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Students' perceptions of the accounting department on the factors affecting accountants' ethical behavior

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Abstract

This study was conducted to examine and analyze the influence of academic self-efficacy, fraud diamond, knowledge level, Machiavellian, and love of money on accountants' ethical behavior. Research respondents were students of the Accounting Department University of Lambung Mangkurat Banjarmasin; Sekolah Tinggi Ilmu Ekonomi Indonesia Banjarmasin (STIEI) Banjarmasin; National College of Economics (STIENAS) Banjarmasin; and Pancasetia College of Economics (STIEPAN) Banjarmasin. The data were processed using multiple linear regression analysis with classical assumption test. The results of the research prove that academic self-efficacy and level of knowledge have a significant negative effect on the ethical behavior of accountants. Meanwhile, fraud diamond and machiavellian have an insignificant positive effect on the ethical behavior of accountants, and love of money has a significant positive effect on the ethical behavior of accountants.

Introduction

It is important to apply ethical behavior especially in the field of professional ethics which is a special ethic concerning the social dimension. However, ethical violations are still possible to happen causing scandals in the profession. In the accounting profession, there are many ethics and rules that must be obeyed and carried out. Ethics are values or norms that are used as a guide by individuals or communities to regulate their behavior (Bertens, 2013). Accounting scandals that occur have a negative impact on the accounting profession. It is important to identify the reactions and perceptions of prospective accountants (students) because accounting students are the future of the profession. For example, cases of ethical violations that occur in the university environment are students' exam fraud, including cheating or deliberately using electronic devices to complete exams. This is certainly an interesting issue to discuss considering that there are many cases of ethical violations committed by public accountants. When a public accountant behaves professionally, an auditor must also avoid behavior that can decrease the level of audit quality (Hamdani et al., 2020).

A case of manipulation of financial reporting that has caught the world's attention is the bankruptcy of Enron, Corp., which is one of the largest energy distribution companies in the United States. Enron's losses were allegedly due to a hidden alliance of related parties with company insiders. Enron shareholders were misled by profits of $95 million in 1999 and $8 million in 2000. This was a form of restatement announced in November 2001, right before Enron's bankruptcy on December 2, 2001 (Low et al., 2008). In late 2001, Enron was declared bankrupt and CEO of a Public Accounting Firm Arthur Anderson admitted that their professional judgment was wrong.

Similar cases have also occurred in Indonesia. One of them is the case of PT. Sunprima Nusantara Financing (SNP Finance) in 2018 which involved two public accountants (AP) and one public accounting firm (KAP). The two public accountants, namely AP Marlinna and AP Merliyana Syamsul as well as KAP Satrio, Bing, Eny (SBE) and Partners are considered not to provide an opinion that is in accordance with the actual conditions in the annual audited financial report of PT. Sunprima Nusantara Financing (SNP Finance). The results of the OJK examination indicate that SNP Finance presents financial report that are not in accordance with the actual financial condition significantly, thus, causing losses to many parties, including banks (Wilopo, 2020).

The accounting scandals that have occurred has tainted the good image of the accounting profession which indirectly affects the opinions of accounting students towards the accounting profession becoming one of the considerations taken by students in choosing a career in the future.

Credibility and integrity are very important in determining the ethical behavior of accountants. The accountant profession is very close and vulnerable to frauds (Prabowo & Widanaputra, 2018). Unethical behavior in the accounting profession is influenced by various factors, including academic self-efficacy, fraud diamond, and knowledge (Bandura, 1997; Byrne et al., 2014; Panduwinasari et al., 2020). The perception theory developed by Robbins and Judge (2015) states that a person's attitude can affect his perception. Individuals with excessive love of money will have the view that money is a need that must be met so that they will be very ambitious by doing various ways to earn money (Tang & Chiu, 2003). However, according to Prabowo and Widanaputra (2018) and Tang and Chiu (2003), it is stated that everyone has different ideals because basically, idealism does not appear suddenly but through several stages, so that unethical behavior in students cannot be linked to knowledge nor to academic activities. Based on those studies, this research aims to investigate the relationship between student behavior in academic activities and the ethical behavior of accountants.

Literature Review

Behavioral Theory

Behavior is activities of an individual, both activities that are commonly observed and activities that cannot be observed by others. Humans behave or act because of the need to achieve a goal; so, motivation arises. According to Ajzen (1991), behavior is a person's response or reaction to a stimulus; so, the theory is called S-O-R (Stimulus Organism Response) Theory. Based on this theory, human behavior is divided into two groups. The first is closed behavior that cannot be observed by others, such as feelings, perceptions, attention. The second is open behavior that can be observed by others, such as actions or practices. Ajzen (1991) states that there are three levels of behavior, namely knowledge, attitude, and action or practice. Meanwhile, adoption is an action that not only includes routine but also behavior modification with a certain quality.

The failures of large companies, such as Enron, SNP Finance and several others are due to unethical behavior stemming from a lack of oversight of the ethical standards that govern organizations (Owusu et al., 2021). Consequently, this has increased the attention placed on ethical issues and calls for greater clarity and keen adoption of efficient and effective ethical practices by businesses (Low et al., 2008). Ethics involves the complex process of determining what one ought to do in a given situation, a balance of internal and external considerations influenced by the unique combination of each individual's experience and learning. Ethics is also considered as a system of principles or codes of conduct for individuals or society. In short, ethics deals with the moral principles that govern individual behavior; and people's attitudes and perceptions about ethical issues influence the way they make ethical decisions (Owusu et al., 2021).

The Influence of Academic Self-Efficacy on Accountants' Ethical Behavior

Academic self-efficacy is an individual's belief about his ability to perform tasks or actions needed to achieve certain results (Bandura, 1997). Self-reflection includes the perceptions of self-efficacy,

which is defined as one's belief in his ability to organize and carry out the actions necessary to manage an achievement (Bandura, 1997; Byrne et al., 2014). The belief of self-efficacy affects the actions an individual takes, the efforts made in pursuing these actions, how long he will endure obstacles, and his resilience to hardship (Bandura, 1997; Byrne et al., 2014). Self-efficacy is basically the result of cognitive processes in the form of decisions, beliefs, or expectations about the extent to which individuals assess their abilities to carry out certain tasks or actions needed to achieve the desired results.

According to Torres and Solberg (2001), students who have low academic self-efficacy have less time to study and have a tendency to be less diligent. Academic self-efficacy has a direct relationship with ethics; so, the higher the academic self-efficacy, the lower the academic fraud (Elias & Farag, 2010). Students who have low academic self-efficacy have less time to study and tend to have a tendency to be less diligent (Torres & Solberg, 2001). The lower the academic self-efficacy, the more the academic fraud in using information technology. Conversely, the higher the academic self-efficacy, the less the fraud in information technology. This can be considered to have a positive relationship. Based on the explanation above, the following hypothesis can be formulated:
H1: Academic Self-Efficacy affects the ethical behavior of accountants

The Influence of Fraud diamond on Accountants' Ethical Behavior

Fraud diamond is the factors that underlie fraudulent behavior consisting of pressure, opportunity, and rationalization (Cressey, 1950). Based on the thoughts of Wolfe and Hermanson (2004), fraud will not occur if individuals do not have the abilities to identify opportunities, to take advantage of opportunities through their position in a company, to influence other individuals to cooperate or hide their fraud, and to control themselves so that their actions are not easily detected by other parties. The greater the pressure faced by the perpetrators, the greater the possibility of fraud. Students who commit academic fraud are influenced by pressure including difficulties in understanding lecture material, a lot of assignment deadlines at the same time, poor time management, activities outside of lecture activities and the desire to get good grades. This is considered as a positive relationship. Based on the explanation above, the following hypothesis can be formulated:
H2: Fraud diamond affects the ethical behavior of accountants

The Influence of Knowledge Level on Accountants' Ethical Behavior

Wisdom is the ability to perform the most appropriate behavior, taking into account what is known (knowledge) and what is best (ethical and social considerations) (Prabowo et al., 2018). Knowledge is the result of human sensing, or of someone on an object through the senses obtained from eyes, nose, ears, and so on. Accounting students need to understand the ethics of the accounting profession as early as possible; accounting students must also be able to have a professional attitude to prove that the accounting profession is a profession that has high ethical standards and is able to work without taking sides for the interests of only one party; this is interpreted as a negative relationship. Research conducted by Comunale et al. (2006) found that the level of knowledge affects the behavior of accountants. Based on the explanation above, the following hypothesis can be formulated:
H3: The level of knowledge affects the ethical behavior of accountants

The Influence of Machiavellian on Accountants' Ethical Behavior

Machiavellian is defined as a process in which manipulators get more when they manipulate, while others get less without manipulating, at least in a direct context (Shafer & Simmons, 2008). Machiavellian personality is described as a personality that lacks affection in personal relationships, ignores conventional morals, and shows low commitment to ideology. Machiavellian personality

has a tendency to manipulate others, with very low respect for others. An important quality of accountants is to maintain a level of integrity and the ability to make appropriate ethical decisions. Machiavellian is a trait that has a bad impact on the accounting profession because the characteristic of Machiavellian is being manipulative. According to Jones & Kavanagh (1996), this characteristic will lead to a decrease in trust in accountants' professionalism because they ignore the importance of integrity and honesty in achieving goals, so that in the end, it will have an impact on public trust in accountants' professionalism; this is interpreted as a negative relationship. Based on the explanation above, the following hypothesis can be formulated:
H4: Machiavellian affects the ethical behavior of accountants

The Influence of Love of Money on Accountants' Ethical Behavior

Love of Money is a person's love for money as a material form which can also be realized in the form of objects or other tangible goods obtained from the money they have. The higher a person's desire to fulfill his needs and his love of money, the higher the likelihood that the person will behave unethically. When this individual wants to fulfill the desire for money, the ethical dilemmas arise in this individual. Individuals with low ethical perceptions are unable to process higher ethical perceptions; so, they cannot control individual desires. This is in accordance with the theory of moral development which is responsible for the moral thought process, what an individual should do in facing an ethical dilemma (Mintchik & Farmer, 2009). Based on the explanation above, the following hypothesis can be formulated:
H5: Love of Money affects the ethical behavior of accountants

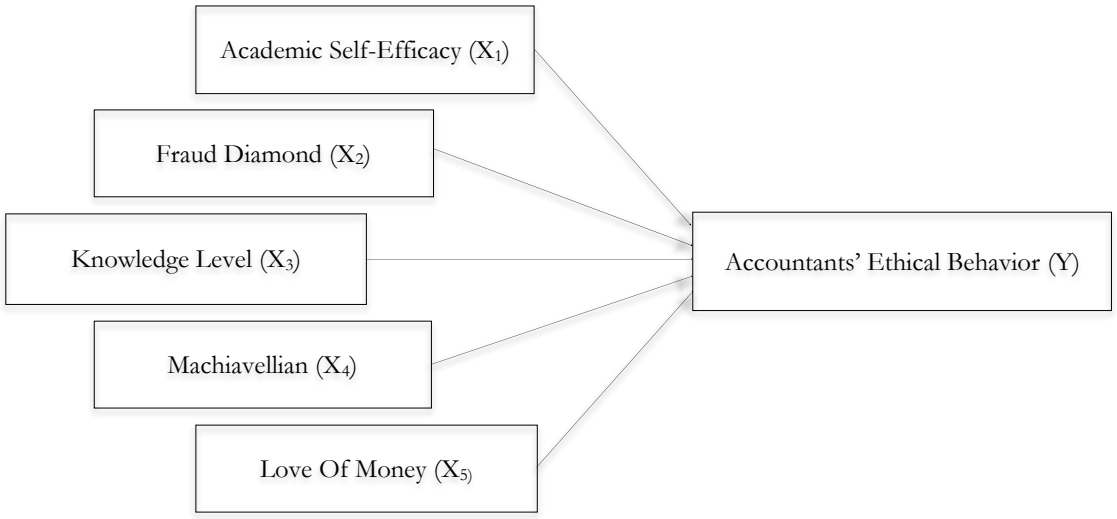

Figure 1. Research Model

Research Methods

This study is causal research because it aims to examine the causal relationship between two variables, namely the independent and dependent variables. The object of this research is the factors including academic self efficacy, fraud diamond, knowledge level, machiavellian, and love of money on the ethical behavior of accountants. Measurement using a likert scale consists of five alternative answers; 1. Very Unethical (VU), 2. Unethical (U), 3. Neutral (N), 4. Ethical (E), 5. Very Ethical (VE).

The questions asked to the respondents were 10 questions for the variables of academic self-efficacy, fraud diamond, knowledge level, machiavellian, and love of money and 5 questions for the variable of the ethical behavior of accountants. Questions for the variables of academic self-efficacy, fraud diamond were adopted from the research questionnaire of Artani and Wetra

(2017). For the variable of knowledge level, ethical behavior was adopted from the research questionnaire of Sumiyantini et al. (2017), and the variables of Machiavellian, love of money were adopted from Prabowo and Widanaputra's research questionnaire (2018).

Population and Sample

The population of this study was accounting students of Faculty of Economics and Business at Lambung Mangkurat University, STIEI Banjarmasin, STIENAS Banjarmasin, and STIEPAN Banjarmasin with a total of 1,634 students. The technique used to determine the sample is purposive sampling technique. The sample was undergraduate accounting students (semester 5 and 7) considering that they had taken courses in business and professional ethics as well as auditing, so it can be assumed that these accounting students already had an understanding of the ethical principles in the IAI code of ethics. There were 1,634 questionnaires distributed to respondents via google form in which 1,499 respondents gave output, but 276 questionnaires did not meet the criteria (170 respondents only took auditing course; 106 students only took business ethics courses). So, only 1,223 questionnaires could be analyzed. Details of the distributed and returned questionnaires can be seen in table 3.2.

Table 1. Data on Respondent Distribution

University	Questionnaires Distributed	Questionnaires Returned	Questionnaires Meeting the Criteria
Universitas Lambung Mangkurat	404	372	301
Sekolah Tinggi Ilmu Ekonomi Indonesia (STIEI)	201	189	115
Sekolah Tinggi Ilmu Ekonomi Nasional (STIENAS)	542	518	445
Sekolah Tinggi Ilmu Ekonomi Pancasetia (STIEPAN)	487	420	362

Research Model

The analysis technique used in this study is multiple linear regression. The data were processed using computer software, namely SPSS (Statistical Package for Social Science) version 25.0.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

Note:

Y	= Accountants' Unethical Behavior
α	= Constant
$\beta_1,\beta_2,\beta_3,\beta_4$	= Regression Coefficient
X_1	= Academic self-efficacy
X_2	= Fraud Diamond
X_3	= Knowledge Level
X_4	= Machiavellian
X_5	= Love of Money
e	= Error Standard (penyimpangan yang mungkin terjadi, yaitu sebesar 0,05)

Validity Test and Reliability Test

Validity test is used to find out the accuracy of the measuring instrument. In this study, the questionnaire is said to be valid if the questions and statements on the questionnaire can reveal something that will be measured by the questionnaire. The validity test in this study was carried out using the Pearson Correlation contained in the SPSS 25.0 program. A statement is said to be valid if its significance level is below 0.05 (Ghozali, 2019, p.18).

Reliability is related to the reliability of an indicator in the consistent indicators. This reliability test is used to test whether the respondents' answers are stable or consistent. A questionnaire is said to be reliable if someone's answers to questions or statements are consistent from time to time. The reliability test in this study was carried out using Cronbach's Alpha contained in the SPSS 25.0 program. A variable is said to be reliable if it shows a Cronbach Alpha value > 0.70 (Ghozali, 2019, p.19).

Results and Discussion

The results of multiple regression data analysis performed using SPSS 25.0 include descriptive statistics, classic assumption test results, regression model test (F test) and hypothesis test results (t test). The descriptive analysis of the variables used in this study was based on the ratio and interval scale as follows:

Descriptive Statistics

Descriptive statistics in this study is to provide information about the characteristics of research variables consisting of the number of observations, minimum value, maximum value, mean value, and standard deviation.

Table 2. Statistic Description of Variables

Variables	N	Minimum	Maksimum	Mean	Std.Deviation
Academic Self-Efficacy	1.223	11	50	37.45	5.253
Fraud Diamond	1.223	13	47	37.35	4.898
Knowledge Level	1.223	11	50	38.65	6.076
Machiavellian	1.223	16	50	36.34	5.892
Love of Money	1.223	16	50	36.57	6.128
Accountants' Ethical Behavior	1.223	5	22	13.42	3.553
Valid (N)	1.223				

Table 2 shows that the lowest (minimum) score of the respondents for the Academic Self-efficacy variable (X1) was 11, and the highest (maximum) score of the respondents' answers was 50 so that the average total score (mean) of the Academic Self-efficacy variable (X1) was 37.45. This can indicate that there was a difference in the value of the Academic Self-efficacy (X1) variable studied against the average value of 5.253. The Fraud Diamond variable (X2) had the lowest score of 13, and the highest score of the respondents was 47 so that the average total score (mean) of the answers to Fraud Diamond variable (X2) was 37.35. This shows that there was a difference in the value of the Fraud Diamond studied against the average value of 4.898.

Validity Test and Reliability Test of Research Instruments

The validity test of each question in the questionnaire uses item analysis which connects the score of each question with the total score which is the total scores of questions. The validity test uses Pearson's Correlation with the help of the SPSS 25.0.

The validity test used in this study is the item validity test, namely testing the validity of the quality of items. In the results of item analysis, the correlation technique to determine the validity of this item has been the most widely used technique until now.

Table 3. Indicator Validity Test Results

Variables	Items	Coefficient	Sign.	Note
Accountants' Ethical Behavior (Y)	Y.1	0,678	0	Valid
	Y.2	0,614	0	Valid

Variables	Items	Coefficient	Sign.	Note
Academic Self-Efficacy (X_1)	Y.3	0,568	0	Valid
	Y.4	0,647	0	Valid
	Y.5	0,582	0	Valid
	X1.1	0,443	0	Valid
	X1.2	0,578	0	Valid
	X1.3	0,535	0	Valid
	X1.4	0,465	0	Valid
	X1.5	0,404	0	Valid
	X1.6	0,407	0	Valid
	X1.7	0,563	0	Valid
	X1.8	0,489	0	Valid
	X1.9	0,527	0	Valid
	X1.10	0,575	0	Valid
Fraud Diamond (X_2)	X2.1	0,438	0	Valid
	X2.2	0,342	0	Valid
	X2.3	0,47	0	Valid
	X2.4	0,332	0	Valid
	X2.5	0,447	0	Valid
	X2.6	0,392	0	Valid
	X2.7	0,438	0	Valid
	X2.8	0,262	0	Valid
	X2.9	0,605	0	Valid
	X2.10	0,542	0	Valid
Knowledge Level (X_3)	X3.1	0,545	0	Valid
	X3.2	0,592	0	Valid
	X3.3	0,628	0	Valid
	X3.4	0,572	0	Valid
	X3.5	0,495	0	Valid
	X3.6	0,517	0	Valid
	X3.7	0,637	0	Valid
	X3.8	0,418	0	Valid
	X3.9	0,56	0	Valid
	X3.10	0,611	0	Valid
Machiavellian (X_4)	X4.1	0,567	0	Valid
	X4.2	0,526	0	Valid
	X4.3	0,617	0	Valid
	X4.4	0,579	0	Valid
	X4.5	0,442	0	Valid
	X4.6	0,511	0	Valid
	X4.7	0,613	0	Valid
	X4.8	0,552	0	Valid
	X4.9	0,39	0	Valid
	X4.10	0,463	0	Valid
Love of Money (X_5)	X5.1	0,575	0	Valid
	X5.2	0,54	0	Valid
	X5.3	0,505	0	Valid
	X5.4	0,567	0	Valid
	X5.5	0,549	0	Valid
	X5.6	0,589	0	Valid
	X5.7	0,642	0	Valid
	X5.8	0,535	0	Valid
	X5.9	0,517	0	Valid
	X5.10	0,559	0	Valid

Measurement of reliability is carried out using Cronbach's Alpha coefficient (α) in which the reliability of an instrument usually can be accepted if it has a Cronbach's Alpha of at least 0.6. More details about the value of Cronbach's Alpha can be seen in the following table:

Table 4. Reliability Test Results

Variables	Cronbach's Alpha	Product
Academic Self-Efficacy (X_1)	0,665	Reliable
Fraud Diamond (X_2)	0,504	Reliable
Knowledge Level (X_3)	0,751	Reliable
Machiavellian (X_4)	0,710	Reliable
Love of Money (X_5)	0,753	Reliable
Accountants' Ethical Behavior (Y)	0,696	Reliable

Table 4 shows the results of the reliability test on the distributed questionnaires, it was found that all factors or items were reliable because they had an Alpha greater than 0.6.

Multiple Linear Regression Results

The results of multiple linear regression can be seen in Table 5.

Table 5. Multiple linear regression analysis results

Variables		Regression Coefficient	t_{count}	Sig	Note
Constant		16,419			
Academic Self-Efficacy (X_1)		-0,192	-9,544	0,000	Supported
Fraud Diamond (X_2)		0,009	0,481	0,631	Not Supported
Knowledge Level (X_3)		-0,071	-4,242	0,000	Supported
Machiavellian (X_4)		0,026	1,721	0,085	Not Supported
Love of Money (X_5)		0,154	9,949	0,000	Supported
t_{table}	1,962				
R	0,698				
R Square	0,487				
Adjusted R Square	0,413				

Mathematically, the multiple linear regression function model can be stated with the following equation:

$$Y = \alpha + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + e$$
$$Y = 16{,}419 - 0{,}192._{X1} + 0{,}009._{X2} - 0{,}071._{X3} + 0{,}026._{X4} + 0{,}154._{X5}$$

The constant value of 16,419 indicates that if the variables of X1, X2, X3, X4, and X5 do not change, the Accountants' Ethical Behavior (Y) is 16,419.

Hypothesis test is to measure the influence of independent variables on the dependent variables. T test is used to find out the influence of independent variables partially on the Accountants' Ethical Behavior (Y) at the Level of Confidence of 95% or $\alpha = 5\%$. This step is taken to find out the extent to which Academic Self-Efficacy (X1), Fraud Diamond (X2), Knowledge Level (X3), Machiavellian (X4), and Love of Money (X5) influence Accountants' Ethical Behavior (Y).

The Academic Self-Efficacy (X1) factor has a t_{count} value of -9.544 with a significant level of 0.000. This shows that the Academic Self-Efficacy (X1) has a significant influence on the Accountants' Ethical Behavior (Y). The proof is based on the t_{count} value which is greater than the t_{table} value (9.544 > 1.962) and the significant value which is smaller than the significant level (0.000

< 0.05). The coefficient value on the Academic Self-Efficacy (X1) factor is - 0.192, which means that an increase in the Academic Self-Efficacy (X1) factor will have an impact on the decrease in the Accountants' Ethical Behavior (Y). The direction of the resulting influence is negative, which illustrates that the increase in Academic Self-Efficacy will have a direct impact on the decrease in Accountants' Ethical Behavior, and vice versa. It can be concluded that academic self-efficacy has a significant positive influence on accountants' ethical behavior.

The Fraud Diamond factor (X2) has a t_{count} value of 0.481 and a significant level of 0.631. This shows that the Fraud Diamond factor (X2) has no significant influence on the Accountants' Ethical Behavior (Y). The proof is based on the t_{count} value which is smaller than the t_{table} value (0.481 <1.962) and the significant value which is greater than the significant level (0.631 > 0.05). The coefficient value on the Fraud Diamond factor (X2) is 0.009, which means that an increase in the Fraud Diamond factor (X2) will have an impact on the increase in the Accountants' Ethical Behavior (Y). The direction of the resulting influence is positive, which illustrates that the increase that occurs in Fraud Diamond will have a direct impact on the improvement of the Accountants' Ethical Behavior, and vice versa. It can be concluded that the fraud diamond has no significant positive influence on the ethical behavior of accountants.

The Knowledge Level factor (X3) has a t_{count} of -4.242 and a significant level of 0.000. This shows that the Knowledge Level factor (X3) has a significant influence on the Accountants' Ethical Behavior (Y). The proof is based on the t_{count} value which is greater than the t_{table} value (4.242 > 1.962) and the significant value which is smaller than the significant level (0.000 < 0.05). The coefficient value on the Knowledge Level factor (X3) is -0.071 which means that an increase in the Knowledge Level factor (X3) will have an impact on the decrease in Accountants' Ethical Behavior (Y). The direction of the resulting influence is negative, which illustrates that the increase in Knowledge Level will have a direct impact on the decrease in Accountants' Ethical Behavior, and vice versa. It can be concluded that the level of knowledge has a significant negative influence on the ethical behavior of accountants.

The Machiavellian factor (X4) has a t_{count} value of 1.721 and a significant level of 0.085. This shows that the Machiavellian factor (X4) has no significant influence on the Ethical Behavior of Accountants (Y). The proof is based on the t_{count} value which is smaller than the t_{table} value (1.721 <1.962) and the significant value which is greater than the significant level (0.085> 0.05). The coefficient value on the Machiavellian factor (X4) is 0.026 which means that an increase in the Machiavellian factor (X4) will have an impact on the increase in the Accountants' Ethical Behavior (Y). The direction of the resulting influence is positive, which illustrates that the increase that occurs in Machiavellian will have a direct impact on the increase in the Ethical Behavior of Accountants, and vice versa. It can be concluded that Machiavellian has no significant positive influence on accountants' ethical behavior. It can be seen in Table 5.4 that the average value of the Machiavellian variable is 36.34% with a standard deviation of 58.92%. This standard deviation value shows that the data distribution is quite varied.

The Love of Money factor (X5) has a t_{count} of 9.949 and a significant level of 0.000. This shows that the Love of Money factor (X5) has a significant influence on the Accountants' Ethical Behavior (Y). The proof is based on the t_{count} value which is greater than the t_{table} value (9.949> 1.962) and the significant value which is smaller than the significant level (0.000 <0.05). The coefficient value on the Love of Money (X5) factor is 0.154, which means that an increase in the Love of Money (X5) factor will have an impact on the increase in the Accountants' Ethical Behavior (Y). The direction of the resulting influence is positive, which illustrates that the increase in Love of Money will have a direct impact on the increase in Accountants' Unethical Behavior, and vice versa. It can be concluded that the love of money has a significant positive influence on the ethical behavior of accountants.

Discussion of Hypothesis Test

The influence of academic self-efficacy on accountants' ethical perceptions

The results of existing research have shown that the regression equation has a negative coefficient direction. Based on the results of the analysis, it can be stated that there is a negative and significant influence of academic self-efficacy on accountants' ethical behavior. The statement is taken by considering the study between theory and empiric. Theoretically, academic self-efficacy is an individual's belief about his or her ability to perform tasks or actions needed to achieve certain results (Bandura, 1997). Academic self-efficacy is related to the behavior of an accountant supported by motivational factors which can be interpreted as an urge to act in achieving a certain goal manifested in the form of behavior. Bandura (1997) explains that a person's self-efficacy will affect an individual's action, effort, persistence, flexibility, and goal realization so that self-efficacy related to one's abilities often determines the outcome before the action occurs. Someone with high self-efficacy is able to make more efforts and is always optimistic in carrying out an activity. He or she will continue to strive to achieve the desired goal. It is possible that such a relationship exists because higher academic performance provides students with feedback on their academic competence and skills which will inform future efficacy assessments (Honicke & Broadbent, 2016).

Students who have low academic self-efficacy spend little time studying and tend to be less diligent (Artani & Wetra, 2017; Byrne et al., 2014; Torres & Solberg, 2001). Academic self-efficacy, according to Bandura (1997), has a direct relationship with ethics; so, the higher one's academic self-efficacy, the lower the academic fraud. The same thing is stated Artani and Wetra (2017) that students with high academic self-efficacy will perceive fraud as an unethical act compared to students with low academic self-efficacy. The lower the academic self-efficacy, the more fraudulent the people in using information technology. Conversely, the higher a person's academic self-efficacy, the less the level of fraud in information technology (Artani & Wetra, 2017). Information technology in the industrial sector in the future is predicted to have a tendency to change work mechanisms, and increase the need for skills in the field of information technology, especially in the field of accounting (Hamdani et al., 2021).

Based on the results of the analysis, it can be concluded that there is a positive and insignificant influence of fraud diamonds on the ethical behavior of accountants. It can be seen in Table 5.4 that the average value of the Fraud Diamond variable is 37.35% with a standard deviation of 48.98%. This standard deviation value shows that the data distribution is quite varied.

These results are taken by considering the study between theory and empiric. Theoretically, fraud diamond is an individual or group academic fraud to get success in a dishonest way, such as cheating, plagiarism, and others. Humans behave or act because of the need to achieve a goal; then, motivation arises. In general, behavior can be seen socially, namely: how individuals interact with their environment. Fraud diamond causes a person's response or reaction related to behavior (Cressey, 1950). This behavior raises two related aspects, namely motivation to achieve certain goals, and emotions caused by pressure, opportunity, rationalization, and ability. The analysis of the research results shows that the fraud diamond is proportional to the ethical behavior of accountants. The higher the fraud diamond, the higher the ethical behavior of accountants, and vice versa.

The results of this study support the research conducted by Artani and Wetra (2017) and Wolfe and Hermanson (2004), which states that fraud diamonds have a positive and significant effect on accountants' unethical behavior. The four components which include pressure, opportunity, rationalization and ability in the fraud diamond affect the occurrence of accountants' unethical behavior.

The influence of knowledge level on accountants' ethical perceptions

The results of existing research have shown that the regression equation has a negative coefficient direction. According to Sumiyantini et al. (2017), educational activities to improve and develop

human resources are pursued by increasing knowledge capabilities including increasing theoretical knowledge and skills in an effort to solve problems faced by companies. Accountants will increasingly have more knowledge about the field they are engaged in; so, they can find out various problems related to accountants in more depth. Educational factors have a great influence on the ethical behavior of accountants because higher education in accounting not only teaches the transformation of knowledge. More information that is known and obtained will help provide perceptions and responses to unethical behavior involving the profession of an accountant; so, it can be concluded that the higher the level of knowledge possessed by a person, the more firmly the person tends to judge the unethical behavior of accountants (Prabowo & Widanaputra, 2018). Meanwhile, adoption is an action that not only includes routine but also behavior modification with a certain quality. So, the level of knowledge possessed will have an impact on the ethical behavior of an accountant.

The knowledge that is absorbed by an individual, which is the knowledge possessed, can influence the reasoning given by the individual in moral development, causing changes in development and behavior at every stage of an individual's moral development (Comunale et al., 2006). The results obtained from this study support the research conducted by Sumiyantini et al. (2017) which states that the level of knowledge has a negative and significant influence on the ethical behavior of accountants.

Machiavellian influence on accountants' ethical perceptions

Theoretically, Machiavellian is a process in which manipulators get more when they manipulate, while others get less without manipulation, at least in a direct context. Machiavellian related to the moral philosophy of each individual will affect the ethical behavior of each individual as well as perceptions in interpreting an event that occurs. Moral development is based on moral reasoning and develops gradually (Shafer & Simmons, 2008). The moral development mentioned is internalization, namely the change in the development of behavior controlled externally to behavior that is controlled internally, involving stages of moral development that are gradual, understanding moral reasoning. People are cognitively interested in a way of thinking which is one stage above their own stage. Development from one stage to the next stage occurs when there is a cognitive imbalance in moral judgment.

The role of the environment and the development of era create a mindset for accounting students which is to do unethical things, such as manipulating with a specific purpose. Lack of education about discipline and the application of ethics causes them not to have sufficient confidence and responsibility in undergoing lectures, which can be seen from high Machiavellian tendencies shown in the questionnaires. Machiavellian behavior significantly affects ethical decision making if the ethical dilemma is within oneself, but it has no effect when the ethical dilemma is faced by others. The results of this study do not support the research conducted by Prabowo and Widanaputra (2018) and Jones and Kavanagh (1996), which state that Machiavellian has a negative influence on accountants' ethical behavior.

The influence of love of money on accountants' ethical perceptions

The results of existing research have shown that the regression equation has a positive coefficient direction. Based on the results of the analysis, it can be stated that there is a positive and significant influence of love of money on accountants' ethical behavior. The statement is taken by considering the study between theory and empiric. Theoretically, love of money is a person's love for money in material form which can also be realized in the form of objects or other tangible goods obtained from the money he has.

Humans behave or act and have an attitude of love of money because of the need to achieve a goal; then, motivation arises. In general, behavior can be seen socially, namely: how individuals

interact with their environment. Behavior is a person's response or reaction to a stimulus; so, the theory is called S-O-R (Stimulus Organism Response) Theory. Based on this theory, human behavior is divided into two groups, namely: (1) Closed behavior, that cannot be observed by others, such as feelings, perceptions, attention. (2) Open behavior, that can be observed by others, in the form of actions or practices.

It shows that accounting students who have a high level of love of money can affect their ethical perceptions. This is in line with the theory of perceptions that the attitude factor is one of the factors influencing a person's perceptions (Robbins & Judge, 2015). Someone with an attitude of having excessive love for money will tend to see it as a need and have ambitions to get it in various ways. The process of forming behavior, namely love of money, is influenced by factors from within the individual itself, which is motivation defined as an urge to act in achieving a certain goal manifested in the form of behavior. The results of this study do not support the research conducted by Prabowo and Widanaputra (2018), (Mintchik & Farmer, 2009) and Tang and Chiu (2003), which state that love of money has a negative effect on accountants' unethical behavior.

Conclusion

Based on the results of descriptive analysis and multiple regression model analysis, the following conclusions can be drawn: Academic self-efficacy has a negative and significant influence on accountants' ethical behavior. This can be interpreted that someone who has high academic self-efficacy will tend to behave ethically; so, the higher the academic self-efficacy, the lower the impact on ethical behavior. Fraud diamond has a positive and insignificant influence on the ethical behavior of accountants. The positive significant relationship is that someone with a high fraud diamond tends to agree on ethical behavior; so, the higher the fraud diamond, the higher the impact on ethical behavior. The level of knowledge has a negative and significant influence on the unethical behavior of accountants. It can be interpreted that the higher the level of knowledge possessed by a person, the more the tendencies that the person behaves ethically, and more firmly, does not behave in contrary to the rules. Machiavellian has a positive and significant influence on the ethical behavior of accountants, where higher Machiavellian level owned by individuals affects the ethical behavior of accountants. Love of Money has a positive and significant influence on the ethical behavior of accountants, where higher level of Love of Money owned by individuals affects the ethical behavior of accountants.

The research results show theoretical implications that the research produced is expected to add insight as well as a reference and reading material for the development of further research. The level of influence of academic self-efficacy factors, fraud diamond, level of knowledge, Machiavellian and love of money on accountants' ethical behavior is high. A person's high academic self-efficacy causes that person to tolerate accounting scandals that occur. A high fraud diamond also causes someone to agree with the ethical behavior of an accountant. Fraud diamond includes 4 (four) aspects, namely pressure, opportunity, rationalization and ability. Meanwhile, the higher the level of knowledge possessed, the higher the behavior that is in accordance with the applicable rules. The high level of Machiavellian factor also causes someone to agree with the ethical behavior of an accountant, while the high level of love of money factor causes lower awareness to behave ethically. These factors can add insight for readers to understand their influences on ethical behavior in society.

Practical implications: This study is expected to help develop the concept of ethics education as well as to help students to prepare themselves in dealing with accounting scandals that occur and to avoid professional ethical crises. Factors related to academic self-efficacy, fraud diamond, level of knowledge, Machiavellian and love of money should be explored more by a student in order to be more responsive and aware that there are deviations and more ethical behaviors. With insight into the factors that have been discussed, it is hoped that there will be a decrease in the occurrence of irregularities in unethical behavior that occurs in society, restoring

the image of an accountant. In addition, these factors can be included in existing business ethics courses and in the profession in more depth.

The results of this study certainly have limitations. Due to the existing pandemic conditions, the author has limitations to interact with respondents directly to explain the points contained in the questionnaire.

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