



## INTERNATIONAL JOURNAL OF TRENDS IN ACCOUNTING RESEARCH

Journal home page: <https://journal.adaindonesia.or.id/index.php/ijtar/index>



# Accounting Students' Perceptions of The Ethics of Preparing Financial Statements

Oktavia Winda Nursari<sup>1</sup>, Soelistijono Boedi<sup>2</sup>, Rizky Nastiti<sup>3\*</sup>, Syaefuddin<sup>4</sup>, Masithah Akbar<sup>5</sup>

<sup>1,2</sup> Accounting, STIE Indonesia Banjarmasin, Indonesia

<sup>3,5</sup> Management, STIE Indonesia Banjarmasin Indonesia

<sup>4</sup> Master of Accounting Student, STIE Indonesia Banjarmasin, Indonesia

### ARTICLE INFO

#### Article history:

Received: 07 Nov 2023

Accepted: 26 Nov 2023

Published: 30 Nov 2023

#### Keywords:

Perceptions

Ethics

Financial Statements

### ABSTRACT

*This study aims to determine the students' perceptions of the role of understanding ethics in shaping student ethics and to find out the students' perceptions of making financial statements in meeting the needs of financial statement users. The research sample was determined using the Slovin formula to obtain 100 respondents, consisting of 41 undergraduate accounting students of STIE Indonesia Banjarmasin and 59 undergraduate accounting students of Lambung Mangkurat University. The results of this study indicate significant differences in perceptions of earnings management, misstatements, and cost benefits to users of financial statements. Meanwhile, the differences in perceptions regarding disclosing sensitive information and accountability to financial statement users are insignificant.*

## 1. INTRODUCTION

Accounting education so far has only focused on the dimensions of policy choices but has not paid attention to the value and credibility that influence these choices (Anwar & Amarullah, 2006). Classroom education should focus not on ethics in academic subjects but on ethical sensitivity.

Several ethical violations have occurred in Indonesia. For example, in engineering the financial statements of PT Dutasari Citra Laras, the President Director of PT Dutasari Citra Laras, Machfud Suroso, is said to have manipulated the audit of the financial statements of the company he leads. In this engineering, the audit process carried out by auditor Irfan Nur Andri was deliberately created to result in a loss of IDR 40 billion; this was done to avoid paying taxes.

Corresponding Author.

\*Email: [rizky@stiei-kayutangi-bjm.ac.id](mailto:rizky@stiei-kayutangi-bjm.ac.id)

The world of accounting training has a huge influence on the ethical behavior of prospective accountants as well as prospective professionals or students who work in the financial sector of entities (Paath & Mardatillah, 2017). Therefore, an understanding of potential accountants, including employees or students who work in the financial sector of entities, is very necessary. Ethics education also plays an important role in the development of the accounting profession in Indonesia. Courses with ethical content are indistinguishable from the mission that higher education accounting has within the higher education subsystem. Accounting higher education is also responsible for teaching science regarding ethics to students so that students have a complete personality as prospective professional accountants and as prospective workers in the financial sector of an entity (Paath & Mardatillah, 2017).

Earnings management is an attempt to change, hide and manipulate the numbers in financial statements by playing with the accounting methods and procedures used (Sulistyanto, 2018). Earnings management is certainly very misleading for investors. Earnings management does not have to be associated with efforts to manipulate accounting data or information but is more likely to be associated with the selection of accounting methods to manage profits, which can be done because it is permitted according to accounting regulations.

Disclosure is the presentation of information to stakeholders, whether requested or unsolicited, regarding matters relating to the company's operational, financial and risk performance. When related to financial statements, Disclosure means that financial statements must provide sufficient information and explanation regarding the results of the activities of a business unit (Prabowo, 2011).

According to research by Permana et al. (2015), it was concluded that there were differences in perceptions between initial-level students and final-year students regarding the ethics of preparing financial statements. Aljufri et al. (2021); Kriswoyo et al. (2020) concluded the same thing as Permana et al. (2015) that there are differences in perceptions between beginning and final-year students regarding the ethics of preparing financial statements. Meanwhile, research by Budiati (2019) also concluded the same thing as Prabowo (2011): that there is no difference in perception between initial-level students and final-year students regarding the ethics of preparing financial statements.

## 2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

### Attribution Theory

Attribution theory studies the process of how a person interprets an event, reason, or causes of their behavior (Permana et al., 2015). This theory was developed by Heider (1958), who argued that a person's behavior is determined by a combination of internal forces, namely factors that come from within a person, such as ability or effort and external forces, namely factors that come from outside, such as difficulties. in work or luck (Heider, 1958).

### Perception

According to Walgito (2010), perception is the final process of observation, which begins with the sensing process. The process of receiving a stimulus by the senses causes special attention, and then it is transmitted to the brain, and after that the individual will understand the meaning of the stimulus. With perception, individuals can become aware of the state of the environment around them and things that exist within the individual. Therefore, perception will influence how a person behaves. Individuals can respond as a result of perception in various forms of behavior.

### Ethics

Etymologically, ethics comes from the Greek word "ethos," namely custom or habit, character, morality, attitude, way of thinking, morals. That the application of ethics by individuals or groups, in this case organizations, will result in good relationships with one

another. This is a true form of integrity. The preferred understanding of ethics is as a science that provides direction, reference, and foundation for human actions (Nawatmi, 2010).

### **Ethics in Preparing Financial Statements**

The important function of financial statements certainly requires good quality. The quality of financial statements will indirectly determine the accuracy of decision-making. The right decision will influence the success of the parties concerned (Asiam, 2020). Differences in interests in financial statements will affect the quality of financial statements because individual and corporate greed, low independence, and avoiding regulations are weaknesses found in accountants (Wyatt, 2004).

### **Earning management**

According to Anggraeni & Hadiprajitno (2013), earnings management is a condition where management intervenes in the process of preparing financial statements for external parties so that they can increase, equalize, and reduce profits. Earnings management is one of the factors that can reduce the credibility of financial statements, increase bias in financial statements, and can disturb users of financial statements who believe in the engineered numbers as real or unengineered numbers.

Earnings management is not something that is detrimental as long as it is carried out in the corridors of opportunity. Earnings management is not always interpreted as the process of manipulating financial statements because there are several methods that can be used and are not prohibited (Kusumawardhani, 2012).

### **Misstatements in Financial Statements**

Material misstatement in financial statements means that the decisions of users of financial statements will be influenced by inaccurate information that occurs due to misstatements. Material misstatements are caused by mistakes/errors and fraud. The factor that differentiates material misstatement caused by error and fraud is the underlying action, whether the action was intentional or unintentional which resulted in misstatement in the financial statements (IAPI, 2012).

### **Disclosure of Sensitive Information**

Disclosure is the presentation of information to stakeholders, whether requested or unsolicited, regarding matters relating to the company's operational, financial and risk performance. When linked to financial statements, Disclosure means that financial statements must provide sufficient information and explanation regarding the results of a business unit's activities. Information disclosed in the annual report can be grouped into mandatory Disclosure, which is Disclosure that is required by government regulations or applicable regulations, and voluntary Disclosure, which is Disclosure that is not required by applicable regulations (Daniri, 2005).

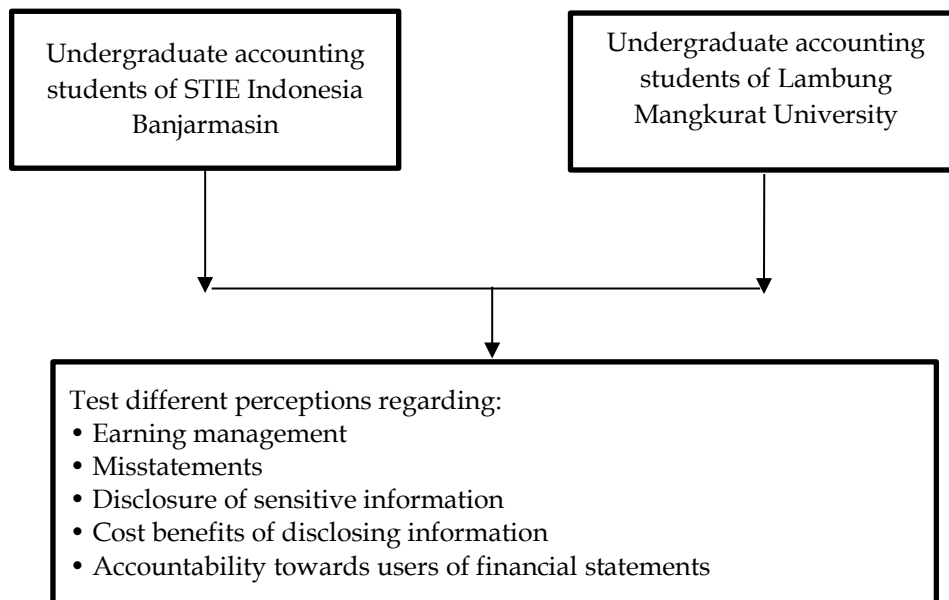
Disclosure of information is part of the GCG principle, namely transparency. Transparency can be interpreted as openness in carrying out the decision-making process and presenting relevant material information about the company (Daniri, 2005).

### **Cost Benefits of Information Disclosure**

Labor costs are the price charged for the use of human labor costs. Labor is the physical or mental effort expended by employees to process products. The costs referred to in this case are the labor that has been sacrificed in order to disclose the company's financial information for the benefit of users of financial statements. As well as other sacrifices apart from material costs, such as time and energy to disclose financial information transparently, avoid material misstatements, and act as accountability for users of financial statements so as to create a company with good corporate governance (Budiati, 2019).

### Accountability for Users of Financial Statements

Lubis (2012) in Paath & Mardatillah (2017) states that financial statements show what management has done (stewardship) or management's responsibility for the resources entrusted to it. Users who wish to assess what has been done under management responsibility do so so that they can make economic decisions. This decision may include, for example, the decision to invest or sell their investment in the company or the decision to reappoint or replace management, management must be responsible for what is reported in the financials, meaning that management must make the report in accordance with actual reality, so that the report Finance provides reliable information for its users (Lubis, 2012 in Paath & Mardatillah, 2017).



**Figure 1. Research Framework**

The hypothesis proposed in this research

- H<sub>1</sub>: There is a difference in perception regarding earnings management between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University.
- H<sub>2</sub>: There is a difference in perception regarding misstatements in financial statements between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University
- H<sub>3</sub>: There is a difference in perception regarding the Disclosure of sensitive information between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University
- H<sub>4</sub>: There is a difference in perception regarding the cost benefits of disclosing information between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University
- H<sub>5</sub>: There is a difference in perception regarding accountability towards users of financial statements between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University

### 3. RESEARCH METHOD

This research is behavioral research (behavior and perception). The type of data used in this research is primary data. The data collection technique used to obtain primary data is

the questionnaire method, namely a data collection technique by distributing questionnaires to respondents containing questions to obtain relevant information (Sugiyono, 2019).

Moreover, the population in this study were accounting students from STIE Indonesia Banjarmasin, 103 final semester accounting students and 150 accounting students from Lambung Mangkurat University, Banjarmasin, final semester accounting students. The sampling technique in this research used Cluster Sampling, because samples were taken based on certain groups and characteristics according to the criteria set in the research design with certain proportions. The sample in this study was in accordance with the Slovin formula, namely 100 respondents, with details of STIE Indonesia Banjarmasin students being 41 respondents and Lambung Mangkurat University students being 59 respondents.

In addition, the questionnaire used in this research (both the first and second parts) uses a Likert scale with a scale of 1 to 5, with answer options STS (Strongly Disagree), TS (Disagree), N (Neutral), S (Agree) and SS (Strongly agree). Measurement of the dependent variable and independent variable indicators used, adapted from Anwar & Amarullah (2006) can be seen in Table 1.

**Table 1. Measurement of Indicators**

Variable	Indicators
Earning management	Extent of information disclosure
Misstatements	Risk disclosure Types of information disclosure
Disclosure of sensitive information	Extent of information disclosure Types of information disclosure
Cost benefits of disclosing information	The obligation to follow accounting principles
Accountability towards users of financial statements	Level of accountability towards users of financial statements

#### 4. RESULTS

The respondents of this study are 41 accounting department students of STIE Indonesia Banjarmasin and 59 accounting department students of Lambung Mangkurat University. Before distributing the questionnaires, validity dan reliability tests were conducted. Based on the result of the validity test, it is found that the  $r$  value of all items is greater than the  $r$  table (0.195). Thus, it can be concluded that each question item is declared valid. Moreover, the reliability test reveals that the Cronbach's Alpha Coefficient value is  $0.664 > 0.60$ . Thus, it can be concluded that this research instrument is reliable.

Furthermore, the results of hypothesis testing are as follow:

##### 1. The first hypothesis testing

**Table 2. The Result of the First Hypothesis Testing**

Group	N	Mean Rank	Sum of Rank
Earning Management	41	59,43	2436,50
Universitas Lambung Mangkurat	59	44,30	2613.50
Total	100		

Source: SPSS Output (2023)

Test Statistik	Earning Management
Mann-Whitney U	843.500
Wilcoxon W	2613.500
Z	-2.637
Asymp Sig. (2-tailed)	.008

Table 2 above it reveals that the results of the hypothesis test on differences in perceptions regarding earnings management obtained a significance value of  $0.008 < 0.05$ . This means that there is a difference in perception regarding earnings management between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University regarding the ethics of preparing financial statements. This shows that the first hypothesis is accepted.

**Table 3. The Result of the Second Hypothesis Testing**

	Group	N	Mean Rank	Sum of Rank
Misstatement	STIE Indonesia Banjarmasin	41	59,43	2434,50
	Universitas Lambung Mangkurat	59	44,33	2615.50
	Total	100		

Test Statistik	Misstatement
Mann-Whitney U	845.500
Wilcoxon W	2615.500
Z	-2.582
Asymp Sig. (2-tailed)	.010

Source: SPSS Output (2023)

Table 3. above shows the results of the hypothesis test on differences in perceptions regarding misstatements obtained a significance value of  $0.010 < 0.05$ . This means that there is a difference in perception regarding misstatements between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University regarding the ethics of preparing financial statements. This shows that the second hypothesis is accepted.

**Table 4. The Result of the Third Hypothesis Testing**

	Group	N	Mean Rank	Sum of Rank
Disclosure of sensitive information	STIE Indonesia Banjarmasin	41	46.61	1911.00
	Universitas Lambung Mangkurat	59	53.20	3139.00
	Total	100		

Test Statistik	Disclosure of sensitive information
Mann-Whitney U	1050.000
Wilcoxon W	1911.000
Z	-1.148
Asymp Sig. (2-tailed)	.251

Source: SPSS Output (2023)

Based on table 4 above, it can be seen that the results of the hypothesis test of differences in perceptions regarding the Disclosure of sensitive information obtained a significance value of  $0.251 > 0.05$ . This means that there is no difference in perception regarding the Disclosure of sensitive information between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University regarding the ethics of preparing financial statements. This shows that the third hypothesis is rejected.

**Table 5. The Result of the Fourth Hypothesis Testing**

Cost	Kelompok	N	Mean Rank	Sum of Rank
benefits of disclosing information	STIE Indonesia Banjarmasin	41	41.68	1709.00
	Universitas Lambung Mangkurat	59	56.63	3341.00
	Total	100		

Test Statistik	Cost benefits of disclosing information
Mann-Whitney U	848.000
Wilcoxon W	1709.000
Z	-2.633
Asymp Sig. (2-tailed)	.008

Source: SPSS Output (2023)

Table 5 above displays the results of the hypothesis test of differences in perceptions regarding the costs and benefits of disclosing information obtained a significance value of  $0.008 < 0.05$ . This means that there is a difference in perception regarding the costs and benefits of disclosing information regarding the ethics of preparing financial statements between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University. This shows that the fourth hypothesis is accepted.

**Table 6. The Result of the Fifth Hypothesis Testing**

Accountability	Kelompok	N	Mean Rank	Sum of Rank
Accountability	STIE Indonesia Banjarmasin	41	49.20	2017.00
	Universitas Lambung Mangkurat	59	51.41	3033.00
	Total	100		

Test Statistik	Accountability
Mann-Whitney U	1156.000
Wilcoxon W	2017.000
Z	-.382
Asymp Sig. (2-tailed)	.703

Source: SPSS Output (2023)

Based on table 6 above, it can be seen that the results of the hypothesis test on differences in perceptions regarding accountability towards users of financial statements obtained a significance value of  $0.703 > 0.05$ . This means that there is no difference in perception regarding accountability towards users of financial statements between undergraduate students majoring in accounting in the final semester of STIE Indonesia

Banjarmasin and Lambung Mangkurat University regarding the ethics of preparing financial statements. This shows that the fifth hypothesis is rejected.

### ***Differences in Perceptions Regarding Earnings Management***

The results of the first hypothesis test resulted in differences in perceptions regarding earnings management between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University. Judging from the mean rank, undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin tend to have better perceptions compared to undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University. Moreover, it is seen that undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University are more resistant to earnings management compared to undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin.

### ***Differences in Perceptions Regarding Misstatements in Financial Statements***

The results of the second hypothesis test resulted in differences in perceptions regarding misstatements between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University. Judging from the mean rank, undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin tend to have better perceptions compared to undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University. An undergraduate student majoring in accounting in the final semester of STIE Indonesia Banjarmasin is of the opinion that companies must disclose the various risks they face in the financial report notes, this is done to protect the rights of shareholders which tend to be neglected due to the separation of management who manage the company and shareholders who own capital and to provide additional information that will make it easier for users of financial statements to make decisions. Meanwhile, undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University are of the opinion that companies do not need to disclose the various risks they face in the financial report notes, this is done to maintain the company's image.

### ***Differences in Perceptions Regarding Disclosure of Sensitive Information***

The results of the third hypothesis test resulted in no difference in perceptions regarding the Disclosure of sensitive information between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University. Judging from the mean rank, undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University tend to have better perceptions compared to undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin. Final semester undergraduate students majoring in accounting at Lambung Mangkurat University tend to believe that more complete Disclosure of financial statements is needed to achieve "fairness" in the stock and bond exchanges because this can be considered as public relations for the company. Meanwhile, an undergraduate student majoring in accounting in the final semester of STIE Indonesia Banjarmasin believes that this could be a boomerang for the company.



### ***Differences in Perceptions Regarding the Cost Benefits of Disclosure of Information***

The results of the fourth hypothesis test resulted in differences in perceptions regarding cost benefits between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University. Judging from the mean rank, undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University tend to have better perceptions compared to undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin. This explains that undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin agree that companies going public in Indonesia are required to publish complete financial statements. Because undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin view these rules as a necessity that must be followed and obeyed. Meanwhile, undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University emphasize the benefits of disclosures made by companies, so students tend to look at the many accounting rules that they must understand.

### ***Differences in Perceptions Regarding Accountability***

The results of the fifth hypothesis test resulted in no difference in perceptions regarding accountability for financial statements between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University. Judging from the mean rank, undergraduate students majoring in accounting in the final semester of Lambung Mangkurat University tend to have better perceptions compared to undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin. An undergraduate student majoring in accounting in the final semester of Lambung Mangkurat University believes that looking at responsibility, the responsibility is not only on humans but also on their creators. Meanwhile, undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin are of the opinion that they view the accounting profession more highly than an obligation that is their responsibility.

## **5. CONCLUSION**

The results of the research show that there are differences in the earnings management, misstatements and cost benefits of information disclosure between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University regarding the ethics of preparing financial reports. Meanwhile, in the variables of sensitive information disclosure and accountability towards users of financial statements, there is no difference between undergraduate students majoring in accounting in the final semester of STIE Indonesia Banjarmasin and Lambung Mangkurat University regarding the ethics of preparing financial reports.

## **6. LIMITATION AND SUGGESTIONS**

Based on the results, the researcher proposed several suggestions for consideration by future researchers. The suggestions put forward by researchers are as follows: Addition of research samples so that it will produce more representative research results. Further research can expand the research area beyond the city of Banjarmasin. It is hoped that he/she will be able to conduct research at private universities and state universities within the national scope of Indonesia's Accounting Study Program with a minimum accreditation of B.

**REFERENCES**

- Aljufri, Arini, & Novianti, S. (2021). Perbedaan Persepsi Mahasiswa Akuntansi Terhadap Etika Penyusunan Laporan Keuangan di Universitas Lancang Kuning. *Jurnal Akuntansi Kompetif*, 4(1), 1–5. <https://doi.org/10.21002/jaki.2006.05>
- Anggraeni, R. M., & Hadiprajitno, P. B. (2013). Pengaruh Struktur Kepemilikan Manajerial. *Jurnal Akuntansi Fakultas Ekonomi Universitas Diponegoro*, 2, 1–13.
- Anwar, Y., & Amarullah, F. (2006). Perbedaan Persepsi Mahasiswa Akuntansi Terhadap Etika Penyusunan Laporan Keuangan. *Jurnal Akuntansi Dan Keuangan Indonesia*, 3(1), 107–126. <https://doi.org/10.21002/jaki.2006.05>
- Asiam, S. (2020). Etika Penyusunan Laporan Keuangan Dalam Meningkatkan Kualitas Laporan Keuangan; Ditinjau Dari Perspektif Islam. *Jurnal Tabarru': Islamic Banking and Finance*, 3(2), 128–136. [https://doi.org/10.25299/jtb.2020.vol3\(2\).5719](https://doi.org/10.25299/jtb.2020.vol3(2).5719)
- Kriswoyo, B. A., Azmi, Z., & Samsiah, S. (2020). Analisis Kesiapan Lembaga Profesi Akuntansi Di Era Industri 4.0. *Jurnal Akuntansi Dan Ekonomika*, 10(2), 261-270. <https://doi.org/10.37859/jae.v10i2.2279>
- Budiati, D. A. (2019). Persepsi Mahasiswa Akuntansi Mengenai Etika Penyusunan Laporan Keuangan dan Efek Skandal AKuntansi. *Maksi Untan: Jurnal Magister Akuntansi Fakultas Ekonomi Dan Bisnis Untas*, 4(1), 1–23.
- Daniri, M. A. (2005). *Good Corporate Governance: Konsep dan Penerapannya dalam Konteks Indonesia*. Ray Indonesia.
- Heider, F. (1958). *The Psychology of Interpersonal Relations*. Wiley.
- IAPI. (2012). *Standar Audit ("SA") 240*.
- Kusumawardhani, I. (2012). Pengaruh Corporate Governance, Struktur Kepemilikan, dan Ukuran Perusahaan terhadap Manajemen Laba. *Jurnal Akuntansi Dan Sistem Teknologi Informasi*, 9(1).
- Nawatmi, S. (2010). Etika Bisnis dalam Perspektif Islam [Business Ethics in Islamic Perspective]. *Iqtishodiyah : Jurnal Ekonomi Dan Bisnis Islam*, 9(1), 50–59.
- Paath, L. P. L., & Mardatillah. (2017). Persepsi Mahasiswa Akuntansi Terhadap Etika Penyusunan Laporan Keuangan. *Jurnal Akuntansi Manajemen Madani*, 1(1), 1–26.
- Permana, R., Suyono, E., & Widianingsih, R. (2015). Analisis Persepsi Mahasiswa Fakultas Ekonomi Dan Bisnis Mengenai Etika Penyusunan Laporan Keuangan. *Jurnal Akuntansi Dan Keuangan*, 1(1), 1–22.
- Prabowo, P. H. (2011). *Persepsi Mahasiswa Akuntansi dalam Etika Penyusunan Laporan Keuangan*.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif dan Kualitatif dan R&D*. Alfabeta.
- Sulistyanto, H. S. (2018). *Manajemen Laba: Teori dan Model Empiris*. Grasindo.
- Walgito, B. (2010). *Pengantar Psikologi Umum*. CV. Andi.
- Wyatt, A. R. (2004). Accounting Professionalism - They Just Don't Get It! *Accounting Horizons*, 18(1), 45–53.