DETERMINANTS THAT INFLUENCE STUDENT'S ETHICAL JUDGMENT CONCERNING ACCOUNTING FRAUDS

AN UNDERGRADUATE THESIS

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DECLARATION OF AUTHENTICITY

Hereby I declare the originality of the thesis, I have not presented someone else's work to obtain my university degree, nor have I presented someone else's words, idea or expectations without any acknowledgements. All quotations are cited and listed in references of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, February 14th, 2020

Arienda Sausan Sekardevi

DEDICATION PAGE

Here I am, alive and in a good condition, presenting my thesis to :

my dearest father, Arief Budiman

and

my dearest mother, Endah Purbarini

as my beloved parents that always give me the guidance

to be a good person and always pray for me.

This thesis is finished, finally. I dedicated this to both of you,

as my promise that I will make both of you happy and proud of me.

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that already been strong enough mentally and physically

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ABSTRACT

This study aims to determine whether forensic accounting (audit) courses, socioeconomic status, academic performance and gender can influence students' ethical judgments concerning accounting frauds. The sample used was 120 respondents using purposive sampling method. The population of this study were all active accounting students from 2014-2016 at the Faculty of Business and Economics, Universitas Islam Indonesia. The data analysis technique used in this study is multiple linear regression analysis. The results of this study found that forensic accounting (audit) courses, socioeconomic status, and academic performance had a positive and significant influence on students' ethical judgments concerning accounting frauds. While gender did not affect the students' ethical judgments concerning accounting frauds.

Keyword: forensic accounting course, socioeconomic status, academic performance, gender, ethical judgment, accounting fraud

ABSTRAK

Penelitian ini bertujuan untuk mengetahui apakah matakuliah akuntansi (audit) forensik, status sosial ekonomi, prestasi akademik dan jenis kelamin mampu mempengaruhi penilaian etis mahasiswa tentang kasus penipuan akuntansi. Sampel yang digunakan sebesar 120 responden dengan menggunakan metode purposive sampling. Populasi dari penelitian ini adalah seluruh mahasiswa aktif akuntansi angkatan 2014 – 2016 di Fakultas Bisnis dan Ekonomika Universitas Islam Indonesia. Teknik analisis data yang digunakan dalam penelitian ini adalah analisis regresi linier berganda. Hasil penelitian ini menemukan bahwa matakuliah akuntansi (audit) forensik, status sosia ekonomi, dan prestasi akademik berpengaruh poisitif dan signifikan terhadap penilaian etis mahasiswa tentang kasus penipuan akuntansi. Sedangkan jenis kelamin tidak berpengaruh terhadap penilaian etis mahasiswa tentang kasus penipuan akuntansi.

Keyword: matakuliah akuntansi forensic, status sosial ekonomi, prestasi akademik, jenis kelamin, penilaian etika, kecurangan akuntansi

CHAPTER I

INTRODUCTION

1.1. Study Background

Fraud is a deviation or illegal act that is done intentionally for a specific purpose such as deceiving or giving a false picture to other parties from within or outside the organization. Fraud is designed to benefit both individuals and groups who use opportunities dishonestly, which directly or indirectly harm other parties (Karyono, 2013). People who commit fraud, or usually called as fraudsters, are those from the lowest to the highest position in a company.

The possibility of committing fraud might be due to their knowledge of the loopholes in their company, both in the system or in the internal control of their company. Fraud will be more difficult to detect when the fraudsters come from the leaders or the top management of the company. Moreover, Survai Fraud Indonesia (2016) stated that frauds may involve employees who have been working for more than 10 years. This is because they already know the condition of the company so that they can easily commit fraud.

According to ACCA in Oyedokun (2015), frauds are categorized into three types, namely: corruption, assets misappropriation, and fraudulent financial statements. Wardani (2018) also stated that in the economic and accounting context, frauds can be in the form of corruption, assets misappropriation, and manipulation of financial statements that are increasingly complicated which make it difficult to detect by regular financial audits.

In 2016, the Survai Fraud Indonesia conducted a study by distributing questionnaires to CFE Members and Associate Members in Indonesia and obtained 229 valid data. The study produced findings that as much as 67% of fraud in Indonesia occurred in the corruption sector. Another 31% of respondents choose asset misappropriation and the last 2% were respondents who choose fraudulent financial statements as the third-highest type of fraud.

Moreover, based on Report to The Nation (RTTN) conducted by ACFE in 2018 with the scale of the Asia-Pacific region, Indonesia was in 3rd position with 29 cases of fraud. The first one is China with 49 cases, and the second one is Australia with 38 cases. Meanwhile, the total cases of fraud in Asia-Pacific are 220, which is only 11% of all cases in the global study of RTTN. The report stated the most common fraud that occurs is asset misappropriation.

The most popular case related to frauds especially financial statements is the Enron case in the 2000s. The largest company in the United States committed many frauds such as falsifying the amount of net profit in the company by hiding debts that are held where the nominal is very material. The crime was not only committed by the company itself but assisted by the well-known Public Accounting Firm, Arthur Andersen, the permanent partner of the company. In response to the many cases of accounting fraud that occurred in large companies including the Enron case, the United States made a federal law called Sarbanes Oxley in 2002 (Verwey and Asare, 2016).

In Indonesia, one of the most phenomenal fraud cases is the case of PT. Waskita Karya, a state-owned construction services firm, that inflates assets. The

new Waskita President Director, M.Choliq who previously served as Finance Director of PT. Adhi Karya (Persero) Tbk, found an unsuitable record, that is an excess of Rp 400 billion. The Directors of the previous period were allegedly expected to carry out financial engineering from the 2004-2008 financial year by entering the projected multi-year project revenue in the future as a certain year's revenue. Via Tempo.co (2009), Said Didu said that this case arises as a result of the closeness of the company to the public accounting firm, then he proposed that all state-owned enterprises maintain their relationship with public accounting firms.

By seeing those two cases – Enron and Waskita, accounting students are expected to be the next brilliant generation of being good accountants or auditors. An auditor as a third party between management and the owner has an important function in providing assurance (confidence) to interested parties (investors, creditors, the government, and the general public that the financial statements published have been prepared properly in accordance with the provisions in force and reflect the real circumstances of a business entity (Anggriawan, 2014). In addition, the accounting students should also follow and obey the high standards of how to be as ethical as possible as expected by the accounting and auditor profession. Ethical behavior is not simply conforming to legal and professional rules; it is a state of minadhering to unwritten principles, and culture of ‘doing the right thing’ (Okezie and Ogechukwu, 2016).

An ethical person must have a high moral level. Understanding one's level of moral reasoning will be the basis for knowing the tendency of individuals to

perform such acts, particularly those relating to ethical dilemmas, on the basis of their level of moral reasoning. The Moral Psychologist Rest (1986) also established a four-component model, which seeks to explain the aspects of ethical behavior. He summarized that ethical behavior was the result of psychological sub-processes: moral sensitivity (recognition), moral judgment or reasoning, moral motivation, and moral character.

According to the four-component model of Rest, moral judgment is the second step in the ethical decision-making process which relates to the ethical judgment of persons with respect to the course of action previously identified. Moreover, Chan et al. (2006) stated that moral judgment concerns judging which lines of action - as identified by component one, for the example, moral sensitivity- are morally more justifiable (or fair or just or morally good or right). According to this ethical decision model, the ethical evaluation of the action influences the behavior.

According to Hunt and Vitell (1986), ethical judgment is the process of considering several alternatives and choosing the most ethical alternatives. In other words, it is the assessment of an auditor's performance in determining decisions based on ethical considerations using moral reasoning with the most ethical alternatives based on the public sector accounting code of ethics (auditor), and according to individual perceptions whether to prioritize their interests or to behave ethically.

Several factors influence one's ethical judgment, especially auditors when they intend to detect frauds. Having the credibility of being a forensic auditor is

one of the factors. The main difference between forensic auditors and public auditors is the sense of detecting and investigating fraud problems. The auditors with the forensic capability are expected to detect and discover the frauds, especially fraud materiality, more easily than the public auditor. Boritz, et al (2014) found that with forensic expertise, it would be more effective for the auditors to design audit programs compared to public auditors.

Socioeconomic status can be defined as a picture of the state of a person in terms of socioeconomic aspects, such as income level. Those with high socioeconomic status tend to prefer higher income and higher consumptive behavior (Sangaji, 2011) as cited in Pradanti and Prastiwi (2014). Such behavior may lead to the ignorance of ethical and moral values as it will allow the emergence of living beyond means.

From the perspective of academic performance, Chan et al. (2006) stated that the ability to recognize ethical issues in a professional scenario does not depend on accounting students' academic achievement. Meanwhile, academic performance is the grades of courses that the students gain as a material for decision making in the development and profession of accounting.

The last factor is gender. It is undoubtedly true that between men and women never have the same perception on things. This also applies when a male auditor senses a fraud compared with the female counterpart. Owhoso (2002) concluded that one important issue in ethics, business and psychological research is that women tend to be more ethically reactive (sensitive) than men to recognise, understand, and identify between ethical and unethical events, or seems to have

more moral reasoning and moral development than men do. It contrasts with Herwinda (2010) who found gender does not affect students' perceptions of the accountant's unethical behavior.

Based on the description above, this study is entitled "**DETERMINANTS THAT INFLUENCE STUDENT'S ETHICAL JUDGEMENT CONCERNING ACCOUNTING FRAUDS**".

1.2. Research Problem

According to the explanation in the background, the problems discussed in this research are:

1. Does forensic accounting (audit) course influence student's ethical judgement toward accounting fraud?
2. Does socioeconomic status influence student's ethical judgement toward accounting fraud?
3. Does academic performance influence student's ethical judgement toward accounting fraud?
4. Does gender influence student's ethical judgement toward accounting fraud?

1.3. Research Objectives

The purposes of this research are as follows:

1. To analyze the influence of forensic accounting (audit) course in student's ethical judgement toward accounting fraud.

2. To analyze the influence of socioeconomic status in student's ethical judgement toward accounting fraud.
3. To analyze the influence of academic performance in student's ethical judgement toward accounting fraud.
4. To analyze the influence of gender on student's ethical judgement toward accounting fraud.

1.4. Research Contributions

The results of this study are expected to give some contributions, there are:

1.4.1. Theoritical Contribution

Theoretically, this research would make a significant contribution to the field of accounting, especially forensic accounting that is the importance of the factors that influence student ethical judgement concerning fraud cases.

1.4.2. Practical Contribution

Practically, organizations or companies, especially on accounting and auditor field, may take advantage of the research findings as they can be a reference for them to know the factors that influence students ethical judgement concerning fraud cases so that companies could be more aware.

1.5. Systematic of Writing

In order to have a systematic arrangement, this study consists of five chapters, making it easy to know and understand the relationship between one chapter and another as a clear sequence. The systematics are as follows:

CHAPTER I: INTRODUCTION

The first chapter of this research provides the general understanding of the research by giving the study background, research question, goals of the research, the research contributions, and systematics of writing.

CHAPTER II: LITERATURE REVIEW

The second chapter of this research contains the review of previous studies that can give the thorough research formulation and can relate to specified theories. This chapter also explains several terminologies used in this research so that the research is understandable for everyone even for someone without academic background.

CHAPTER III: RESEARCH METHOD

This chapter presents a discussion of the data collection process, which includes types of the study, the research subjects, the data collection methods, the research variables, and the data analysis techniques.

CHAPTER IV: DATA ANALYSIS AND DISCUSSION

This chapter describes the results of the report and discussion the findings of the study.

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

This chapter contains the conclusions of the research, research limitations, and research recommendation for future possible studies.

CHAPTER II

LITERATURE REVIEW

2.1. Theoretical Review

2.1.1. Ethical Judgment

Ethics is an activity that studies a person's moral norms or the moral norms of a society, and questions how to apply these norms to our lives, and questions whether those norms are based on clear and true reasons (Pohan, 2012). Rest (1983) developed a four-component framework to investigate the nature of human systems of moral thought and behavior. He concluded that, in order to be moral, a person must have performed at least four basic psychological processes in advance:

1) Moral sensitivity. Interpreting the situation.
2) Moral judgment. Judging which action is morally right or wrong.
3) Moral motivation. Prioritizing moral values relative to other values.
4) Moral character. Having courage, persisting, overcoming distractions, to carry out the moral action.

Ethical philosophy studies the meaning of being right or wrong, good or bad, based on the truth of moral judgment and standard norms that exist. Moral refers to the values of the general principles of society that are centered on happiness, welfare, security, development, and human justice (Jennifer, 2003). When dealing with ethical problems, an individual makes ethical

judgment after going through three stages including recognizing ethical problems, making ethical judgments, and formulating behavioral goals (Barnett and Valentine, 2004).

Ethical judgment leads to making a judgment as to whether the correct truth of ethical action is like what should be done (Rest, 1986). In other words, ethical judgment involves evaluating the actions of an auditor in determining a decision based on ethical considerations using moral reasoning with the most ethical alternatives based on the public sector accounting code of conduct (auditor) according to individual perceptions when being in an ethical dilemma situation.

Rest (1986) in Chan et al. (2006) initiated a model or framework of analysis of four components for examining the development of individual moral thought processes and individual moral or ethical behavior in making decisions. Moreover, he also added that each of the four components that affects moral behavior and failure can lead to unethical behavior.

Ethical judgment is defined as a cognitive process in which an individual is to ‘‘judge which course of action is morally right’’ (Trevino, 1992) as stated in Abdullah et al., (2019). Moreover, Pratama (2016) stated that the ethical judgments of an auditor would appear when they were in college when they had gained understanding and insight on auditing techniques, ethical codes and auditor's ethical instructions. The insights later will be the basis for the students in conducting future audits.

Understanding the code of ethics will greatly affect the ethical judgment of a student. If an accounting student has a good ability in ethical judgment, then later in the work world, he or she can consider the best thing to do. Then, cases such as Enron, WorldCom, Xerox, and Tyco could be avoided.

2.1.2. Fraud

Fraud is a legal term that refers to a deliberate misunderstanding of the truth to manipulate or deceive a company or individual. Fraud is an illegal act. Acts are called fraud if they contain elements of intent, evil intentions, deception, concealment, and abuse of trust. The act is intended to take illicit profits that can be in the form of money, goods or property, services, not paying for services or obtaining goods or services business by bribing officials (Tuanakotta, 2013).

The most common of fraud's definition is stated by Albrecht et al. (2008):

> "Fraud is a generic term, and embraces all the multifarious means which human ingenuity can devise, which are resorted to by one individual, to get an advantage over another by false representations. No definite and invariable rule can be laid down as a general proposition in defining fraud, as it includes surprises, trickery, cunning and unfair ways by which another is cheated. The only boundaries that defining it are those which limit human knavery." (p. 7).

According to Arens and Loebbecke (2003), fraud happens when a misstatement is made in a condition which is known to be false but still doing it with the intention of committing fraud. Fraud includes illegal

actions deliberately done, then hidden, and obtain benefits by changing the form of cash or other valuable items (Coderre, 2004).

The fraud or accounting fraud reported by Wells (2007) relates to the accounting errors deliberately made to mislead the readers and users of financial statements. This misleading behavior is aimed to take advantage of certain individuals or parties. According to the Association of Certified Fraud Examiners (ACFE), fraud is "a deception or misrepresentation that an individual or entity makes knowing that misrepresentation could result in some unauthorized benefits to the individual or to the entity or some other party" (Bhasin, 2013).

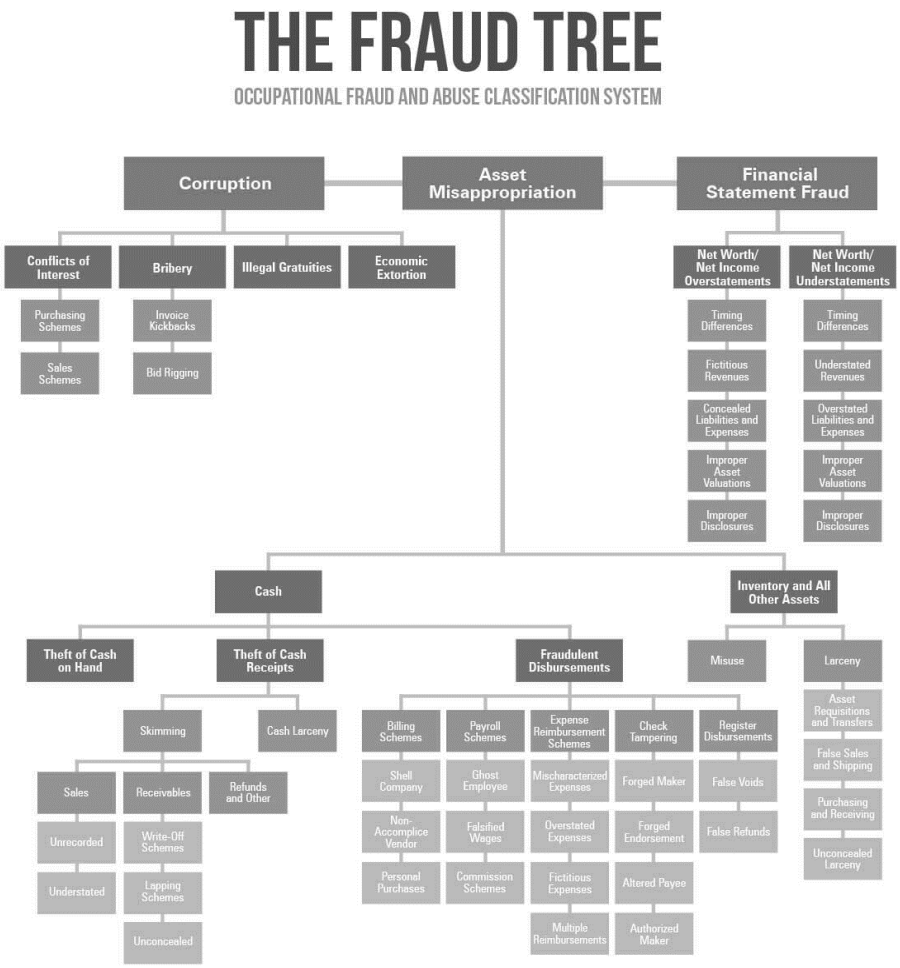
Puspasari et. al., (2016) describe that in 2001, an accounting fraud was identified by the Indonesians Chartered Accountants Institute as:

1. Misstatements, resulting from dishonest financial reporting mistakes or omissions, swindle and distort a financial report in order to deceive the users.
2. Misstatements resulting from the improper treatment of assets (often referred to as misuse or embezzlement) related to the theft of said assets by organizations that do not result in the reporting of financial statements in compliance with the GAAP.

Beside that, ACFE classifies accounting fraud into three types, namely: fraudulent financial reporting, asset misappropriation and corruption

(Singleton and Singleton, 2010). The classification can be seen in Figure 2.1 below:

Figure 2.1 Fraud Tree



Sources : ACFE

There are some fraud cases (accounting scandals) that are well-known in the world. Young (2003) as cited in (Low et al., 2008) summarizes a number of cases of accounting scandals that are very shocking the world:

1. Enron: accounting/off balance sheet contrivances; accused chief financial officer; business collapse.

2. Tyco: CEO responsible for tax evasion, wasting of corporate assets; huge charge $6 billion of profit after diisposal of CIT units.
3. WorldCom: fraud of US$ 3.8 billion; loans to CEO; bankruptcy
4. Xerox: accounting exaggerates profits by $ 1.4 billion.
5. Health South: $ 1.4 billion fraud; false entries created in income statements and balance sheets.
6. Bristol-Myers: restates $ 2.5 billion in sales and $ 900 million in profits after inflating distributors' stock levels; antitrust settles lawsuits for a cost of $ 670 million.
7. Ahold in The Netherlands: chief executive officer fired and stock price collapsed after the American subsidiary was found to have falsely reported earnings.

2.1.3. Forensic Accounting (Auditor)

Kranacher et al., (2008) as cited in Alshurafat et al., (2019) stated that forensic accounting courses aim at broadening accounting knowledge in order to explain the investigative method from an accounting perspective and to understand how accounting helps investigation. Since the case of Enron, the role of forensic accountant (auditor) is on the rise. Most of companies now realize that having forensic accountants (auditors) are of great importance and their role differs from the traditional one.

The main role of being forensic accountant as stated above is to identify the fraud or commonly stated as recognizing red flag. Spesifically, forensic

accounting investigations include the litigation services related to a variety of situations including business purchases, the valuation of divorce assets, property damage, loss of income due to the misappropriation such as embezzlement and other unlawful acts, tax evasion, and money laundering scheme (Gray, 2008).

Being a forensic accountant (auditor) requires the right and proper education and training. Popoola et al., (2013) as cited in (Poopola et al., 2014) stated that forensic accountants with appropriate education, training and experience may support other agencies and departments in charge of compliance, policy and recovery, audit committees and audit teams on financial statements to improve their roles and duties. Moreover, Wardani (2018) explains that the forensic auditor must have sufficient knowledge about :

1. Knowledge of fraud
2. Knowledge of laws and regulations
3. Competence in investigations

Nevertheless, forensic accounting (audit) is not always about studying fraud. There are still a lot of sub-studies or components of study in forensic accounting (audit). Alshurafat et al., (2019) found in their research on Australian Universities that the incidences of fraud, litigation, business valuation, and IT forensics as core components and criminology and ethics as interdisciplinary components within the forensic accounting courses and programs of study.

2.1.4. Socioconomic Status

Social and economic status is a measure of determining one's position based on work, income and membership in social gatherings. According to Prasastianta (2011), socioeconomic status is the position of a person or family in a community life based on monthly income. Economic status can be seen from income adjusted for the basic goods prices (McLeod and Owens, 2004). Socioeconomic status is most likely a form of family lifestyle.

The difference in social economic status in society, especially Indonesia, is one of the serious problems today. This difference arises due to stratification in society such as only high school graduates will certainly have a different status with bachelor graduates. The social gap is also caused by unequal income of each citizen in each region. The impact that emerges from the social gap is higher crime rate. One of the criminal acts that often occur caused by social economic status is corruption.

Whyte and Wiegratz (2016) in their book stated that in Africa, there are campaigns called contemporary counter-corruption movement and the most recent one is counter-fraud movement. Their concerns are to fight against fraud and other illegal acts, for instance, fake agro-inputs and pharmaceuticals. Some of the African countries are developing countries, as Indonesia is, and they still have some difference in social-economic status among their society that makes some of their citizens are committing fraud.

In conducting fraud, socioeconomic status is considered one of the main external factors. Insufficient income may cause people to commit fraud. On the other hand, high positions with respected positions and abundant income, can also be a factor that causes an individual commit fraud as having power and authority may potentially lead to greediness and also a qualified life style. Prasastianta (2011) examines the factors that drive economic behavior, one of which is the socioeconomic status. The results of the study indicate that the higher the socioeconomic status of a person, the more likely to behave consumptively.

2.1.5. Academic Performance

One of the benchmarks for academic performance is the cumulative achievement index or usually called as GPA. Pascarella et al. (2005) said, achievement as indicated by grades is the most revealing indicator of a student's intellectual. Trail et al. (2006) also revealed that the cumulative achievement index as proxy for the cognitive abilities of the students is consistent and compatible with the belief that it is the best predictor of academic success.

Measurement of the level of knowledge is seen based on the value of the cumulative achievement index or academic performance gained by students. Cumulative achievement index is the final grade cumulative which illustrates the quality of completion of a study program. High or low the students' cumulative achievement index affects the community's assessment of the understanding of knowledge that has been given.

Dhull and Kumar (2012) stated that the development of moral reasoning, which is determined more or less by heredity, is affected by intelligence. Then it could be said that the higher the cumulative achievement index (GPA) obtained by students, the higher the level of intelligence and the more they are able to think and behave ethically toward something.

2.1.6. Gender

Gender is an interesting topic to discuss. During an audit, female and male auditors face a host of ethical problems, from judging the motives and behaviors of management to knowing the atmosphere at the top of a client's organization (Owhoso, 2002). This difference causes men and women to have different considerations when making decisions. The different considerations between men and women are reflected in ethical judgment when facing ethical dilemmas. Therefore, the understanding of gender is important to conduct research on the effect of gender on ethical judgment.

Gender is a research term used to describe differences between men and women from a non-biological perspective, in particular from social, cultural and psychological points of view (Angelia, 2013). Gender differences can provide different judgments in seeing unethical situations that occur.

Chung and Monroe (2001) found that female auditors are more accurate than male auditors in performing complex assignments. This shows that the existence of women still needs to be taken into account as they have a high conservatism attitude and are careful in making decisions, tend to avoid risks, and are more thorough (Kusumastuti et al, 2007). Shaub (1994) also reported

students and professional women auditors indicates that their moral development and moral reasoning were higher than their peers.

The above opinions are supported by the research of Mansori et al. (2015) who found that gender has a positive effect on ethical judgment of undergraduate business students at five State Universities in Malaysia.

2.2. Previous Research

This current study makes use of prior studies as the basis to formulate hypothesis which will be elaborated in the Table 2.1 as follows:

Table 2.1 Prior Studies

Researchers	Title	Research Design	Result
Betz, M., O'Connell, L., and Shepard, J.M., (1989)	Gender Differences in Proclivity for Unethical Behaviour.	This research analyzed the possible connections between gender and the willingness to engage in unethical business behavior by distributing questionnaires to the business school students in eleven classes in finance and management at the University of Tennessee.	The result shows that men are more than two times as likely as woman to conduct actions regarded as unethical.
O'Leary, C., and Cotter, D., (2000)	The Ethics of Final Year Accountancy Students: An International Comparison	This study analyze the ethical attitudes of final year accountancy students in Ireland and Australia by distributing quetionnaires regarding bribery and cheating.	The result shows that 58% of Irish and 23% of Australian appeared willing to participate in fraud. Males appeared between two and four times more

			likely than females to act unethically.
Stanga, K., and Turpen, R., (1991)	Ethical Judgements on Selected Accounting Issues: An Empirical Study	This study investigates the judgments made by accounting majors (using gender differences) when confronted with selected ethical dilemmas by disributing questionnaires that pertain to accounting practices.	The results suggest that although the vast majority of participants would not engage in unethical behavior.The results do not, however, support the existence of gender differences in ethical judgments.
Yahaya, R. et al., (2016)	Ethical Attitudes of Accounting and Business Students: Malaysian Evidence	One of the purpose of this research is to analyzed about the willingness of the accounting and business students to engage the ethical attitudes by distributing questionnaires that consist of four ethical scenarions used as benchmark of the results.	The result shows that overall most of students would not prefer to conduct the unethical behavior. Besides, they are willing to inform the authorities if there is some fraud.
Mansori, S. et al., (2015)	Do Individual Traits Associate with Ethical Judgment?	This research analyzed about the role of individual traits such as gender, religiosity, ethicity and basic individual values influenced the ethical judgements process. The research was conducted by distributing questionnaires, that includes some ethical issues, to 280 college students in Malaysia.	The results shows that overall personal traits have meaningful and important role to the ethical judgment.

Bhasin, M. L. (2013)	An Empirical Investiation of The Relevant Skills of Forensic Accountants: Experience of A Developing Economy.	This research aims to assess the necessary skills required by forensic accountants in India and make a case for the development of a standardized curriculum for the study of forensic accounting as a course in the Universities.	The results shows that there is influence of forensic ability in detecting economy and financial fraud.
Dhull, I. and Kumar, N. (2012)	Development of Moral Reasoning in the Context of Intelligence and Socio-Economic Status Following Value Clarification	This research aims to examine the effect of value clarification model on moral reasoning of children in relation to socioeconomic status and intelligence. Moral dilemmas by some expert, such as Kohlberg, were used here to investigate the 100 students in India.	The results shows that intelligence has positive significant effect to the development moral reasoning. Meanwhile socioeconomic status does not have significatnt effect on the development moral reasoning.
Alshurafat, H. et al., (2019)	Forensic Accounting Core and Interdisciplinary Curricula Components in Australian Universities: Analysis of Websites	This research aims to explore the directions of forensic accounting education for the Australian universities that already took the course. It also helps the instructors to improve the content of forensic accounting courses.	The results show that there are significant variations in the content knowledge of forensic accounting in Australian universities. This findings show a significant increase of forensic accounting education in Australian universities.

2.3. Hypothesis Formulation

Fraud is a worldwide issue, especially in developing countries that lack forensic accountants (auditor). Meanwhile the importance of forensic accounting (audit) in combating frauds has been seen in several forensic accounting studies. Alabdullah et al. (2014) revealed that there is the influence of the use of forensic accounting in detecting cases of financial corruption.

Forensic expertise usually includes accounting and investigative skills that enable auditors to systematically gather evidence to address specific problems related to possible errors, including fraud, in the appropriate depth level for use in various fields of law, including litigation (Verwey and Asare, 2016). To be a forensic accounting (audit) expert, taking a course of forensic accounting (audit) is a must for accounting students. The course will teach them to see how fraud perpetrators are under pressure to take advantage of opportunities at certain companies (Carpenter 2011).

Students who have taken forensic accounting (audit) courses are expected to provide good ethical judgment against fraud cases compared to those who have not taken. From this explanation, the following hypothesis is proposed:

H1: Forensic accounting (audit) courses have a positive relationships with student's ethical judgment concerning fraud cases.

It is possible for someone to engage in unethical behavior in a different state of socioeconomic status. Caravita et. al (2012) stated that when determining conditions and taking personal choices, socioeconomic factors have been proven to

affect moral values and moral processes. The statement was supported by the results of research from Prasasianta (2011) showing that the higher the socioeconomic status of a person, the more likely to behave consumptively. This can be related to ethical behavior, because usually someone who has a high socioeconomic status and behaves in a consumptive manner, tends to be able to behave unethically.

Usually one with high socioeconomic status tends to behave unethically as his social status makes him think only of his own interests. On the other hand, people with low socialeconomic also have big chance to do some fraudelent action as they lack materials to fulfill their needs. However, Bandopadhyaya (1981) and Vandana (1993), as cited by Dhull and Kumar (2012) found that there was no significant association between moral judgment and socio-economic status in general. From this explanation, the following hypothesis is proposed:

H2 : Socioeconomic status has a poitive relationship with student's ethical judgments concerning fraud cases.

As explained previously, one of the measurements of academic performance is the cumulative achievement index. Cumulative achievement index (GPA) is one of the indicators to know the student's understanding on the knowledge that has already been given. This achievement can be described in quantitative form (numbers) that are specially prepared for the evaluation process, for example grades, courses, test scores, and so on. Academic achievement can reveal the level of success of an academic education process. This means that the academic achievement of a student reflects the level of activities in the learning process.

Kohlberg's (1981) theory states that people who have higher levels of education can understand more complex problems so that they will lead to better levels of moral reasoning. Higher level of education here is determined by GPA. It is assumed that the higher the grades obtained by students, the higher the level of understanding of the subjects studied, and vice versa. Then, students who have a high cumulative achievement index (GPA) are expected to have better understanding on judging fraud cases in ethical way. From this explanation, the following hypothesis is proposed:

H3 : Academic performance has a positive relationship with student's ethical judgments concerning fraud cases.

Gender is becoming quite an important issue when it relates to judge or to assess something. Women are considered more careful in taking actions and avoiding risks that can harm themselves in the long run. In contrast, men are more likely not to think too much about the long-term consequences of a decision making.

According to Gilligan (1983), as stated in Lunsford (2000), men generally focus on rights and rules when evaluating ethical issues while women generally focus on relationships and responsibilities. This reflects that gender differences result in different judgments between men and women in ethical judgment, especially women who will perceive more ethically in assessing an unethical behavior. From this explanation, the following hypothesis is proposed.

HA 4: Gender has a positive relationship with student's ethical judgments concerning fraud cases

2.4. Conceptual Framework

Based on the theoretical review, previous research studies, and the formulation of hypothesis that have been described above, then the conceptual framework is presented in Figure 2.2 as follows:

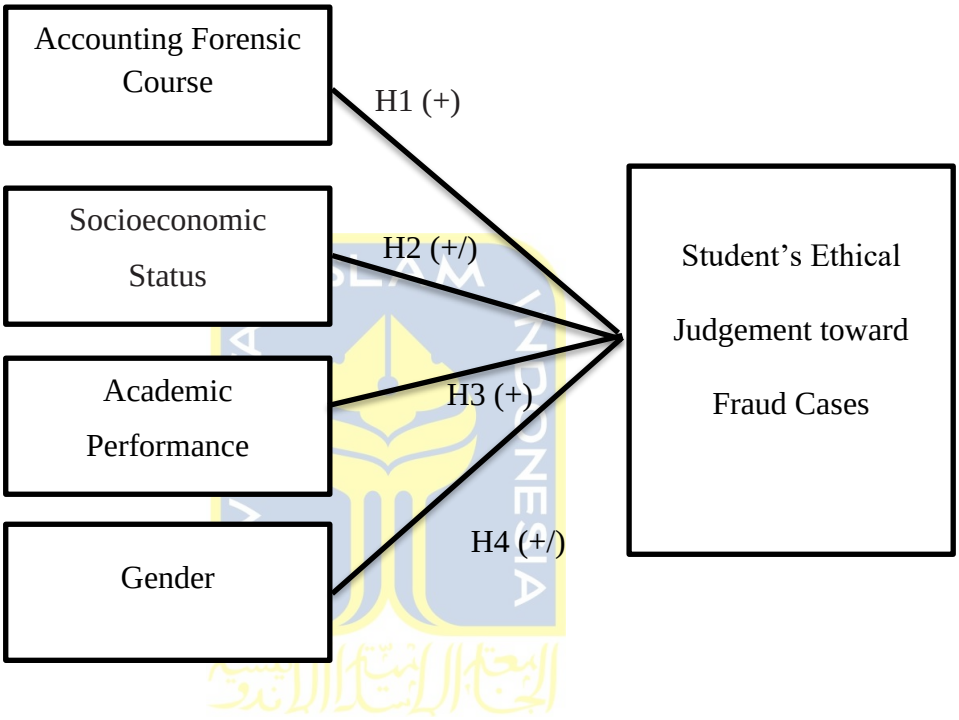


Figure 2.2 Conceptual Framework

CHAPTER III

RESEARCH METHOD

3.1. Research Design

This research is conducted using a quantitative method which describes data and research findings numerically in terms of objects, variables and values. William (2007) stated that quantitative research also involves numeric data collection and mathematical models are used in data analysis method. Besides, this research makes use of primary data as the data resources. Primary data are the data that have been gathered for the specific research problem at hand, using methods to resolve research issues (Hox and Boeji, 2005). The data are obtained directly by distributing questionnaire to the respondents.

3.2. Population and Sample

According to Best & Kahn (2006), a population is defined as a group of individuals, with at least one common characteristic which distinguishes that group from other individuals. In this research, the population are the active students of Accounting Department, Faculty of Business and Economics Universitas Islam Indonesia batch 2014 – 2016**.**

Sample is the part or small portion of the population or a fragment of the whole object which has been taken under study or it is a portion, piece or segment that is representative of a whole. In order that the sample taken can represent the population, the sample size should be calculated first. Yamane (1967) as cited in

Israel (1992), developed one simplified formula that could be used to calculate samples:

$$n=\frac{N}{1+Ne^2}$$

n = the sample size

N = the population size

e = the level of precision (error)

The total number used in this study is the total number of the active students of Accounting Department Universitas Islam Indonesia batch 2014 – 2016, which is 463 students (Accounting Study Program Universitas Islam Indonesia, 2019), as described in the table 3.1. According to Ruslan (2008) in general the tolerable percentage of errors is 5% -10% due to the results of social research that are difficult to guarantee the accuracy of the data as in certain scientific research. So, the writer uses error tolerance of 10%.

$$n=\frac{463}{1+463\ x\ 10\%^2}$$

Based on the above calculations, the results obtained that the minimum number of samples that can be used in this study are 82 accounting students with an error rate of 10%. The error level of 10% in this study was taken based on the limitations of time, cost, and energy as well as the size of the risk borne by the researcher because this study is social so that the level of accuracy of the results is low.

Table 3.1 The Amount of Active Students in Accounting Department

Batch	Amount of Active Students
2014	99
2015	125
2016	239

Sampling in this study was conducted by purposive sampling. The reason for sampling with this method is because it will only choose samples that meet the criteria. Yin (2011), described purposive sample as the selection of participants or sources of data to be used in a study, based on their anticipated richness and relevance of information in relation to the study's research questions. In that case, the criteria for choosing the samples can be concluded as follows:

1. Active students of Accounting Department of Universitas Islam Indonesia.
2. Batch 2014 – 2016.

3.3. Data Collection Method

3.3.1. Data Types

The type of data used in this research is quantitative data by processing the result of the questionnaire distributed to the accounting students of Universitas Islam Indonesia batch 2014-2016.

3.3.2. Data Collection

The source of data in this research is primary data. The primary data are in the form of questionnaires consisting of question items. The primary data are gathered by giving some statements and questions in the form of questionnaires filled out by the respondents. The statements and the questions in the questionnaire are adjusted to the variables to be measured.

The questionnaire is made online using Google Form. Using online questionnaire is intended to make the respondents feel free to fill out the questionnaire wherever and whenever as long as it is still in the specified time period. This research uses a Likert scale to measure the dependent variable tested. The categories that are used on the Likert scale are 1 (Yes, I definitely would), 2 (I probably would), 3 (I don't know what I would do), 4 (I probably would not), and 5 (No, I definitely would not).

3.4. Research Variable

In this research there are two variables, dependent variable and independent variable. The variables are as follows:

3.4.1. Dependent Variable

The dependent variable of this research are ethical judgement. Their ethical judgement will be tested with the questionnaire that contains of some fraud cases that will lead the students to have ethical dilemmas to make the judgement. There will be 10 fraud cases and followed by five scales on each case.

The first four of the cases are based on those used in the Stanga and Turpen (1991) research, then the next four cases are based on the Betz et al. (1989) research and the last two cases are based on the O'Leary and Cotter (2000) research. These cases are used to be one of the benchmarks to know someone's ethical judgment. These cases have been selected according to the needs of the authors and also given a slight modification. These cases are presented in the table 3.2 below:

Table 3.2 Item Cases for The Ethical Judgment Variable Questionnaire

No	Items of Fraud Cases	Sources
1	Dealt with lowering a company's accounting and taxable income by misstating the company's cost of goods sold expense.	Stanga and Turpen (1991)
2	Dealt with accepting a Rp 250,000,000 cash payment in exchange for selecting a company as an outside auditor to perform the auditing work to the company.	Stanga and Turpen (1991)
3	You are working for a large company and you discover a way to transfer funds from that company to an account from which you can draw money. If you transfer these funds, you can obtain Rp 200,000,000. Due to the technical complexities involved there is no way you will be caught.	Betz et al. (1989)
4	You are working for a large company and you discover a way to transfer funds from that company to an account from which you can draw money. If you transfer these funds, you can obtain Rp 200,000,000. Due to the technical complexities involved there is a 1 in 10 chance of being caught.	Betz et al. (1989)

5	You are an auditing trainee at a leading accountancy firm. You are currently working on an audit that requires you to travel. The firm pays for the travelling and subsistence expenses. A fellow auditing trainee tells you that he claims more expenses for travelling and subsistence than he has actually spent. If you claim Rp 55,000,000 but spend only Rp 40,000,000, you could earn an additional Rp 15,000,000 at the company's expense. There is no chance of being caught.	Betz et al. (1989)
6	You are an auditing trainee at a leading accountancy firm. You are currently working on an audit that requires you to travel. The firm pays for the travelling and subsistence expenses. A fellow auditing trainee tells you that he claims more expenses for travelling and subsistence than he has actually spent. If you claim Rp 55,000,000 but spend only Rp 40,000,000, you could earn an additional Rp 15,000,000 at the company's expense. However, there is a 1 in 10 chance of being caught.	Betz et al. (1989)
7	You have completed your degree and have spent six months in your first job. You are the assistant accountant at a large manufacturing company. After six months you notice the firm has a very clever accounting scheme in force which allows it to understate its profit by Rp 400,000,000 a year, thus understating the return due to shareholders. You confront your boss, the chief accountant, and he admits the scheme is illegal. He and the three remaining directors split the amount equally each year, each taking Rp 100,000,000. The scheme is perfectly disguised and as the external auditors have expressed themselves delighted with the company and have no intention of doing anything but minimal work over the next three years, there is no way they can possibly get caught. You confirm this for	O'Leary and Cotter (2000)

	yourself. Your boss offers to split the proceeds five ways. It will run for another two years and then will be scrapped. He is offering you Rp 80,000,000 per annum for three years, on top of your salary, and you have no chance of being caught.	
8	You have completed your degree and have spent six months in your first job. You are the assistant accountant at a large manufacturing company. After six months you notice the firm has a very clever accounting scheme in force which allows it to understate its profit by Rp 400,000,000 a year, thus understating the return due to shareholders. You confront your boss, the chief accountant, and he admits the scheme is illegal. He and the three remaining directors split the amount equally each year, each taking Rp 100,000,000. The scheme is perfectly disguised and as the external auditors have expressed themselves delighted with the company and have no intention of doing anything but minimal work over the next three years, there is no way they can possibly get caught. You confirm this for yourself. Your boss offers to split the proceeds five ways. It will run for another two years and then will be scrapped. He is offering you Rp 80,000,000 per annum for three years, on top of your salary, and your boss tells you there is a 1 in 10 chance of being caught.	O'Leary and Cotter (2000)

3.4.2. Independent Variable

3.4.2.1. Accounting (Audit) Forensic Course

The urge and the need of having profesional forensic accountant (auditor) in the world are increasing since nowadays there are a lot of frauds that happen. Thus, it is believed that having forensic accounting (audit)

course as one of courses in accounting department in university is great importance. Forensic accounting education is an important factor in allowing students to learn, observe, and experience these global and local fraud cases (Saito and Conover, 2016).

Accounting (audit) forensic courses can be measured by using dummy variable. Dummy variable is a categorical variable that is thought to have an influence on variables that are continuous. The dummy variable only has 2 (two) values, namely 1 and 0, and is given the symbol D. In this variable testing, d=1 is for the students that have already taken accounting (audit) forensic course and d=0 is for the students that have not taken accounting (audit) forensic course yet.

3.4.2.2. Socioeconomic Status

In this research, the socioeconomic status variable will be measured by providing several choices for the amount of monthly allowance then the students have to choose based on the amount allowance that they get from their parents in a month. Besides, it will also be measured with what transportation that the students use to go to campus. The choices are described in the table 3.3 and table 3.4 below:

Table 3.3 List of Monthly Allowance Choices

Choice	Monthly Allowance
1	Less than Rp. 1,000,000
2	Rp. 1,000,000 - Rp. 1,500,000

3	Rp. 1,600,000 - Rp. 2,000,000
4	Rp. 2,100,000 - Rp. 2,500,000
5	Rp. 2,600,000 - Rp. 3,000,000
6	More than Rp. 3,000,000

Table 3.4 List of Transportation

Choice	Transportation
1	Walking
2	Public transportation
3	Motorcycle
4	Car

3.4.2.3. Academic Performance

Grade Point Average (GPA) is considered a tool to measure student's abilities during their studies. Trail et al., (2006) said that the achievement index is the best prediction of academic success. In this research, academic performance will be measured by GPA. The students will choose which one is their GPA based on the choice provided in the questionnaire. The choices of GPA are described in the table 3.4 below:

Table 3.5 List of GPA Choices

Choice	GPA
1	Less than 2.0
2	2.1 – 2.5

3	2.6 – 3.0
4	3.1 – 3.5
5	3.6 – 4.0

3.4.2.4. Gender

Studies on the relationship between gender and ethical judgment revealed various results. Several studies have shown women have higher ethical attitudes than men (Chung and Monroe, 2001; Ruegger and King, 1992; Shaub, 1994). The other studies show, however, that men behave ethically than women (Betz, 1989; O'Leary and Cotter, 2000). Meanwhile, there are also studies that show that there is no difference between men and women on their ethical judgment (Stanga and Turpen, 1991; Hartikainen and Torstilla, 2004).

Therefore, it is important to conduct research on the effect of gender on ethical judgment. This variable will be tested using dummy variable also which is d=1 for male and d=0 for female.

3.5. Data Analysis Technique

This study uses multiple linear regression analysis techniques to determine the effect of each independent variable on the dependent variable. Meanwhile the statistical test tool uses the SPSS application 21st edition.

3.5.1. Instrument Test

3.5.1.1. Validity Test

Validity test is a measure that shows the extent to which the measuring instrument is able to measure what to be measured. This test is carried out to check the validity of the statements on the questionnaire, whether the statement is able to reveal something measured by the questionnaire. A questionnaire is valid if the question in the questionnaire is able to reveal something that the research problem needs (Ghozali, 2018). If r table < r count (significance level = 5%), it is considered valid and vice versa.

3.5.1.2. Reliability Test

Ghozali (2018) stated that reliability is a tool to measure a questionnaire which is an indicator of a variable or constructs. A questionnaire can be said to be reliable or reliable if the respondent's answers to the questions in the questionnaire are consistent or stable from time to time, if only the variable gives a Cronbarch alpha value of more than 0.6. Such value is the minimum value of each variable to be said reliable. Reliability testing is done by calculating the correlation of each statement on each variable with a total score. So, the closer the coefficient number is, the more reliable the statement item is.

3.5.2. Descriptive Statistics

Statistical Analysis Description is used not to test hypotheses but rather is used to display and analyze data accompanied by calculations to clarify the characteristics of the data. Ghozali (2018) says that descriptive statistics in this study provide a description of the data seen through the mean (standard), standard deviation, maximum value, and minimum value.

3.5.3. Classical Assumption Test

Having described the data and tested the quality of the data, classical assumption test is conducted. This test aims to test the accuracy in estimation, consistency, and inconsistency of the proposed regression model. There are several types of classical assumption test, among them are the normality test, the multicollinearity test, the heteroscedasticity test.

3.5.3.1. Normality Test

Ghozali (2018) stated that the normality test aims to test whether in the regression model, dependent and independent variables have a normal distribution. To find out whether residuals are normally distributed, the Kolmogorovsmirnov statistical test was used in this study. If the results of the significance value > 0.05 then the data are normally distributed and vice versa.

3.5.3.2. Multicollinearity Test

Multicollinearity test aims to test whether in the regression model a correlation is found between the independent variables (Ghozali, 2018).

Such a correlation should not occur in a good regression model. If there is a correlation, then there is a problem called multicollinearity.

The presence and absence of correlation between variables can be seen by looking at the value of Variance Inflation Factor (VIF) and using the amount of tolerance (10%). If tolerance > 0.1 or VIF < 10, it can be said that the regression model is free from multicollinearity. Conversely when the VIF > 10 and tolerance < 0.1, it can be concluded that the regression model has multicollinearity problems.

3.5.3.3. Heteroscedasticity Test

This test aims to test whether inequality of the variance of the residuals from one observation to another occurs in the regression model (Ghozali, 2018). If the variance of the residual value from one observation to another is fixed, then it is called Homocedasticity and if the variance differs from one observation to another, it is called Heteroscedasticity. This test is conducted using a scatter plot graph. If the point spreads above or below zero on the Y axis, it means there is no heteroscedasticity. However, if there is a certain pattern, then heteroscedasticity has occurred. Meanwhile, a good regression model may be called as a good model if the heteroscedasticity does not happen.

3.5.4. Hypothesis Test

3.5.4.1. Multiple Linear Regression Analysis

The analysis used in this study is multiple linear regression, that is, examining the effect of accounting (audit) forensic courses, socioeconomic status, academic performance and gender on student's ethical judgment concerning fraud cases. In other words, multiple regression analysis perceives at the effect of independent variables on the dependent variable (Ghozali, 2018).

The general form of multiple linear regression models with p independent variables is seen in the following equation:

$$\mathbf{Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e}$$

Y = Dependent Variable (Student's Ethical Judgement)

a = Constant

$b_1..b_2..b_3\ldots$ = Regression coefficient

X_1 = Accounting (Audit) Forensic Course

X_2 = Socioeconomic status

X_3 = Academic Performance

X_4 = Gender

e = Error

3.5.4.2. Coefficient of Determination (Adjusted R^2)

The coefficient of determination test aims to measure how far the model's ability to explain the variation of the dependent variable (Ghozali, 2018). The coefficient of determination lies at 0 and 1. A small R^2 value means that the ability of the independent variables to explain the dependent variables is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2018).

3.5.4.3. F-Test

The F statistical test shows whether all independent variables entered in the model have a joint effect on the dependent variable (Ghozali, 2018). F test can be done by looking at the significance value of F on the output of regression results using SPSS with a significance level of 0.05 (α = 5%). If the probability value is greater than α, the regression model is not fit. Whereas, if the probability value is smaller than α it means that the regression value is fit or suitable for use.

3.5.4.4. T-Test

The data analysis method used to test the four hypotheses about the factors that affect students' ethical judgments regarding fraud cases is the *Paired Sample t-test* with the sig level of 0.05. The objective of t-test is to test the regression coefficient individually (partial) of the independent variable on the dependent variable.

Testing criteria:

Hypothesis is accepted if sig-value < 0.05

Hypothesis is rejected if sig-value > 0.05

CHAPTER IV

FINDINGS AND DISCUSSIONS

4.1. Results of Data Collection

The primary data in this study were obtained through online questionnaires using GoogleForm with the link of https://forms.gle/5XFHYikWToP4uNZu5. The link was shared to the active accounting students of UII from the batch of 2014 – 2016. However, only 155 respondents who submitted the questionnaires. The researcher used 120 of the submitted questionnaires because the rest are incomplete.

Table 4.1 Questionnaires Distribution

Explaination	Amount
Questionnaires distributed	463
Questionnaires returned	155
Incomplete questionnaires	35
Questionnaires used	120

Source: Data processed, 2020

4.2. Data Description

4.2.1. Based on Batch

Based on the data collected, there are 3 categories based on the batch. There are 20 respondents from 2014 intake, 38 respondents from 2015 intake then there were 62 respondents from 2016 intake. The more detailed information are presented in Table 4.2 below:

Table 4.2 Respondent's Batch

Batch	Frequency	Precentage
2014	20	16.7%
2015	38	31.7%
2016	62	51.6%
Total	**120**	**100%**

Source: Data processed, 2020

4.2.2. Based on Forensic Accounting (Audit) Course

The percentage of active students that have already taken the forensic accounting (audit) course and not yet are summarized in the table 4.3 below:

Table 4.3 Respondent's Participation on Forensic Accounting (Audit) Course

Forensic Accounting (Audit)	Frequency	Precentage
Yes	65	54.2%
No	55	45.8%
Total	**120**	**100%**

Source: Data processed, 2020

Table 4.3 above shows that from the 120 active accounting students of Faculty Economics and Business of Universitas Islam Indonesia, there are 65 students or 54.2% of the total respondents who have already taken the forensic accounting (audit) course and there are 55 students or 45.8% of the total respondents who have not yet taken the forensic accounting (audit) course.

4.2.3. Based on Socioeconomic Status

The respondent's socioeconomic status can be seen through their monthly allowances (see table 4.4) and the transportation used to go to campus (see table 4.5).

Table 4.4 Respondent's Monthly Allowances

Monthly Allowances	Frequency	Precentage
Less than Rp. 1,000,000	6	5%
Rp. 1,000,000 - Rp. 1,500,000	30	25%
Rp. 1,600,000 - Rp. 2,000,000	32	26.7%
Rp. 2,100,000 - Rp. 2,500,000	27	22.5%
Rp. 2,600,000 - Rp. 3,000,000	13	10.8%
More than Rp. 3,000,000	12	10%
Total	**120**	**100%**

Source: Data processed, 2020

Table 4.4 displays that the highest percentage of monthly allowance is on the amount of 1.6 – 2 million rupiahs and the lowest one is on the amount of less than 1 million rupiahs.

After that, the respondent's socioeconomic status can be seen through what transportation they used to go to campus. The table 4.5 explains that there are 20 respondents or 16.7% of the total respondents who go to campus on foot, there are 0 respondents using public transportation to go to campus, there are 82 respondents or 68.3% of the total respondents that use motorcycle to go to

campus, and the last, there are 18 respondents or 15% of the total respondents who use car to go to campus.

Table 4.5 Respondent's Transportation

Transportation	Frequency	Precentage
Walking	20	16.7%
Public transportation	0	0%
Motorcycle	82	68.3%
Car	18	15%
Total	**120**	**100%**

Source: Data processed, 2020

4.2.4. Based on Academic Performance

GPA is a quantitative measure of academic performance. Table 4.6 below shows us the respondent's profiles based on their GPA. There are no respondents with the GPA less than 2.0 and 2.1 – 2.5, and then there are 6 respondents or 5% of the total respondents with the GPA of 2.6 – 3.0. Then there are 40 respondents or 33.3% of the total respondents with the GPA of 3.1 – 3.5. The last, there are 74 respondents or 61.7% of the total respondents with the GPA of 3.6 – 4.0.

Table 4.6 Respondent's GPA

GPA	Frequency	Percentage
Less than 2.0	0	0%
2.1 – 2.5	0	0%
2.6 – 3.0	6	5%
3.1 – 3.5	40	33.3%
3.6 – 4.0	74	61.7%
Total	**120**	**100%**

Source: Data processed, 2020

4.2.5. Based on Gender

The number of respondents who are male is 40 respondents which means 33.3% of the total sample of 100 respondents. The female respondents are 80 respondents or 66.7% of the total respondents. See table 4.7 below:

Table 4.7 Respondent's Gender

Gender	Frequency	Precentage
Male	40	33.3%
Female	80	66.7%
Total	**120**	**100%**

Source: Data processed, 2020

4.3. Instrument Test

4.3.1. Validity Test

A validity test is used to determine the validity of the questionnaire distributed to respondents. Question item can be said to be valid if the value of r count > r table. In this study, the amount of data that can be used is 120 questionnaire, with a confidence level of 95% (α = 5%). Determine the value of r table using the formula df = (n - k), then the value is 0.1779 or 0.178. Based on the results on the table 4.8 below, all of the items have a corrected item-total correlation greater than r table. Therefore it can be concluded that the question points can be used for further research instruments.

Table 4.8 Validity Test

Variable	Question Code	Corrected Item- Total Correlation	r-table	Explanation
Ethical Judgment	EJ1	0.565	0.178	Valid
	EJ2	0.608	0.178	Valid
	EJ3	0.673	0.178	Valid
	EJ4	0.610	0.178	Valid
	EJ5	0.445	0.178	Valid
	EJ6	0.631	0.178	Valid
	EJ7	0.414	0.178	Valid
	EJ8	0.554	0.178	Valid

Source: Data processed, 2020

4.3.2. Reliability Test

A reliability tests is a test to show the extent to which a measuring device can be relied upon. In this study, reliability testing was conducted to find out whether the questionnaire distributed to respondents have fulfilled reliable requirements. A questionnaire can be said to be reliable if the Cronbach alpha value is greater than 0.6 or 60%. The following are the results of the reliability test:

Table 4.9 Reliability Test

Variabel	*Cronbach's Alpha*	Coefficient Standard	Explanation
Ethical Judgment	0.891	0.60	Reliable

Source: Data processed, 2020

Based on table 4.9, the variables in this study can be said to be reliable as the Cronbach alpha coefficient is greater than 0.6. Therefore it can be concluded that the question items can be used for instruments for further research.

4.4. Descriptive Statistics

A descriptive statistic analysis is used to describe the state of the research variables statistically. This study uses the minimum and maximum value, average value (mean), and standard deviation to describe the statistical description of each variable. The result of descriptive statistical analysis can be seen in Table 4.10 below:

Table 4.10 Descriptive Statistics

Variable	Minimum	Maximum	Mean	Std. Deviation
Forensic Accounting (Audit) Course	0	1	0.54	0.500
Socioeconomic Status	4	10	6.21	1.655
Academic Performance	3	5	4.57	0.590
Gender	0	1	0.33	0.473
Ethical Judgment	23	40	35.25	4.911

Source: Data processed, 2020

From the results of the data analysis above, it can be concluded that each variable is described as follows:

1. It is known that the Forensic Accounting (Audit) Course variable has a minimum value of 0 which is the lowest rate and a maximum value of 1 which is the highest rate given by the respondents. The mean value of this variable is 0.54 which means that the respondent's most answers are already taken the course. The standard deviation value of Forensic Accounting (Audit) Course equals 0.500, which means the size of the data distribution from Forensic Accounting (Audit) Course is 0.500 from 120 respondents.
2. It is known that the Socioeconomic Status variable has a minimum value of 4 which is the lowest rate and has a maximum value of 10 which is the highest rate given by the respondents. The mean value of this variable is 6.21 which means that the respondent's most answers are on the medium to high level of socioeconomic status. The standard deviation value of Socioeconomic Status equals 1.655, which means the size of the data distribution from Socioeconomic Status is 1.655 from 120 respondents.

3. It is known that the Academic Performance variable has a minimum value of 3 which is the lowest rate and has a maximum value of 5 which is the highest rate given by the respondents. The mean value of this variable is 4.57 which means that the most respondent's answers are on the good grade of GPA. The standard deviation value of Academic Performance equal to 0.590, which means the size of the data distribution from Academic Performance is 0.590 from 120 respondents.
4. It is known that the Gender variable has a minimum value of 0 which is the lowest rate and has a maximum value of 1 which is the highest rate given by the respondents. The mean value of this variable is 0.33 which means that the most respondent's answers are female. The standard deviation value of Gender equal to 0.473, which means the size of the data distribution from Gender is 0.473 from 120 respondents.

Based on the result in the table, the average value of Ethical Judgment is 35.25, which means that most of the respondents provide high value for Ethical Judgment.

4.5. Classical Assumption Test

4.5.1. Normality Test

Normality test aims to test whether in the regression model, the dependent variable and the independent variables both have normal distributions. A good regression analysis model should have a normal or near-

normal distribution. It would be a normal data distribution, if the probability value > 0.05. The following are the results of the normality test:

Table 4.11 Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	4.49532962
Most Extreme Differences	Absolute	.116
	Positive	.063
	Negative	-.116
Kolmogorov-Smirnov Z		1.273
Asymp. Sig. (2-tailed)		.078

a. Test distribution is Normal.

Source: Data processed, 2020

Based on the results of the normality test in table 4.10, it can be concluded that this regression model is normally distributed because the probability value is 0.078 which greater than 0.05. Then this regression model is suitable for further analysis.

4.5.2. Multicollinearity Test

Multicollinearity test aims to determine whether a correlation is found between independent variables in a regression model. Such a correlation should not occur in a good regression model. To test multicollinearity,Variance

Inflation Factor (VIF) and tolerance are used. The research data is declared multicollinearity free if tolerance < 1 and VIF < 10.

Table 4.12 Multicolleniarity Test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	ForensicAccounting	.989	1.011
	Socioeconomic	.995	1.005
	AcademicPerformance	.998	1.002
	Gender	.990	1.010

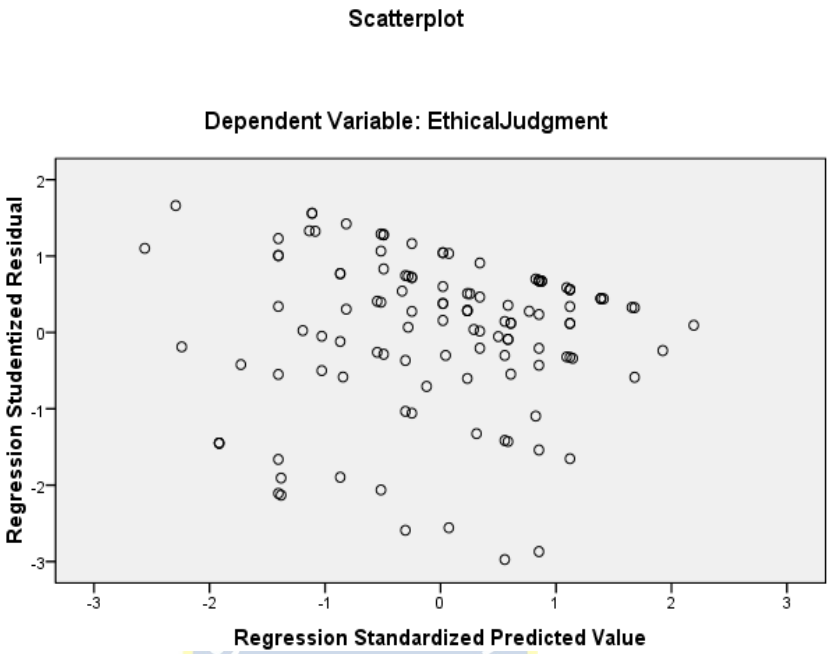
a. Dependent Variable: EthicalJudgment

Source: Data processed, 2020

Based on the table above, the VIF value for all independent variables are less than 10 and the tolerance value is above 0.1. Therefore it can be concluded that the regression model equation does not contain multicollinearity problems which mean there is no correlation between the independent variables so it is worth using for further analysis.

4.5.3. Heteroscedasticity Test

The heteroscedasticity test aims to determine whether inequality of the variance of the residuals from one observation to another occurs in a regression model.



Source: Data processed, 2020

Figure 4.1 Scatterplot of Heteroscedasticity Test

If the variance from the residual observations to other observations is different, it means that there are symptoms of heteroscedasticity in the regression model. If the heteroscedasticity does not occur, it means that the data is called as good data. This test is done using scatterplot graphics. If the points spread above or below zero on the Y-axis, then heteroscedasticity does not occur. The result of heteroscedasticity test presented in the figure 4.1 above indicates that the heteroscedasiticity test does not show a clear pattern. Besides, the points are spread above and below 0 on the Y axis. Thus, it means that there is no heteroscedasticity.

4.6. Hypothesis Test

4.6.1. Multiple Linear Regression Analysis

Multiple linear regression analysis is used to see the effect of independent variables on the dependent variable. This analysis is done by examining the value of B in the unstandardized coefficients of the results of multiple linear regression analysis, then the value is included in the regression equation. The results of multiple linear regression analysis can be seen in the table below:

Table 4.13 Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.669	3.663		5.643	.000
	ForensicAccounting	2.177	.842	.222	2.585	.011
	Socioeconomic	.530	.254	.179	2.088	.039
	AcademicPerformance	2.288	.711	.275	3.219	.002
	Gender	-1.014	.890	-.098	-1.139	.257

a. Dependent Variable: EthicalJudgment

Source: Data processed, 2020

Based on the results of the analysis above, the regression model/equation used as follows:

$$\mathbf{Y = 20.669 + 2.177X_1 + 0.530X_2 + 2.288X_3 - 1.014X_4}$$

The interpretation of the above equation is as follows:

1. A constant value of 20.669 indicates that if all the independent variables equal zero, so the the level of ethical judgment equals 20.669 units.
2. Forensic accounting (X_1) regression coefficient value is 2.177 with a positive direction. This means that for every 1 unit increase in forensic accounting, then ethical judgment would also increase by 2.177 units.
3. Socioeconomic status (X_2) regression coefficient value is 0.530 with a positive direction. This means that for every 1 unit increase in socioeconomic status, then ethical judgment would increase by 0.530 units.
4. Academic performance (X_3) regression coefficient value is 2.288 with a positive direction. This means that for every 1 unit increase in academic performance, then ethical judgment would also increase by 2.288 units.
5. Gender (X_4) regression coefficient value is -1.014 with a negative direction. This means that for every 1 unit increase in gender, then ethical judgment would decrease by 1.014 units.

4.6.2. Coefficient of Determination (Adjusted R^2)

The coefficient of determination is used to determine the close relationship between the independent variable and the dependent variable. The value of R^2 lies between 0 to 1 ($0 \leq R^2 \leq 1$). The purpose of calculating the coefficient of determination is to determine the effect of the independent variable on the dependent variable. From the results of data analysis, the following results are obtained:

Table 4.14 Coefficient of Determination (Adjusted R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.403[a]	.162	.133	4.573

a. Predictors: (Constant), Gender, ForensicAccounting, Socioeconomic, AcademicPerformance
b. Dependent Variable: EthicalJudgment

Source: Data processed, 2020

Table 4.13 show that the adjusted R^2 value is 0.133, which means that gender, forensic accounting, socioeconomic status and academic performance are only able to explain the ethical judgment by 13.3%, after adjusting for the sample and independent variables. While the remaining 86.7% is explained by other variables excluded in this current study.

4.6.3. F – Test

The purpose of the F test is to test whether the regression model is suitable for use or fit. F test can be done by looking at the significance value of F at the output of the regression results with a significance level of 0.05 (α = 5%). If the probability value is greater than α it means that the regression model is not fit. Meanwhile, if the significance value is smaller than α, it means that the regression model is fit.

From the following F test results, a significance value of less than 0.05 is obtained, which is 0,000 (0,000 < 0.05). So it can be concluded that the regression model used in this study has a fit or feasible regression model to use.

Table 4.15 F – Test Results

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	465.749	4	116.437	5.568	.000[a]
	Residual	2404.751	115	20.911		
	Total	2870.500	119			

a. Predictors: (Constant), Gender, AcademicPerformance, Socioeconomic, ForensicAccounting

b. Dependent Variable: EthicalJudgment

Source: Data processed, 2020

4.6.4. T - Test

Hypothesis testing is done using t-test. This test aims to examine the effect of independent variables (forensic accounting (audit), socioeconomic status, academic performance and gender) separately on the dependent variable (student's ethical judgment). The influence is seen from the level of significance of the individual independent variables on the dependent variable, assuming other independent variables are of constant value. This test employs a significance level (α) of 5%. The basis for determining the level of an independent variable are:

a. If the significance value < 5%, H0 is rejected and H1 is accepted

b. If the significance value > 5%, H0 is accepted and H1 is rejected

The following table shows the results of the t test and its interpretation:

Table 4.16 Summary of Hypothesis Test Results

Hypothesis	Description	B	t	Sig.	Explaination
H1 (+)	Forensic Accounting → Ethical Judgment	2.177	2.585	.011	Accepted
H2 (+/-)	Socioeconomic Status → Ethical Judgment	0.530	2.088	.039	Accepted
H3 (+)	Academic Performance → Ethical Judgment	2.288	3.219	.002	Accepted
H4 (+/-)	Gender → Ethical Judgment	-1.014	-1.139	.257	Rejected

Source: Data processed, 2020

4.7. Discussion and Analysis

4.7.1. Forensic accounting (audit) courses have a positive relationships with student's ethical judgment concerning fraud cases

The results of hypothesis testing in table 4.15 shows that forensic accounting (audit) course has a significance level of 0.011 < 0.05 and t count 2.585 > t table 1.980 from the research that involved 120 students. This value means that there is a positive significant relationship between forensic accounting (audit) course and student's ethical judgment. So it can be concluded that $H_{1,}$ with the statement of forensic accounting (audit) course has a positive relationships with student's ethical judgment concerning fraud cases is accepted, or it can be said that the first hypothesis is supported.

Based on the results above, this research has consistent results with the previous research by Bhasin, M. L. (2013) that stated there is influence of having forensic ability in detecting the economic and financial fraud. It is in line with the goals of Universitas Islam Indonesia that implements forensic accounting (audit) course, that is the students are expected to have more insight and knowledge about the real situation in the working world through the study of forensic accounting (audit). American Institute of Certified Public Accountant (AICPA), as cited in Alshurafat (2019), stated that the existence of forensic accounting program in a college has the aim to prepare the students to become good forensic accountants.

All of the cases in this research are about the examples of fraud cases that commonly happen in order to evaluate the ethical judgment of students in Universitas Islam Indonesia that have already taken the forensic accounting (audit) course and the students who have not taken. As the result of this research is positive significant, then it could be concluded that Universitas Islam Indonesia have successfully implemented the course to their accounting students in Faculty of Business and Economics. The students that have already taken the forensic accounting (audit) course would be more sensitive as an future auditor and accountant to judge the fraud cases provided in this research.

Moreover, the results of this research are consistent with the previous research by Saito & Conover (2016). They found that students got the opportunity to learn and experience such global fraud cases by having the forensic accounting education.

4.7.2. Socioeconomic status has a relationship with student's ethical judgments concerning fraud cases

The results of hypothesis testing in table 4.15 shows that socioeconomic status has a significance level of 0.039 > 0.05 and t count 2.088 > t table 1.980 from the research that involved 120 students. This value means that there is positive and significant relationship between socioeconomic status and student's ethical judgment. So it can be concluded that $H_{2,}$ saying that socioeconomic status has a relationship with student's ethical judgment concerning fraud cases is accepted, or it can be said that the second hypothesis is supported.

Ginting (2003) reported that the likelihood of unethical behavior in a state of different socioeconomic status may occur. However the results of this research have inversely propotional results from the previous research by Prasastianta (2011) that stated people with high socioeconomic status tend to behave more consumptively. This research shows a positive significant relationship which means that the students with higher socioeconomic status tend to behave more ethically when they encounter some unethical situations. In other

words, those with lower socioeconomic status tend to behave unethically.

The results of this research corroborate Haidt et al (1993) that showed people with low socialeconomic status are considered disrepectful. This could happen because they live in the situation where they lack of sufficient material support. Thus, it makes sense when people with low social economic status tend to behave unethically when they are faced with some unethical situation, moreover if the situations give them the chance to commit frauds.

4.7.3. Academic performance has a positive relationship with student's ethical judgments concerning fraud cases

The results of hypothesis testing in table 4.15 shows that academic performance has a significance level of 0.002 < 0.05 and t count 3.219 > t table 1.980 from the research that involved 120 students. This value means that there is a positive significant relationship between academic performance and student's ethical judgment. So it can be concluded that $H_{3,}$ saying that academic performance has a relationship with student's ethical judgment concerning fraud cases is accepted, or it can be said that the third hypothesis is supported.

Based on the result above, this research has consistent results with Kohlberg's Theory (1981). Besides, the result of this resarch corroborate Dhull and Kumar (2012) that stated higher moral reasoning was owned by the students with high levels of intelligence, so that the

students would not accept the unethical situation in some moral dilemmas.

Higher level of education in this research is predicted with the level of students's GPA. The research found a positive significant relationship which means the higher GPA of the students, they tend to be more ethically than the others.

4.7.4. Gender has a relationship with student's ethical judgments concerning fraud cases

The results of hypothesis testing in table 4.15 shows that gender has a significance level of 0.257 > 0.05 f and t count -1.139 < t table 1.980 from the research that involved 120 students. This value means that there is no significant relationship between gender and student's ethical judgment. So it can be concluded that H_4, with the statement of gender has a relationship with student's ethical judgment concerning fraud cases is rejected, or it can be said that the forth hypothesis is not supported.

The reason why gender does not influence the ethical judgment concerning fraud cases is because men and women have the same opportunities in carrying out their responsibilities and achievements as an accountant and auditor. Differences in gender roles in making a decision can be overcome by carrying out a profession in accordance with professional standards or ethical codes, so that professionalism can build public confidence in the quality of services provided.

Thus, the result of this reseach are supports Herwinda (2010) and Stanga and Turpen (1991) who found that gender did not explain the variation or the differences that might appear in the ethical judgment of the people.

CHAPTER V
CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

This research was conducted to examine the influence of forensic accounting (audit) course, socioeconomic status, academic performance, and gender to the students' ethical judgment concerning accounting fraud. Based on the results of data analysis and the discussion described in the previous chapter, it can be concluded that the forensic accounting (audit) course, socioeconomic status, and academic performance have a positive significant influcence on students' ethical judgment. Meanwhile, the students that have not yet taken the forensic accounting (audit) course, have low socioeconomic status, and have low academic performance will also have bad ethical judgment toward accounting fraud. However, fails to influence the students' ethical judgment.

5.2. Limitations

1. This research has only used the specific samples of Universitas Islam Indonesia students. Therefore it could not be used as generalized.
2. There are some invalid answers from the submitted questionnaires. Out of 155 respondents, 35 respondents made mistakes and did not fill out the questionnaire completely, so that there were only 120 questionnaires used as the research data.

5.3. Recommendations

Based on the conclusions above, there are a few suggestions for future researchers who intend to conduct studies on the factors affecting Student's Ethical Judgment:

1. It is suggested that accounting students improve their knowledge, understanding, experience, and expertise in the field of accounting, especially forensic accounting (audit). Furthermore, they are expected to be able to apply ethical and moral values in carrying out their professional work and are also expected to be more sensitive to cases of accounting frauds.
2. It is reccommended that next researcher is expected to add other relevant variables that can influence Ethical Judgment also use or add data collection methods besides questionnaire method so that the data generated represents the responses of respondents and can avoid bias due to a limited choice of answers.
3. It is suggested that future studies expand the population such as comparing students at two or more universities and increase the number of samples used to gain a more representative picture.

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APPENDICES

APPENDIX 1 : Questionnaire Sheet

KUESIONER PENELITIAN

PROGRAM STUDI AKUNTANSI

PROGRAM INTERNASIONAL

FAKULTAS BISNIS DAN EKONOMIKA

UNIVERSITAS ISLAM INDONESIA

Assalamualaikum Wr. Wb.

Perkenalkan, saya Arienda Sausan Sekardevi, salah satu mahasiswi Akuntansi tingkat akhir di Fakultas Bisnis dan Ekonomika Universitas Islam Indonesia yang sedang melakukan penelitian untuk menyelesaikan tugas akhir saya.

Saya memohon kesediaan Saudara/i menjadi responden dalam penelitian saya dengan mengisi kuesioner yang diberikan. Semua jawaban dan identitas yang Saudara/i berikan, dijamin penuh kerahasiaannya.

Terima kasih atas kesediaan dan ketulusan Anda dalam mengisi kuesioner ini. Semoga kebaikan Saudara/i mendapatkan balasan dan pahala dari Allah SWT. Untuk informasi lebih lanjut tentang penelitian ini, silakan hubungi saya melalui 16312035@students.uii.ac.id

Wassalamualaikum Wr. Wb.

Salam,

Arienda Sausan Sekardevi

BAGIAN 1 PROFIL RESPONDEN

INSTRUKSI

Bacalah pertanyaan-pertanyaan di bawah ini dengan seksama, kemudian pilihlah jawaban yang tersedia yang paling sesuai dengan situasi Anda.

1. Nama: ..... (Anda dapat mengosongi ini)

2. Jenis kelamin:
   □ Laki-laki □ Wanita

3. Angkatan :
   □ 2014
   □ 2015
   □ 2016

4. Apakah Anda sudah mengambil mata kuliah Akuntansi (Audit) Forensik?
   □ Sudah □ Belum

5. Prestasi akademik (IPK) :
   □ Kurang dari 2,0 □ 3,1 – 3,5
   □ 2,1 – 2,5 □ 3,6 – 4,0
   □ 2,6 – 3,0

6. Pendapatan (uang saku) per bulan:
   □ Kurang dari Rp. 1.000.000,- □ Rp. 2.100.000 - Rp. 2.500.000
   □ Rp. 1.000.000 - Rp. 1.500.000 □ Rp. 2.600.000 - Rp. 3.000.000
   □ Rp. 1.600.000 - Rp. 2.000.000 □ Lebih dari Rp. 3.000.000,-

7. Transportasi yang Anda gunakan untuk ke kampus :
   □ Jalan kaki □ Motor
   □ Kendaraan umum □ Mobil

BAGIAN 2	SKENARIO PENILAIAN ETIS

INSTRUKSI

Bacalah pertanyaan di bawah ini dengan cermat. Tidak ada jawaban yang salah dalam skala yang disediakan, maka pilihlah jawaban yang paling sesuai dengan situasi dan kodisi anda.

1. Anda merupakan seorang akuntan di salah satu perusahaan. Anda memiliki kesempatan untuk menurunkan pendapatan kena pajak (*taxable income)* perusahaan dengan mengubah harga pokok penjualan (*cost of goods sold expense)* perusahaan. Bagaimana Anda merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	**Saya mungkin akan lakukan**	**Saya tidak tahu apa yang akan saya lakukan**	**Saya mungkin tidak akan lakukan**	**Saya pasti tidak akan lakukan**

2. Anda adalah seorang akuntan di perusahaan dan Anda memiliki kesempatan untuk mendapatkan pembayaran tunai sebesar Rp 250.000.000 sebagai imbalan atas dasar Anda memilih auditor eksternal untuk melakukan pekerjaan audit di perusahaan Anda. Bagaimana Anda merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	**Saya mungkin akan lakukan**	**Saya tidak tahu apa yang akan saya lakukan**	**Saya mungkin tidak akan lakukan**	**Saya pasti tidak akan lakukan**

3. Anda bekerja pada perusahaan besar dan Anda menemukan cara untuk mentransfer dana dari perusahaan itu ke akun rekening pribadi Anda sebesar Rp200.000.000. Karena kompleksitas teknis yang ada, tidak ada kemungkinan perbuatan Anda akan terungkap. Bagaimana Anda merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	Saya mungkin akan lakukan	Saya tidak tahu apa yang akan saya lakukan	Saya mungkin tidak akan lakukan	Saya pasti tidak akan lakukan

4. Anda bekerja pada perusahaan besar dan Anda menemukan cara untuk mentransfer dana dari perusahaan itu ke akun rekening pribadi Anda sebesar Rp200.000.000. Karena kompleksitas teknis yang ada, ada kemungkinan perbuatan Anda akan terungkap. Bagaimana Anda merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	Saya mungkin akan lakukan	Saya tidak tahu apa yang akan saya lakukan	Saya mungkin tidak akan lakukan	Saya pasti tidak akan lakukan

5. Anda adalah wakil manajer keuangan di perusahaan manufaktur besar. Setelah enam bulan bekerja, Anda melihat perusahaan memiliki skema akuntansi yang memungkinkan untuk menggelapkan uang perusahaan sebesar Rp 400.000.000 setahun.

Anda menghadap ke bos Anda, manajer keuangannya, dan dia mengakui skema itu ilegal. Dia dan tiga petinggi yang lain membagi jumlah yang sama setiap tahun, masing-masing mengambil Rp 100.000.000. Skema ini disamarkan dengan sempurna karena riwayat perusahaan ini bagus dan bersih di mata para auditor eksternal sehingga mereka menyatakan bahwa hanya akan melakukan audit seminimal mungkin selama tiga tahun ke depan. Bos Anda menawarkan untuk membagi hasil dengan Anda, karena Anda telah mengetahui skema ini. Dia menawarkan Anda Rp 80.000.000 per tahun selama tiga tahun, di luar gaji Anda, dan tidak ada peluang untuk terdeteksi dan terungkap. Bagaimana Anda akan merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	**Saya mungkin akan lakukan**	**Saya tidak tahu apa yang akan saya lakukan**	**Saya mungkin tidak akan lakukan**	**Saya pasti tidak akan lakukan**

6. Anda adalah wakil manajer keuangan di perusahaan manufaktur besar. Setelah enam bulan bekerja, Anda melihat perusahaan memiliki skema akuntansi yang memungkinkan untuk menggelapkan uang perusahaan sebesar Rp 400.000.000 setahun.

   Anda menghadap ke bos Anda, manajer keuangannya, dan dia mengakui skema itu ilegal. Dia dan tiga petinggi yang lain membagi jumlah yang sama setiap tahun, masing-masing mengambil Rp 100.000.000. Skema ini disamarkan dengan sempurna karena riwayat perusahaan ini bagus dan bersih di mata para auditor eksternal sehingga mereka menyatakan bahwa

hanya akan melakukan audit seminimal mungkin selama tiga tahun ke depan. Bos Anda menawarkan untuk membagi hasil dengan Anda, karena Anda telah mengetahui skema ini. Dia menawarkan Anda Rp 80.000.000 per tahun selama tiga tahun, di luar gaji Anda, dan peluang untuk terdeteksi dan terungkapnya sangat besar dan memungkinkan. Bagaimana Anda akan merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	**Saya mungkin akan lakukan**	**Saya tidak tahu apa yang akan saya lakukan**	**Saya mungkin tidak akan lakukan**	**Saya pasti tidak akan lakukan**

7. Anda adalah peserta pelatihan audit di perusahaan akuntansi terkemuka. Saat ini Anda sedang mengerjakan audit yang mengharuskan Anda bepergian. Perusahaan menanggung semua biaya yang anda butuhkan. Salah satu teman anda yang merupakan peserta pelatihan audit juga, memberi tahu Anda bahwa ia mengklaim lebih banyak pengeluaran untuk perjalanan dan subsidi lainnya daripada yang sebenarnya ia habiskan. Jika Anda mengklaim Rp55.000.000 tetapi hanya menghabiskan Rp40.000.000, Anda bisa mendapatkan Rp15.000.000 dari uang perusahaan tersebut. Tidak ada kemungkinan perbuatan Anda akan diketahui oleh siapapun termasuk pihak perusahaan. Bagaimana Anda merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	**Saya mungkin akan lakukan**	**Saya tidak tahu apa yang akan saya lakukan**	**Saya mungkin tidak akan lakukan**	**Saya pasti tidak akan lakukan**

8. Anda adalah peserta pelatihan audit di perusahaan akuntansi terkemuka. Saat ini Anda sedang mengerjakan audit yang mengharuskan Anda bepergian. Perusahaan menanggung semua biaya yang anda butuhkan. Salah satu teman anda yang merupakan peserta pelatihan audit juga, memberi tahu Anda bahwa ia mengklaim lebih banyak pengeluaran untuk perjalanan dan subsidi lainnya daripada yang sebenarnya ia habiskan. Jika Anda mengklaim Rp55.000.000 tetapi hanya menghabiskan Rp40.000.000, Anda bisa mendapatkan Rp15.000.000 dari uang perusahaan tersebut. Sangat memungkinkan perbuatan Anda akan diketahui oleh pihak perusahaan. Bagaimana Anda merespon situasi ini?

a.	b.	c.	d.	e.
Saya pasti akan lakukan	**Saya mungkin akan lakukan**	**Saya tidak tahu apa yang akan saya lakukan**	**Saya mungkin tidak akan lakukan**	**Saya pasti tidak akan lakukan**

APPENDIX 2 : Respondents' Tabulation Data

ALL VARIABLES

No	X1	X2	X3	X4	Y	YEAR
1	1	5	5	0	30	2016
2	0	5	4	0	30	2016
3	1	6	5	0	30	2016
4	1	7	4	1	35	2016
5	0	5	3	0	35	2016
6	1	5	5	0	36	2016
7	1	7	4	0	37	2015
8	0	5	4	1	25	2016
9	0	4	5	0	25	2014
10	1	4	5	0	30	2016
11	1	6	5	0	38	2016
12	1	6	5	1	34	2016
13	0	6	5	1	33	2016
14	1	5	4	0	23	2016
15	1	4	3	0	30	2014
16	0	8	5	0	35	2016
17	0	6	3	0	38	2016
18	0	7	4	0	25	2016
19	0	8	5	0	23	2016
20	1	7	5	1	40	2014
21	0	5	4	1	25	2015
22	1	9	4	0	38	2015
23	1	5	5	0	40	2015
24	1	4	4	1	39	2016
25	0	5	4	0	37	2015
26	1	5	4	0	30	2015
27	1	4	5	0	38	2015
28	1	9	4	1	38	2015
29	0	6	5	0	38	2014
30	0	6	4	0	39	2016
31	0	9	5	0	32	2014
32	0	8	5	0	30	2014
33	1	6	4	1	36	2016
34	0	5	4	1	25	2015
35	1	5	4	1	40	2015

36	1	6	5	0	40	2016
37	1	8	5	1	36	2015
38	0	6	5	0	37	2016
39	0	4	5	0	39	2015
40	0	8	5	0	37	2016
41	1	5	5	0	40	2016
42	1	6	4	1	33	2014
43	1	4	5	0	36	2014
44	1	5	5	0	40	2015
45	0	4	5	1	31	2016
46	1	6	5	0	39	2016
47	1	5	4	0	33	2016
48	0	9	4	1	31	2016
49	0	4	5	0	40	2016
50	1	7	5	1	40	2016
51	1	5	5	1	36	2015
52	1	8	4	0	36	2015
53	1	6	5	0	40	2016
54	1	7	4	0	33	2014
55	1	5	4	1	35	2016
56	1	7	5	0	40	2016
57	1	6	3	0	33	2014
58	0	4	5	1	33	2014
59	1	10	3	0	32	2016
60	0	5	4	0	38	2015
61	1	6	5	1	37	2015
62	1	5	5	1	38	2015
63	1	10	5	1	40	2015
64	1	6	5	0	36	2015
65	0	5	4	0	37	2015
66	0	8	4	1	40	2015
67	1	5	5	0	38	2014
68	1	5	4	0	38	2016
69	1	6	5	1	37	2015
70	0	5	5	0	38	2016
71	1	4	5	1	24	2015
72	0	10	5	0	36	2016
73	1	5	5	0	40	2016
74	1	6	5	0	40	2016
75	0	7	4	1	23	2016
76	1	5	5	1	40	2016

77	1	7	4	0	37	2016
78	0	6	5	0	40	2016
79	1	10	5	1	36	2016
80	1	5	5	1	35	2016
81	0	7	4	0	33	2016
82	1	7	5	0	40	2015
83	0	10	5	0	40	2015
84	0	8	5	1	34	2015
85	0	7	4	0	37	2016
86	0	6	5	1	38	2016
87	0	7	5	0	36	2016
88	1	10	5	0	40	2015
89	0	7	4	0	37	2014
90	1	8	5	0	40	2014
91	1	4	3	1	30	2015
92	1	5	5	0	35	2014
93	0	5	5	0	40	2016
94	1	6	5	0	38	2015
95	0	5	4	0	34	2016
96	1	7	4	0	38	2015
97	1	7	5	0	40	2016
98	1	7	4	1	38	2016
99	0	6	5	1	40	2014
100	1	4	5	0	36	2014
101	0	5	4	0	25	2015
102	0	9	5	1	30	2016
103	0	5	5	0	30	2016
104	1	9	5	1	40	2016
105	0	6	5	0	36	2015
106	0	9	4	0	37	2016
107	0	8	4	1	40	2016
108	1	9	5	0	38	2015
109	0	5	4	0	23	2016
110	0	6	5	0	37	2016
111	0	5	5	0	38	2014
112	1	4	5	1	40	2016
113	0	5	5	0	36	2016
114	1	5	5	0	24	2014
115	0	6	5	0	40	2014
116	0	7	4	1	24	2016
117	0	9	5	0	40	2015

118	1	7	4	0	37	2015
119	0	6	5	1	40	2015
120	0	4	5	0	36	2015

X2: Socioeconomic Status

No	Monthly Allowance	Transportation	Total
1	2	3	**5**
2	2	3	**5**
3	3	3	**6**
4	4	3	**7**
5	2	3	**5**
6	2	3	**5**
7	4	3	**7**
8	2	3	**5**
9	3	1	**4**
10	1	3	**4**
11	3	3	**6**
12	5	1	**6**
13	3	3	**6**
14	2	3	**5**
15	1	3	**4**
16	4	4	**8**
17	3	3	**6**
18	6	1	**7**
19	4	4	**8**
20	4	3	**7**
21	2	3	**5**
22	5	4	**9**
23	2	3	**5**
24	1	3	**4**
25	2	3	**5**
26	2	3	**5**
27	3	1	**4**
28	6	3	**9**
29	3	3	**6**
30	3	3	**6**
31	5	4	**9**
32	4	4	**8**

33	3	3	**6**
34	2	3	**5**
35	2	3	**5**
36	3	3	**6**
37	4	4	**8**
38	3	3	**6**
39	1	3	**4**
40	5	3	**8**
41	2	3	**5**
42	3	3	**6**
43	1	3	**4**
44	2	3	**5**
45	3	1	**4**
46	5	1	**6**
47	2	3	**5**
48	6	3	**9**
49	1	3	**4**
50	4	3	**7**
51	2	3	**5**
52	4	4	**8**
53	3	3	**6**
54	4	3	**7**
55	2	3	**5**
56	4	3	**7**
57	3	3	**6**
58	3	1	**4**
59	6	4	**10**
60	2	3	**5**
61	3	3	**6**
62	2	3	**5**
63	6	4	**10**
64	3	3	**6**
65	4	1	**5**
66	5	3	**8**
67	2	3	**5**
68	2	3	**5**
69	3	3	**6**
70	2	3	**5**
71	3	1	**4**
72	6	4	**10**
73	4	1	**5**

74	3	3	**6**
75	6	1	**7**
76	2	3	**5**
77	4	3	**7**
78	3	3	**6**
79	6	4	**10**
80	2	3	**5**
81	4	3	**7**
82	4	3	**7**
83	6	4	**10**
84	5	3	**8**
85	4	3	**7**
86	3	3	**6**
87	4	3	**7**
88	6	4	**10**
89	6	1	**7**
90	5	3	**8**
91	3	1	**4**
92	2	3	**5**
93	2	3	**5**
94	3	3	**6**
95	2	3	**5**
96	4	3	**7**
97	4	3	**7**
98	4	3	**7**
99	3	3	**6**
100	3	1	**4**
101	2	3	**5**
102	5	4	**9**
103	4	1	**5**
104	6	3	**9**
105	3	3	**6**
106	5	4	**9**
107	4	4	**8**
108	5	4	**9**
109	4	1	**5**
110	5	1	**6**
111	4	1	**5**
112	3	1	**4**
113	2	3	**5**
114	2	3	**5**

115	3	3	**6**
116	4	3	**7**
117	5	4	**9**
118	4	3	**7**
119	3	3	**6**
120	3	1	**4**

Y : Ethical Judgment

NO	Y								
	EJ1	EJ2	EJ3	EJ4	EJ5	EJ6	EJ7	EJ8	TOTAL
1	5	2	2	5	4	5	2	5	**30**
2	3	3	4	4	4	4	4	4	**30**
3	4	4	3	3	4	5	2	5	**30**
4	4	4	4	5	4	5	4	5	**35**
5	3	3	5	5	5	5	4	5	**35**
6	4	2	5	5	5	5	5	5	**36**
7	4	5	5	5	4	5	4	5	**37**
8	3	3	4	3	2	4	2	4	**25**
9	3	3	4	3	3	3	2	4	**25**
10	5	2	2	5	4	5	2	5	**30**
11	5	5	5	5	5	5	3	5	**38**
12	2	2	5	5	5	5	5	5	**34**
13	4	2	4	4	5	5	5	4	**33**
14	2	3	4	4	3	3	2	2	**23**
15	3	3	4	4	4	4	4	4	**30**
16	3	3	5	4	5	5	5	5	**35**
17	5	3	5	5	5	5	5	5	**38**
18	2	3	4	4	3	3	3	3	**25**
19	2	3	4	4	3	3	2	2	**23**
20	5	5	5	5	5	5	5	5	**40**
21	3	3	4	4	3	3	3	2	**25**
22	5	5	5	5	5	5	3	5	**38**
23	5	5	5	5	5	5	5	5	**40**
24	4	5	5	5	5	5	5	5	**39**
25	4	3	5	5	5	5	5	5	**37**
26	5	2	2	5	4	5	2	5	**30**
27	4	4	5	5	5	5	5	5	**38**
28	5	5	5	4	5	4	5	5	**38**

29	4	4	5	5	5	5	5	5	**38**
30	4	5	5	5	5	5	5	5	**39**
31	3	2	4	4	5	5	5	4	**32**
32	2	3	3	5	3	5	4	5	**30**
33	4	4	5	5	4	5	4	5	**36**
34	3	3	4	4	3	3	3	2	**25**
35	5	5	5	5	5	5	5	5	**40**
36	5	5	5	5	5	5	5	5	**40**
37	4	4	5	4	5	4	5	5	**36**
38	4	4	5	4	5	5	5	5	**37**
39	5	4	5	5	5	5	5	5	**39**
40	4	4	5	4	5	5	5	5	**37**
41	5	5	5	5	5	5	5	5	**40**
42	4	2	5	5	4	4	4	5	**33**
43	2	4	5	5	5	5	5	5	**36**
44	5	5	5	5	5	5	5	5	**40**
45	4	4	4	4	4	4	3	4	**31**
46	4	5	5	5	5	5	5	5	**39**
47	4	2	5	5	5	4	4	4	**33**
48	5	4	5	5	3	3	3	3	**31**
49	5	5	5	5	5	5	5	5	**40**
50	5	5	5	5	5	5	5	5	**40**
51	2	4	5	5	5	5	5	5	**36**
52	5	4	5	5	5	5	3	4	**36**
53	5	5	5	5	5	5	5	5	**40**
54	4	2	5	4	5	4	5	4	**33**
55	4	4	5	4	5	4	5	4	**35**
56	5	5	5	5	5	5	5	5	**40**
57	3	3	5	5	4	5	4	4	**33**
58	4	4	4	4	5	5	4	3	**33**
59	3	3	5	4	5	4	4	4	**32**
60	4	4	5	5	5	5	5	5	**38**
61	4	4	5	5	5	5	5	4	**37**
62	4	4	5	5	5	5	5	5	**38**
63	5	5	5	5	5	5	5	5	**40**
64	4	4	5	4	5	4	5	5	**36**
65	3	4	5	5	5	5	5	5	**37**
66	5	5	5	5	5	5	5	5	**40**
67	5	3	5	5	5	5	5	5	**38**
68	4	4	5	5	5	5	5	5	**38**
69	5	4	4	5	5	5	4	5	**37**

70	4	4	5	5	5	5	5	5	**38**
71	3	3	3	3	3	3	3	3	**24**
72	4	4	4	5	4	5	5	5	**36**
73	5	5	5	5	5	5	5	5	**40**
74	5	5	5	5	5	5	5	5	**40**
75	3	3	3	3	2	3	3	3	**23**
76	5	5	5	5	5	5	5	5	**40**
77	4	4	5	5	5	5	5	4	**37**
78	5	5	5	5	5	5	5	5	**40**
79	4	4	4	4	5	5	5	5	**36**
80	4	4	4	5	4	5	4	5	**35**
81	3	3	4	5	4	5	4	5	**33**
82	5	5	5	5	5	5	5	5	**40**
83	5	5	5	5	5	5	5	5	**40**
84	4	4	4	4	4	5	4	5	**34**
85	4	4	4	5	5	5	5	5	**37**
86	4	4	5	5	5	5	5	5	**38**
87	4	4	5	4	5	4	5	5	**36**
88	5	5	5	5	5	5	5	5	**40**
89	4	4	4	5	5	5	5	5	**37**
90	5	5	5	5	5	5	5	5	**40**
91	4	4	3	5	3	4	3	4	**30**
92	5	3	5	5	5	5	4	3	**35**
93	5	5	5	5	5	5	5	5	**40**
94	5	5	4	5	4	5	5	5	**38**
95	4	4	4	4	5	4	5	4	**34**
96	4	4	5	5	5	5	5	5	**38**
97	5	5	5	5	5	5	5	5	**40**
98	4	4	5	5	5	5	5	5	**38**
99	5	5	5	5	5	5	5	5	**40**
100	4	4	4	5	4	5	5	5	**36**
101	3	3	4	3	2	4	2	4	**25**
102	3	3	4	4	4	4	4	4	**30**
103	4	4	3	3	4	5	2	5	**30**
104	5	5	5	5	5	5	5	5	**40**
105	4	4	5	4	5	4	5	5	**36**
106	4	4	5	4	5	5	5	5	**37**
107	5	5	5	5	5	5	5	5	**40**
108	4	4	5	5	5	5	5	5	**38**
109	3	3	3	3	2	3	3	3	**23**
110	4	4	5	4	5	5	5	5	**37**

111	4	4	5	5	5	5	5	5	**38**
112	5	5	5	5	5	5	5	5	**40**
113	4	4	5	4	5	4	5	5	**36**
114	3	3	3	3	2	4	2	4	**24**
115	5	5	5	5	5	5	5	5	**40**
116	3	3	3	3	2	4	2	4	**24**
117	5	5	5	5	5	5	5	5	**40**
118	4	4	5	5	5	4	5	5	**37**
119	5	5	5	5	5	5	5	5	**40**
120	3	3	5	5	5	5	5	5	**36**

APPENDIX 3 : Processed Data using SPSS Software

Validity Test

Case Processing Summary

		N	%
Cases	Valid	120	100.0
	Excluded[a]	0	.0
	Total	120	100.0

a. Listwise deletion based on all variables in the procedure.

Item Statistics

	Mean	Std. Deviation	N
EJ1	4.07	.877	120
EJ2	3.92	.931	120
EJ3	4.55	.743	120
EJ4	4.59	.642	120
EJ5	4.52	.850	120
EJ6	4.65	.630	120
EJ7	4.35	1.018	120
EJ8	4.61	.748	120
Total	35.25	4.911	120

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EJ1	66.43	85.357	.640	.759
EJ2	66.58	84.430	.654	.756
EJ3	65.95	86.468	.685	.761
EJ4	65.91	87.613	.705	.764
EJ5	65.98	82.638	.849	.746
EJ6	65.85	87.389	.738	.763
EJ7	66.15	80.935	.793	.742
EJ8	65.89	85.896	.723	.759
Total	35.25	24.122	1.000	.891

Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
.891	8

Item Statistics

	Mean	Std. Deviation	N
EJ1	4.07	.877	120
EJ2	3.92	.931	120
EJ3	4.55	.743	120
EJ4	4.59	.642	120
EJ5	4.52	.850	120
EJ6	4.65	.630	120
EJ7	4.35	1.018	120
EJ8	4.61	.748	120

Descriptive Statistic Test

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ForensicAccounting	120	0	1	.54	.500
Socioeconomic	120	4	10	6.21	1.655
AcademicPerformance	120	3	5	4.57	.590
Gender	120	0	1	.33	.473
EthicalJudgment	120	23	40	35.25	4.911
Valid N (listwise)	120				

Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	4.49532962
Most Extreme Differences	Absolute	.116
	Positive	.063
	Negative	-.116
Kolmogorov-Smirnov Z		1.273
Asymp. Sig. (2-tailed)		.078

a. Test distribution is Normal.

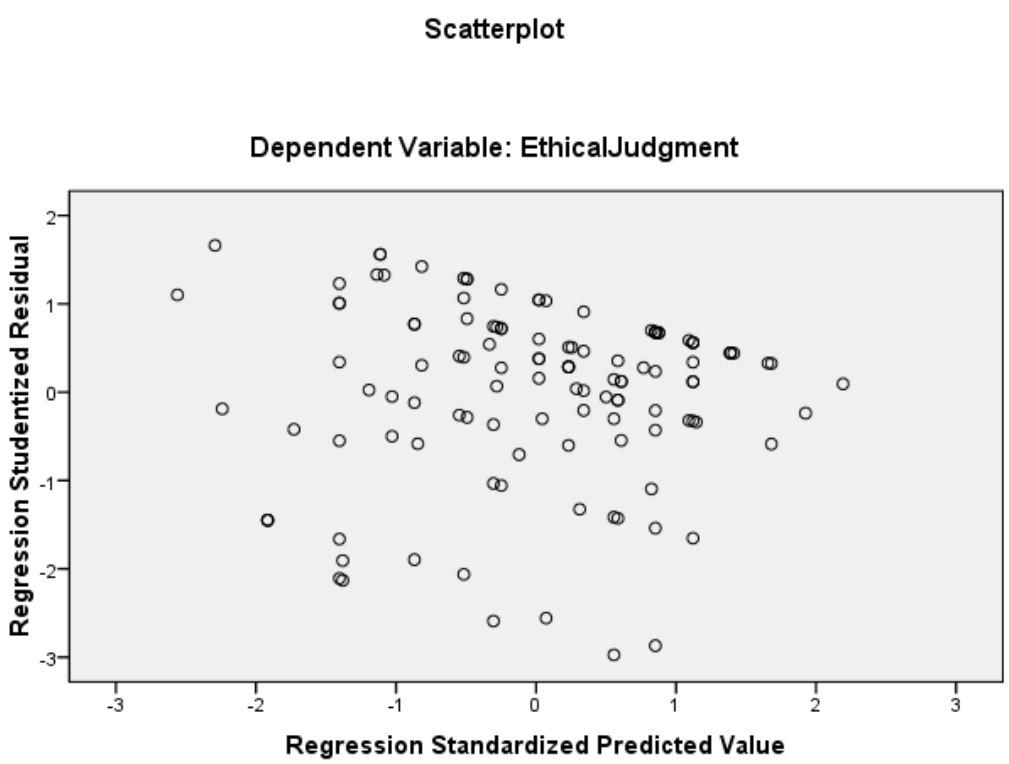
Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20.669	3.663		5.643	.000		
	ForensicAccounting	2.177	.842	.222	2.585	.011	.989	1.011
	Socioeconomic	.530	.254	.179	2.088	.039	.995	1.005
	AcademicPerformance	2.288	.711	.275	3.219	.002	.998	1.002
	Gender	-1.014	.890	-.098	-1.139	.257	.990	1.010

a. Dependent Variable: EthicalJudgment

Heteroscedasticity Test



Coefficient of Determination (R^2) Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.403[a]	.162	.133	4.573

a. Predictors: (Constant), Gender, AcademicPerformance, Socioeconomic, ForensicAccounting

b. Dependent Variable: EthicalJudgment

F - Test

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	465.749	4	116.437	5.568	.000[a]
	Residual	2404.751	115	20.911		
	Total	2870.500	119			

a. Predictors: (Constant), Gender, AcademicPerformance, Socioeconomic, ForensicAccounting

b. Dependent Variable: EthicalJudgment

Multiple Linear Regression and T test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.669	3.663		5.643	.000
	ForensicAccounting	2.177	.842	.222	2.585	.011
	Socioeconomic	.530	.254	.179	2.088	.039
	AcademicPerformance	2.288	.711	.275	3.219	.002
	Gender	-1.014	.890	-.098	-1.139	.257

a. Dependent Variable: EthicalJudgment