Sipayung & Cahyonowati (2015) in the United States, success is measured in terms of money and income. According to Tripermata (2016), although money is used universally, the meaning and importance of money have not been universally accepted. Tang & Chiu (2003) argued that attitudes toward money that are learned through the socialization process are formed from childhood and nurtured through adult life. In the business world, managers use money to attract, retain, and motivate employees. Money is a very important aspect in everyday life because money is used universally, the importance of money is not universally accepted (Tripermata, 2016). According to Yusuf & Wiyana (2015) because of the importance of money and its different interpretations, they introduced the concept of "love of money" to measure one's subjective feelings towards money. Based on their ethics, Lau et al. (2013) argued that love of money has a significant influence on unethical behaviour. From the description above, the following hypothesis can be formulated:

H₅: Love of money has a positive effect on ethical perceptions of public accountants

It has been an open secret that money can be used as an attraction, which can be used to attract, retain, and motivate a person or employee. Likewise with public accountants, money can be used to encourage work. By having money, someone is freer to carry out activities including religious activities. When having money, someone will be easier to give charity, spend *infaq*, *zakat* or *sodaqoh*. This is one of the beliefs in their strong religion which has a positive effect on love of money but in the sense that it is for goodness so that high religiosity does not make people stop loving money. According to Tang & Chiu (2003), there are several things that affect someone to love money such as considering money as a symbol of success, a symbol of wealth. (Tang, 2016) revealed that money is a combination of all the psychological aspects of a person as motivation and as an important thing. Therefore, a high love of money has an

impact on one's tendency to do unethical things in order to get what he wants. However, the presence of religiosity can minimize this so that high religiosity reduces greed with the aim of owning money which is more useful, to think of money as a secondary and even tertiary thing (Nazaruddin et al., 2018). From the description above, the hypothesis can be formulated as follows:

H₆: Religiosity has a positive effect on the ethical perceptions of public accountants through love of money as an intervening variable

Elias & Farag (2010) in their research stated that love of money can be defined as a link between gender and education level on ethical perceptions through intervening variables. Then, research conducted by Pradanti & Prastiwi (2014) states that love of money as an intervening variable is proven to have an effect on ethical perceptions. Gender which is proxied by sex has a different view of money. Males and females view money differently. Males are more ambitious in using money than females. Males in the world of work prefer positions, powers, and titles. This is inversely proportional to someone who has a high level of love of money, then the lower the ethical perception (Tang, 2016; Wany et al., 2018). This is since males tend to be more courageous in doing anything to get what they want even though they do bad behaviour. From the description above, the hypothesis can be formulated as follows:

H₇: Gender has a positive effect on the ethical perceptions of public accountants through love of money as an intervening variable

RESEARCH METHODS

To answer the problems in this study, the quantitative method was considered the most appropriate to be used. Quantitative research focuses on measuring numerical numbers to find out the results of the study. Thus, it is right when quantitative was chosen as the method of this research by testing four variables consisting of religiosity and gender as independent variables, ethical perceptions as the dependent variable, and also love of money as an intervening variable.

Love of Money is a concept introduced by Tang & Chiu (2003) where love of money is measuring one's subjective feelings about money with Good, Evil, Achievement, Respect, Freedom as indicators measured by a Likert scale. The measurement of love of money with these indicators referred to the research that has been done by Tang & Chiu (2003). Likewise, the dependent variable of ethical perception was measured by a Likert scale as the measurement has been done by Harris (1990) using 15 questions as indicators where these indicators relate to situations related to fraud, coercion, fraud with consensus, and personal interests. Gender in this study was defined by men and women as a gender measurement variable and a Likert scale was reused to measure the variable of religiosity as measured by five indicators (Wahyudin et al., 2018; Lynn et al., 2011). One's diversity dimensions are dimensions of belief, dimensions of

religious practice (ritual and obedience), dimensions of experience, dimensions of religious knowledge, and dimensions of experience or consequences.

The population in answering this case study used the public accounting profession in Semarang City. The object of this study used 13 public accounting firms (KAP) with a population of 63 auditors. Based on this population, 43 auditors became sample in this study. Purposive sampling was used in this study by characterizing auditors who have worked for more than 3 years. The characteristic was selected on the assumption that auditors who had more than 3 years of experience were considered eligible and to have sufficient expertise to reflect the auditor's ethical perceptions and love of money. Hypotheses testing used data analysis technique in the form of the PLS (Partial Least Square) statistical test. PLS is a structural equation modeling (SEM) model based on components or variants.

RESULTS AND DISCUSSIONS

The number of auditors sampled in this study was 43 auditors. This result is based on purposive sampling which characterized auditors who had more than 3 years of experience. The characteristics of the respondents in this study are shown in table 1. Based on the table of the respondents' demographic characteristics, it can be seen that 25 respondents or (58%) are males and 18 respondents (42%) are females. Meanwhile, the other characteristic is religiosity, indicating that the majority of respondents are Muslim 37 or 86%, Christians 5 or 12%, and Protestants 1 respondent or 2%.

The result of the first hypothesis shows that religiosity towards the ethical perceptions of public accountants shows a path coefficient value of -0.360, meaning that every time there is an increase in religiosity by 1, the ethical perception of public accountants will decrease by -0.360. The testing result of hypothesis 1 is accepted. This result means that the variable of religiosity has a significant effect on the ethical perceptions of public accountants, namely 2.261 and the direction of the negative relationship is -0.360. The testing of hypothesis 2 shows that gender affects the ethical perceptions of public accountants. The result of the second hypothesis indicates that gender on the ethical perceptions of public accountants shows a path coefficient of -0.143, meaning that every time there is an increase in gender by 1, the ethical perception of public accountants will dec-

Table 1. Demographic Characteristics of Respondent

Characteristics	Category	Amount	Percentage
Religiosity	Islam	37	86%
	Christian	5	12 %
	Christian Protestant	1	2 %
Gender	Female	18	42 %
	Male	25	58 %
≤ 1 Year		43	100 %
Number of Samples		43	100 %

Table 2. Hypothesis Test Results

	Original Sample	Sample Mean	Standard Deviation	Standard Error	T-Statistics	T-count	Result
Hypothesis 1	-0.360	-0.356	0.159	0.159	2.261		Received
Hypothesis 2	-0.143	-0.144	0.412	0.412	1.005		Rejected
Hypothesis 3	-0.499	-0.525	0.100	0.100	4.974		Received
Hypothesis 4	0.223	0.226	0.145	0.145	1.540		Rejected
Hypothesis 5	0.383	0.388	0.170	0.170	2.255		Received
Hypothesis 6						-0.030	Rejected
Hypothesis 7						-0.049	Rejected

rease by -0.143. The testing result of hypothesis 2 is rejected. This result indicates that the gender variable has no significant effect on the ethical perceptions of public accountants, namely 1.005 and has a negative direction of -0.143. Testing of Hypothesis 3 that Religiosity Affects Love of Money. The result of the third hypothesis indicates that religiosity towards love of money shows a path coefficient of -0.499, meaning that every time there is an increase of 1, love of money will decrease by -0.499. The testing result of hypothesis 3 is accepted. This means that religiosity has a significant effect on love of money with a value of 4.974 and has a negative direction of -0.499. The testing of hypothesis 4 gender affects love of money. The result of the fourth hypothesis indicates that gender on love of money shows a path coefficient of 0.223. This means that every time there is an increase of 1, love of money will increase by 0.223. The testing result of hypothesis 4 is rejected. This means that gender does not have a significant effect on love of money, namely 1.540 and has a positive relationship direction of 0.223. The testing of hypothesis 5 love of money affects the ethical perceptions of public accountants. The result of the fifth hypothesis indicates that love of money shows a path coefficient of 0.383, meaning that every time there is an increase of 1, the ethical perception of public accountants will increase by 0.383. The testing result of hypothesis 5 is received. This means that love of money has a significant effect on the ethical perceptions of public accountants by 2.255 and has a positive relationship direction of 0.383.

The Effect of Religiosity on the Ethical Perceptions of Public Accountants

Based on the hypothesis test, it shows that religiosity has a significant negative effect on the ethical perceptions of public accountants. This indicates that auditors who have a strong belief in their religious beliefs tend to avoid unethical behaviour. Religiosity does not only discuss religious knowledge but also its implementation in social life. Strong religiosity indicates that someone understands the meaning of worship that he/she carries. The practice can be seen from how they apply it in everyday life. Also, the practice of religious values in work as an auditor. Thus, it can be said that auditors who have strong beliefs about religion are able to practice religious values in the world of work as auditors so that they can avoid unethical behaviour. An auditor who

has a high level of religiosity will also have a high level of behaviour in his life because he is able to withstand bad behaviour. The result is in line with research from Lau et al. (2013) which states that the higher one's religiosity, he is able to withstand bad behaviour so that the good behaviour is higher. It also states that one's high religiosity can prevent bad deeds from happening.

The Effect of Gender on the Ethical Perceptions of Public Accountants

Gender and ethical perceptions in this study do not show a significant positive effect. The rejection of this hypothesis indicates that gender does not affect one's ethical perceptions. Gender in this study is measured by the sex of males or females. In carrying out their duties, an auditor, both male and female, have responsibilities and want to get the same achievements as public accountants. Thus, gender differences for an auditor do not affect ethical perceptions. In the world of work, both male and female auditors want to get the desired position. According to Purnamaningsih & Ariyanto (2016), ethical behaviour must be based on the perceptions of the code of ethics. Thus, it can be concluded that the level of commitment, career, and professionalism of an auditor is not related to gender. The result is supported by research findings from Purnamaningsih & Ariyanto (2016) and Normadewi (2012).

The Effect of Religiosity on Love of Money

Based on the analysis results and hypothesis testing conducted in this study, it indicates that religiosity has a significant positive effect on love of money. The results of empirical studies found in this study indicate that auditors with high religiosity can influence their view of money, although high religiosity does not necessarily eliminate love of money but is able to respond to money more thoughtfully and wisely. This is evidenced by the daily practice of auditors, knowing and practicing their religious beliefs, such as always asking God when they want to work, helping colleagues, and carrying out their obligations influencing the way they respond to money such as using money carefully and money can destroy ethical morals. The result of this study is supported by research from Lau et al. (2013) and Lynn et al. (2011) that high religiosity is able to withstand fraud since love of money can destroy morals.

The Effect of Gender on love of money

Based on the hypothesis test, gender does not have a significant effect on love of money. The results of empirical studies found in this study indicate that both male and female auditors have the same view of money. This strengthens the evidence that all people have the same desire for money. As stated by (Tang, 2016) that love of money is a continuous combination of one's all psychological aspects and can be used as motivation to achieve important things. This is the reason that underlies that male and female auditors have the same motivation for money. This is in line with Normadewi (2012) who stated that males and females are not different in valuing money.

The Effect of Love of Money on the Ethical Perceptions of the Public Accountants

This hypothesis strengthens the evidence that love of money has a significant positive effect on ethical perceptions. Love of money has a significant effect on the ethical perceptions of public accountants. The results of empirical studies found in this study indicate that auditors who have a high level of love of money have an effect on their behaviour. Love of money in the world of accountants is very prone to trigger fraud which results in auditor behaviour that becomes less ethical. Then, it is supported by a statement from Tang & Chiu (2003) who stated that in the business world, managers use money to attract, retain, and motivate employees. From this statement, the higher the love of money, the worse the behaviour will be because it is motivated by money. This result is supported by another study by Paluri & Mehra (2016) which states that love of money influences ethical perceptions.

The Effect of Religiosity on the Ethical Perceptions of Public Accountants Through Love of Money as an Intervening Variable

Based on the results, there is no significant influence as a mediation of religiosity on ethical perceptions through love of money. It has been previously explained that high religiosity affects unethical behaviour. High religiosity has an impact on auditor behaviour which can reduce the level of fraud. This is supported by the empirical study that has been done that auditors with high religious beliefs are able to control unethical behaviour. This is not because auditors can use money wisely, but more to their daily practice of worship and good behaviour which they do with full awareness and responsibility (Lynn et al., 2011).

The Influence of Gender on Ethical Perceptions With Love of Money as an Intervening Variable

Based on the analysis results and hypothesis testing that have been carried out, it is found that gender on the ethical perceptions of public accountants without love of money as mediation indicates an insignificant effect. This means that gender does not have a significant effect on ethical perceptions through love of mo-

ney. This is indicated by the fact that male auditors and female auditors have the same duties which is they both want to maintain their performance and work together to carry out their duties with their respective responsibilities. Therefore, the accountant profession towards the code of ethics is not based on gender. Thus, the existence of love of money as an intervening variable has no effect because it is based on a code of ethics that has been established in the accounting profession. The result of this study is supported by research from Sipayung & Cahyonowati (2015) which states that gender variable on ethical perceptions has a greater effect than the indirect effect through love of money.

CONCLUSIONS

This study examines seven hypotheses which based on the research results, of the seven hypotheses proposed, three hypotheses are received and four are rejected. Based on the research results, it can be concluded that religiosity has a significant negative effect on the ethical perceptions of the public accountants. The second hypothesis is rejected since gender has a negative and insignificant effect on the ethical perceptions of the public accountants. The third hypothesis, religiosity has a significant negative effect on the love of money, then gender which is proxied with gender has a positive and insignificant effect on love of money. This proves that male and female auditors are not much different in assessing the love of money. Even so, religiosity on love of money cannot be said to be an intervening variable because love of money is one's personal feeling and is not influenced by gender or religiosity.

The limitation in this study is R-Square of 0.417 or 41.7%, meaning that ethical perception is explained by the religiosity and gender variables by 41.7%, the remaining of 58.3% is explained by other variables, meaning less independent. There are fewer variables affecting ethical perceptions than other variables. For further study, it can be added independent variables outside those that have been used in this study. Besides, to measure gender further, research can use the indicators that have been disclosed by (Hofstede, 2011).

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