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**CITATION:**

Sagala, I.Y.A., (2025). The Effect of Business Ethics Education, Misuse of Technology, and Love of Money on the Integrity of Accounting Students. *Journal of Asian Business and Management*, 1 (1), 36-47.

**ARTICLE PROCESS****Received:**

Nov 11, 2024

**Revised :**

Jan 2, 2025

**Accepted:**

Jan 2, 2025



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Article Type: Research Paper

# The Effect of Business Ethics Education, Misuse of Technology, and Love of Money on the Integrity of Accounting Students

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**Abstract:**

Integrity is an important value in the professional world, especially for an accountant. This study aims to determine the effect of Business Ethics Education, Misuse of Technology, and Love of Money on the integrity of accounting students at Medan State University. This research uses quantitative methods. The population in this study were accounting students at Medan State University and the sample was collected using a purposive sampling method with a sample size of 57 respondents. The tests used in this study are validity and reliability tests, normality tests, model fixity tests (coefficient of determination), hypothesis testing using multiple regression, T-test, and F-test. The results of this study individually that business Ethics Education has a significant effect on Student Integrity, Misuse of Technology does not show a significant effect on Student Integrity, Love of Money also has a significant effect on Student Integrity, Business Ethics Education, Misuse of Technology, Love of Money have a simultaneous influence on Student Integrity.

**Keywords:** Business Ethics Education, Misuse of Technology, Love of Money, Student Integrity, Accounting

## Introduction

Indonesian society, as a complex social entity, has built a system of values and norms that underlie individual and group behavior. In the context of business, these ethical values are crucial. Companies operating in Indonesia are not only required to achieve profits but also must pay attention to the social and environmental impacts of their business activities. In the era of globalization and increasingly fierce business competition, many workforces compete for jobs given the rapid growth of the economy today. Graduates of economics students majoring in accounting, at both public and private universities compete for jobs.

Competition in the business world certainly encourages them to become qualified students who are ready to enter the world of work. They must be equipped with adequate abilities since college to be able to compete in the world of work. Developments in this era require students, especially accounting students, to become graduates who are truly qualified and have integrity.

Business ethics education plays a crucial role in shaping the integrity of public accountants in Indonesia, especially in the context of the complexity of the public sector. In carrying out their duties, public accountants in the public sector are not only required to master technical accounting, but also understand democratic, constitutional, and public welfare values (Lubis et al., 2015). Comprehensive business ethics education will equip public accountants with a strong moral foundation to make ethical decisions in often dilemmatic situations. With a deep understanding of the professional code of ethics, public accountants can avoid conflicts of interest, abuse of authority, and other unethical practices. In addition, business ethics education will also increase public accountants' awareness of the importance of transparency, accountability, and social responsibility in carrying out their profession. This is in line with the increasingly high public demand for public sector performance accountability. Thus, business ethics education is not only a means to improve individual integrity but also contributes to improving the reputation of the public accounting profession as a whole.

However, the pressure to achieve profits and performance targets often blurs ethical boundaries. Cases of ethical violations in the business world, especially in the accounting sector such as manipulation of financial statements, fraud, and bribery are increasingly prevalent. This phenomenon not only harms companies and investors but also undermines public trust in the accounting profession. In this context, business ethics education becomes very crucial to shaping the character of accounting students who have integrity and can face moral challenges in the world of work.

The most widely known and most prominent accounting scandal case is the Enron and Arthur Anderson KAP scandal. Enron Corp is one of the largest energy distribution organizations in the US. Enron worked with KAP Arthur Anderson to falsify the financial statements that existed for so many years that made Enron's shares soar. The Enron scandal should not have happened if every accountant had more understanding and set ethics adequately in the implementation of their professional work (Ariyanti et al. 2018). This case shows that a lack of integrity and commitment to ethics can be fatal, not only for the company, but also for stakeholders, including investors, employees, and the wider community.

The world of accounting education has a big responsibility in shaping the character and professionalism of prospective accountants. Comprehensive education includes not only technical aspects but also ethics and moral values. Quality education can improve the reputation of the accounting profession in the future. Accounting students are future professionals. By instilling a strong understanding of ethics early on, it is hoped that accounting students can become professionals with integrity and responsibility in the future.

It is very important to understand why ethics is the main foundation of accounting practice. Ethics is a moral compass that guides accountants in making

decisions, especially in presenting accurate and reliable financial information for various interested parties. The rapid development of technology and globalization has significantly changed the landscape of the business world. In this context, the demand for professionalism of accountants with integrity is increasing. Business ethics education is an important foundation for shaping the character of accounting students to be able to face the complexity of the world of work. However, on the other hand, the increasingly strong influence of the “love of money”, especially in the digital era that offers various financial opportunities, can blur ethical boundaries. The question then is, How does the interaction between business ethics education, technological development, and “love of money” affect the integrity of accounting students simultaneously? This study aims to reveal the relationship between the three variables and contribute to the development of an accounting education curriculum that is more relevant to the needs of the times.

## **Literature Review**

### **Business Ethics Education**

Education is an effort to provide changes in the attitudes and behavior of a person or group through the learning and training process. Meanwhile, Ethics etymologically comes from the Greek Ethos, which means customs or habits (Keraf & Imam, 1998). Ethics is also referred to as moral philosophy which is a branch of philosophy that discusses normative decisions on all good and wrong human actions.

Business ethics education is an integral component in the higher education curriculum, especially for study programs related to business and management. Business ethics itself refers to a set of moral principles that govern the behavior of individuals and organizations in the business world. Business ethics education aims to equip students with a deep understanding of moral values that are relevant in the business context, as well as the ability to apply these values in decision-making. According to (Smith, 2009), students are given the same ethics education, but students still have different perceptions in the way they perceive and act ethically.

The focus on ethics education is also one of the considerations in the research because ethics education is one of the factors to shape the character of individuals in the future. Business ethics is more than just a set of rules, it is a moral compass that guides individuals in making decisions, especially in complex and stressful situations. Effective business ethics education is expected to instill strong moral values in students so that they can distinguish between right and wrong in business practices.

### **Misuse of technology**

Technology is one of the sciences in the field of computer-based information that is developing rapidly in the era of the Industrial Revolution 4.0. Meanwhile, misuse of information technology is a deviant act from the use of

computer-based science that has developed rapidly so that it can violate the applicable code of ethics. Based on research conducted by Marlina (2018), states "the more sophisticated the information technology involved in education, the more sophisticated the forms of fraud that will occur". Behavior change can be driven by intention, this can be explained by the theory of planned behavior (Azmi & Puspita, 2024).

The development of information technology has revolutionized the world of education, but it also presents new challenges. Easy access to information through the internet has changed the way students learn. They can access various learning resources anytime and anywhere. However, this convenience also opens up opportunities for misuse of technology in the learning process. Practices such as plagiarism, data manipulation, misuse of access, fraud, use of AI, or looking for answers instantly without understanding the underlying concepts become easier to do. High financial motivation or "love of money" is also often the main trigger for the misuse of technology in accounting. The pressure to achieve high-performance targets and obtain large financial rewards can encourage students to take shortcuts, such as cheating. This not only threatens the integrity of students but also the integrity of the accounting profession as a whole. In addition, excessive reliance on technology can also hinder the development of critical thinking and problem-solving skills which are important competencies in the digital era. Therefore, there is a need for more systematic efforts to educate students, especially accounting students, about professional ethics and how to use technology responsibly.

### **Love Of Money**

Money has a great influence on people in motivating them to work hard. The importance of money and the different views on money, Tang & Chen (1992) introduced a concept called "The Love Of Money" to measure people's subjective feelings about money. Tang & Chen (2008) summarized the definition of love of money as 1) a measurement of a person's value, or desire for money but not their needs; 2) the meaning and importance of money and one's behavior towards money. Love of money can be referred to as greed. Greed is closely related to an individual's high orientation towards money. Individuals who have excessive love for money will value everything with money. Greed is considered unethical behavior, so, someone who has a high love of money orientation tends to be less ethical in their behavior.

### **Integrity**

Integrity is a fundamental concept in ethics that refers to character qualities that reflect honesty, truth, reliability, and consistency between what is said and done. In a business context, integrity is the foundation for public trust in a company. Business ethics education plays an important role in instilling integrity values in individuals from an early age. According to Jusup (2010:94), integrity is an element of behavior that underlies the emergence of professional recognition. Integrity is the quality that underlies public trust and the benchmark for groups or members to review all the provisions they take.

## Research Hypothesis

### **The effect of business ethics education on the integrity of accounting students at Medan State University.**

This hypothesis is based on ethical theory which states that the ethical values that a person internalizes will shape his behavior and actions. In the context of business ethics education, students are expected to internalize business ethics principles such as honesty, fairness, responsibility, and transparency. Over time, these values will become part of the students' value system and shape their integrity.

A person who has received ethics education is assumed to know the good so that the person can behave more ethically compared to someone who has not taken ethics education. Those who have gone through formal ethics education are expected to have a deeper understanding of moral values, ethical principles, and a framework for making good decisions. Thus, the individual has more solid knowledge to distinguish between right and wrong and to act according to applicable ethical norms. In line with the research of Wati and Sudiby (2016) which states that business ethics education has a significant effect on accounting students. Ethical perceptions Based on this description, the hypothesis can be concluded as follows:

**H1:** Business ethics education has a positive effect on the integrity of accounting students.

### **The effect of Technology Misuse on the integrity of Medan State University accounting students.**

This hypothesis is based on Bandura's social learning theory which states that individuals learn through observation and imitation of the behavior of others. Research by Allen et al. (2004) shows that students tend to imitate the behavior of their peers, including in terms of technology abuse. In the context of technology misuse, students can be exposed to dishonest behaviors such as plagiarism, cheating in exams, or spreading false information through social media. Repeated exposure to this behavior can lead to new norms that shift previously held integrity values.

Purwono (2014) found that the use of cell phones affects cheating. Therefore, information technology is one of the fields of science whose development is getting faster from year to year. When information technology is increasingly being used in various ways, many parties deliberately misuse this technology by using it as a tool for cheating. Based on the description above, the hypothesis formulation to be tested is as follows:

**H2:** Misuse of technology hurts the integrity of accounting students.

### **The effect of "Love of Money" on the integrity of Medan State University accounting students.**

This hypothesis is based on an ethical theory that links materialism to moral decline. This theory argues that an overemphasis on materialism can shift intrinsic values such as honesty, justice, and responsibility. In the context of the love of money, individuals who overly pursue material wealth tend to prioritize personal gain over ethical values. The higher the level of one's love of money, the lower the level of integrity. This is because individuals with a high love of money tend to be more motivated by financial gain than ethical principles. As a result, they may be more easily tempted to take unethical actions to achieve their materialistic goals.

Other research related to the love of money and its effect on the ethical perceptions of accounting students is Research by Aziz and Taman (2015) and Sugiantari and Widanaputra (2016) provide consistent evidence of a negative relationship between the love of money and ethical perceptions of accounting students. These findings further strengthen the initial hypothesis that a high level of love of money can erode student integrity. Based on the description above, the hypothesis formulation to be tested is as follows:

**H3:** "Love of Money" negatively affects the integrity of accounting students.

## Research Methods

The type of research used is the quantitative method. The quantitative method is research whose presentation results are in the form of numbers and analysis using statistics. Quantitative research is used to test the relationship between two or more variables in a study (Sugiyono, 2015). The type of data collection used in this study is a written subject obtained through a questionnaire. The data source in this study is primary data obtained directly from respondents through questionnaires distributed to accounting students. The population in this study were accounting students at Medan State University, then a sample was drawn using the purposive sampling method with a total sample of 57 respondents. This study also uses multiple linear regression analysis with the IBM SPSS version 26 application.

## Results and Discussion

### Validity Test

The validity test is used to evaluate the accuracy of indicators, instruments, or questionnaires of each variable. The validity test process is carried out by comparing the calculated  $r$  value with the  $r$  value in the table through the use of SPSS software. The validity evaluation is carried out through a two-way test with a significance level of 5%, with a total of 57 respondents which requires the calculation of the  $r$  table value first. The validity test results are as follows:

**Table 1. Validity Test Results**

Variabel	Item	Calculated r value	Nilai r Tabel	Description
X1	X1.1	0,737	0,256	VALID
	X1.2	0,823	0,256	VALID
	X1.3	0,856	0,256	VALID
	X1.4	0,854	0,256	VALID
	X1.5	0,930	0,256	VALID
	X1.6	0,875	0,256	VALID
X2	X2.1	0,705	0,256	VALID
	X2.2	0,740	0,256	VALID
	X2.3	0,554	0,256	VALID
	X2.4	0,571	0,256	VALID
	X2.5	0,742	0,256	VALID
X3	X3.1	0,715	0,256	VALID
	X3.2	0,801	0,256	VALID
	X3.3	0,840	0,256	VALID
	X3.4	0,799	0,256	VALID
	X3.5	0,894	0,256	VALID
Y	Y.1	0,705	0,256	VALID
	Y.2	0,856	0,256	VALID
	Y.3	0,915	0,256	VALID
	Y.4	0,867	0,256	VALID

*Source: Researcher (2024)*

It can be concluded that all question indicators used in this study meet the validity criteria, because the R-count value of each indicator is higher than the Rtable of 0.256, and shows a significance below 0.05.

### Reliability Test

According to Sugiyono (2016), he stated that reliable research is research that shows data consistency in different periods. Sugiyono also suggested that an instrument can be considered reliable if the coefficient or Cronbach's Alpha value is at least 0.6. The reliability test results are as follows:

**Table 2. Reliability Test Results**

Variable	Cronbach Alpha(a)	Description
Business Ethics Education	0,921	Reliable
Misuse of technology	0,663	Reliable
Love of Money	0,865	Reliable
Integrity	0,854	Reliable

*Source: Researcher (2024)*

From the data above, it can be concluded that the statements in this study are reliable because they show the Croanbach's Alpha value  $\geq 0.6$ .

### Normality Test

The normality test is used to determine whether the regression model, dependent variable, or independent variable in this study has a normal distribution or not. The regression model criteria are said to be good if they have a normal or near-normal data distribution. Normality testing uses the One-Sample Kolmogorov-Smirnov statistical test method.

The normality test results are as follows:

**Table 3. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		57
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.51485869
Most Extreme Differences	Absolute	.106
	Positive	.100
	Negative	-.106
Test Statistic		.106
Asymp. Sig. (2-tailed)		.167 <sup>c</sup>

*Source: Researcher (2024)*

Based on the results of the normality test, it can be seen that the Asymp. Sig. (2-tailed) is 0.167. Thus it can be concluded that the data value has met the normal distribution distribution value, H0 can be accepted because it has met the data requirements in the regression model because of the Asymp. Sig. (2-tailed) generated  $> 0.05$ .

### Model Accuracy Test (Coefficient of Determination (R<sup>2</sup>))

The coefficient of determination test in this study is used to determine how much the ability of the dependent variable can be explained by the independent variable.

**Table 4. Coefficient of Determination**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.621 <sup>a</sup>	.386	.351	2.58505

a. Predictors: (Constant), Love of Money, Misuse of technology, Business Ethics Education

b. Dependent Variable: Student Integrity

*Source: Researcher (2024)*



The table above explains the Adjusted R Square value of 0.351. This figure means that 35.1% of the Integrity behavior variable can be explained by the Business Ethics Education variable, misuse of technology, and Love of money. While the remaining 64.9% is explained by variables outside the research model.

### Multiple Linear Regression Test

**Table 5. Multiple Linear Regression Test Results Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.657	2.805		.591	.557
	Business Ethics Education	.525	.127	.622	4.148	.000
	Misuse of technology	.019	.143	.019	.131	.896
	Love of Money	.047	.083	.063	.559	.578

a. Dependent Variable: Student Integrity

Source: Researcher (2024)

Based on the table above, it can be seen that the constant value (a) is 2.271. For Moral Value (X1) of 0.525, Social Media (X2) of 0.019, and perception (X3) of 0.047. Thus, it can be obtained as follows:

$$Y = 1.657 + 0.525 X1 + 0.019 X2 + 0.047 X3 + e$$

From the description above, it can be concluded that Business Ethics Education (X1), Misuse of Technology (X2), and Love of Money (X3) have an effect on Student Integrity (Y).

### Hypothesis Test

In this study, the hypothesis testing used is a multiple regression model with the t statistical test and the F statistical test to determine the effect of each independent variable on the dependent variable. Tests are used with a significant level of 0.05.

The results of the t-statistical test are as follows:

**Table 6. t-Test Results**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.657	2.805		.591	.557
	Business Ethics Education	.525	.127	.622	4.148	.000
	Misuse of technology	.019	.143	.019	.131	.896
	Love Of Money	.047	.083	.063	.559	.578

a. Dependent Variable: Student Integrity

Source: Researcher (2024)

If the sig value <0.05 or t count> table then there is an influence of variable X on variable Y. If the sig value > 0.05 or t count < table then there is no effect of variable X on variable Y.

There is an influence between Business Ethics Education (X1) on Student Integrity (Y). There is no influence between Misuse of Technology (X2) on Student Integrity (Y). There is an influence between Love of Money (X3) on Student Integrity (Y).

### F-test

**Table 7. F-test results**  
ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	222.880	3	74.293	11.118	.000 <sup>b</sup>
Residual	354.173	53	6.683		
Total	577.053	56			

a. Dependent Variable: Student Integrity

b. Predictors: (Constant), Love Of Money, Misuse of technology, Business Ethics Education

Source: Researcher (2024)

If the sig value <0.05, or F count> F table then there is a simultaneous influence of variable X on variable Y. If the sig value > 0.05, or F count < F table then there is no simultaneous influence of variable X on variable Y.

$$F \text{ table} = F (k; n-k) = F (2; 53) = 3.17$$

Based on the output above, it is known that the significance value for the simultaneous influence of X1, X2, and X3 on Y is 0.000 <0.05 and the calculated F value is 11.118 > F Table 3.17, so it can be concluded that there is an effect of Business Ethics Education (X1), Misuse of Technology (X2) and Love of Money (X3) simultaneously on Student Integrity (Y).

## Conclusion

From the results of this study, it can be concluded that: (1). Business Ethics Education has a significant influence on Student Integrity. (2). Misuse of Technology does not show a significant effect on Student Integrity. (3). Love of Money also has a significant effect on Student Integrity. (4). Business Ethics Education, Misuse of Technology, and Love of Money have a simultaneous influence on Student Integrity. (5). Overall, this study confirms the importance of Business Ethics Education in shaping Student Integrity, which can have an impact on their decision-making in the future. (6). To comprehensively foster student integrity, an approach is needed that not only focuses on formal education but also

on building strong character, as well as monitoring the use of technology, and strengthening non-material values. These results show that ethics education and strengthening moral values among students are very important to create a generation that is more ethical and has integrity in the business world.

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