



# Economics and Business Quarterly Reviews

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**Yuniar, R. E. D., & Sayidah, N. (2022). The Effect of Intellectual, Emotional, and Spiritual Intelligence on the Ethical Behavior of Accounting Students. *Economics and Business Quarterly Reviews*, 5(2), 83-93.**

ISSN 2775-9237

DOI: 10.31014/aior.1992.05.02.416

The online version of this article can be found at:

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Published by:  
The Asian Institute of Research

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# The Effect of Intellectual, Emotional, and Spiritual Intelligence on the Ethical Behavior of Accounting Students

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## Abstract

This research aims to analyze and prove the factors that influence the Ethical Behavior of Accounting Students, namely Intellectual Intelligence, Emotional Intelligence, and Spiritual Intelligence. We collect data using a questionnaire with the purposive sampling method. The population in this study were accounting students from three universities, including Dr. University. Soetomo, Bhayangkara University, Narotama University. The data analysis used in this study is a multiple linear regression model. The results show that: (1) Intellectual Intelligence has a significant positive effect on the Ethical Behavior of Accounting Students; (2) Emotional Intelligence has significant a positive effect on the Ethical Behavior of Accounting Students; (3) Spiritual Intelligence has a significant adverse effect on the Ethical Behavior of Accounting Students.

**Keywords:** Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence, Ethical Behavior

## 1. Introduction

The National Higher Education Standards state that the Research Standards are the minimum criteria for the Research system in Higher Education that apply in all jurisdictions of the Unitary State of the Republic of Indonesia. And the Community Service Standards are the minimum criteria regarding the community service system at universities that apply in all jurisdictions of the Unitary State of the Republic of Indonesia. (Permendikbud, 2020). Accounting education, significantly higher accounting education held in universities, aims to educate students to study accounting in detail, especially auditing, to work as a professional accountant who knows to account. To produce quality graduates, universities must continue to improve the quality of their education system. There will be ambiguity in the accounting industry generated by higher accounting education because many universities still have many educational programs centered on intellectual intelligence. The measure of intellectual intelligence is report cards and achievement index, making students master knowledge and life skills well. Higher education has not included many ethical aspects in the curriculum

Ethical behavior is behavior that conforms to generally accepted social norms. Behavior is judged to be good, fair, right, and honorable, and will be based on principles or guidelines from specific ethical theories. Student ethical behavior includes those who provide their services to the community requiring the trust of the community they serve. Public confidence in the quality of public accounting services will be higher if the profession applies

high-quality standards to the implementation of professional work by members of the profession. The Code of Ethics for the Public Accountant Compartment is a professional ethic for accountants who practice as Indonesian public accountants. The Ethical Principles established by the Indonesian Institute of Accountants are source The Code of Ethics for the Public Accountant Compartment.

The phenomenon in accounting ethics concerns public trust in the accounting profession in carrying out their duties as accountants. The main ethical problems that often arise in the lecture environment are: 1) cheating on exams, 2) copying assignments or cases done by other students, 3) not making an adequate contribution to group assignments Edy Supriadi (2004). This behavior will be changed so that they can behave ethically in work, especially since these accounting students will have the potential to work as accountants.

The phenomenon of audit quality has emerged in the past few years. The auditor could not find fraud in the financial statements in several cases. The auditor discovered the fraud but did not disclose it in Bank Maluku's case involving the Public Appraisal Service Office of Firman Suryanto Sugeng Suzy Hartomo and colleagues in 2015. The Appraisal office conducted an appraisal on April 12, 2015, on buildings and land at JL. Raya Darmo No. 51 Surabaya with the results of assessing the basic value of the building and land amounting to Rp. 46,392,000,000, -. Because the Board of Directors of Bank Maluku had already paid on November 17, 2014, Rp. 54 billion, the results of the KJPP FAST appraisal were changed or falsified from Rp. 46,392,000,000, - to Rp. 54,808,5000, -. Then the time of the survey, which should have been in April 2015, was changed to October 2014. For the falsification, the public accountant violated one of the audit quality indicators in the Outcome Oriented dimension: The level of auditor compliance with SPAP (Savira et al., 2017).

Because students are subjects or actors in the renewal movement that will become the nation's next generations, students as the nation's next generation should act to build the government in a better direction. However, students' actions are often faced with attitude problems that can lead to ethical violations. The research results from Nasution (2018) show that individuals with high Machiavelin traits tend to take advantage of situations for personal gain and are more willing to disobey rules. Another researcher, Sayidah et al., (2020) studied academic cheating and the characteristics of accounting students. The results show that students who have good academic performance, study hard, and pray diligently tend not to do academic cheating.

The difference between this study and previous research is that this study uses independent variables, namely Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence, and Dependent Variables. The effect of ethical behavior on accounting students. In contrast, Oemar & Okto Fani (2018) research used the Independent Variables of Emotional Intelligence, Spiritual Intelligence, And Learning Behavior Against the Level of Accounting Understanding. And there is also research by Rahmasari (2012), namely the Effect of Intellectual Intelligence, Emotional Intelligence, and Spiritual Intelligence on Employee Performance. This study indicates that if a dangerous situation comes to students, these students will not give up unethical behavior. If the students feel dangerous, they will not give up on unethical behavior, and students' ethical behavior will continue when they work. Individual factors that have a significant influence consist of intellectual intelligence, emotional intelligence, and spiritual intelligence. Intellectual intelligence is the fluid intelligence and crystallized intelligence possessed by accounting students, emphasizing cognitive abilities.

Intellectual Intelligence is a general term used to describe the nature of the mind, including several abilities, such as reasoning, planning, solving problems, thinking abstractly, understanding ideas, using language, capturing, and learning. Based on the above definition, it can be concluded that intellectual intelligence is related to spatial awareness, awareness of something that is visible and mastery of responding quickly to situations and conditions. Intellectual intelligence can work to measure speed, measure new things, and store and recall objective information that has been previously stored. Intellectual intelligence can highlight the ability of logical thinking to find accurate facts and predict risks. Emotional intelligence is the ability to recognize one's feelings and the feelings of others, motivate oneself, and manage emotions well in oneself and in relationships with others (Goleman, 2003). Emotional intelligence is the ability to sense, understand, and effectively apply the power and sensitivity of emotions as a human source of energy, information, connection, and influence. Emotional intelligence requires a person to learn to recognize and respect the feelings of oneself and

others and respond appropriately and effectively to apply emotional energy in everyday life (Fatimah, 2016). possibility to use positive values. KS is a facility that helps someone overcome problems and make peace with the situation. Spiritual intelligence is the human ability to interpret the meaning of life and understand the value of every action taken. Spiritual intelligence allows a person to know better to do good and right actions based on conscience.

Previous research found different results on the influence of intellectual, emotional, and spiritual intelligence on accounting understanding. Pasek's study (2017) states that intellectual intelligence affects accounting understanding. The results are inconsistent with Artana researchers et al. (2014). Meanwhile, emotional intelligence that affects accounting understanding is found in Pasek, (2017) different results the research of Wardani<sup>1</sup> & Ni Made Dwi Ratnadi<sup>2</sup> (2017). They state that spiritual intelligence affects accounting understanding, but the results of this study contradict the results of research conducted by Parauba (2014).

## **2. Research methods**

### *2.1. Population and Sample*

The population is a generalization area consisting of objects/subjects with specific qualities and characteristics determined by the researcher to be studied and then concluded Imron (, 2019). The population in this study were students of S1 Accounting in Surabaya, a private university, namely Dr. University. Soetomo, Bhayangkara University, Narotama University. The sample is part of the number and characteristics possessed by the population. Suppose the population is large, and the researcher can't study everything, for example, due to limited funds, human resources, and time. In that case, the researcher can use samples taken from that population. Suwanto (2013) The sampling technique used in this study is purposive sampling. Mechanical purposive sampling is a technique with a specific consideration (Sugiyono 2007: 85). The criteria used in this study are: (1) active student of Accounting Study Program at Private University in Surabaya, (2) currently taking or have taken courses in Business & Professional Ethics, and (3) currently taking or have taken Auditing 1 and Auditing 2 courses.

### *2.2. Research Variables*

The dependent variable in this study is ethical behavior. Ethical behavior is behavior that conforms to generally accepted social norms. Behavior is judged to be good, fair, right, and honorable and will be based on principles or guidelines from specific ethical theories. According to Handayani (2016), ethical attitude indicators are eight incident items that contain a dilemmatic situation based on the ethical principles of the accountant's code of ethics. But in 2017, the eight items of the moral tenets of the accountant's code of ethics have turned into five things of the ethical principles of the accountant's code of ethics. The independent variables in this study are Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence. Intellectual Intelligence is the ability to understand, analyze in human relations to regarding abstract concepts of the relationship between objects and ideas, and apply knowledge appropriately (Pasek, 2017). Emotional intelligence is the ability to recognize one's feelings and the feelings of others, motivate oneself, and manage emotions well in oneself and in relationships with others (Goleman, 2005). Spiritual Intelligence is Agustian (2005) defines spiritual intelligence as the ability to give meaning to worship to every behavior and activity through steps and thoughts that are natural, towards a complete human being and have an intergalactic thought pattern, and are principled only because of Allah.

### *2.3. Data*

The data collection technique in this research is primary data. Primary data collection was carried out through questionnaires to respondents containing questions related to Intellectual Intelligence, Emotional Intelligence and Spiritual Intelligence on Student Ethical Behavior. By collecting data obtained from distributing questionnaires through a google form. The questionnaire was sent using a google form link and sent via WhatsApp to students from Bhayangkara University Surabaya, Dr. Soetomo University Surabaya, and Narotama University Surabaya.

#### 2.4. Analysis Techniques

The data analysis technique used is multiple linear regression using SPSS. The regression equation in this study is:

$$Y = a + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + e$$

Description:

Y = Independent Variable

a = Intercept value (constant)

$\beta 1, \beta 2, \beta 3, \beta 4$  = regression coefficient of each independent variable

X1 = Intellectual Intelligence

X2 = Emotional Intelligence

X3 = Spiritual Intelligence

e = Error term

### 3. Results and Discussion

#### 3.1. Description of Research Subjects

The research subjects are respondents who are active accounting students at Dr. University. Soetomo, Bhayangkara University Surabaya, Narotama University. The data source of this research is primary data, namely collecting data obtained from distributing questionnaires through a google form. The questionnaire was sent using a google form link and sent via WhatsApp to students from Bhayangkara University Surabaya, Dr. Soetomo University Surabaya, and Narotama University Surabaya.

Table 1: Questionnaire Return Rate

Description	Amount
Number of questionnaires distributed	90
Number of Unfilled Questionnaires	(10)
Number of Questionnaires filled	80
Rate of return (Questionnaire filled : Questionnaire distributed) $\times$ 100 % = 80 : 90 = 0.889 $\times$ 100 % = 88.9 %	
Number of Questionnaires that do not meet the criteria	(4)
Number of Questionnaires that can be processed	76
Analyzeable Percentage Rate (Questionnaire processed : Questionnaire distributed) $\times$ 100 % = 76 : 90 = 0.884 $\times$ 100 % = 88.4%	

#### 3.2. Validity Test

According to Ghozali (2018: 51), the validity test is used to measure the validity or validity. A questionnaire can be declared valid if the questions on the questionnaire can reveal something that is measured by the questionnaire. The significance test was carried out using the Pearson product-moment correlation, namely r count (Pearson correlation). If the value of r is significant at the 0.05 level, then the questions or indicators being tested are declared valid. The test results show that all indicators of each variable are declared valid.

#### 3.3. Reliability Test

A reliable instrument is an instrument that will produce the same data when used several times to measure the same object. The reliability of the variable is determined based on the cronbach's alpha value , if the cronbach's alpha value is greater than r table, then the variable is said to be reliable or reliable.

Table 2: Reliability Test Results

Variable	Alpha Cronbach	Description
Ethical Behavior (Y)	0.804	Reliable
Intellectual Intelligence (X1)	0.781	Reliable
Emotional Intelligence (X2)	0.754	Reliable
Spiritual Intelligence (X3)	0.861	Reliable

### 3.4. Classic assumption test

#### 3.4.1. Normality Test

The normality test in this study was carried out using a statistical approach using the Kolmogorov-Smirnov (KS) value, with the hypothesis H0: residual data were normally distributed and Ha: residual data was not normally distributed. The conditions for the normality test are as follows: if the probability is 0.05, then H0 is accepted, and if the likelihood is  $\leq 0.05$ , then H0 is rejected.

Table 3: Data Normality

		Unstandardized Residual
N		76
Normal Parameters <sup>a,b</sup>	mean	.0000000
	Std. Deviation	3.06742529
Most Extreme Differences	Absolute	.093
	Positive	.046
	negative	-.093
Test Statistics		.093
asymp. Sig. (2-tailed)		.168

a. Test distribution is Normal.

b. Calculated from data.

The table above shows that the probability level for the Kolmogorov-Smirnov (KS) value is 0.168 or greater than 0.05, which means that the data used in this study are normally distributed.

#### 3.4.2. Multicollinearity Test

The multicollinearity test aims to test whether there is a correlation between the independent variables in the regression model. A good regression model should not correlate with the independent variables. The following describes how to detect multicollinearity by analyzing the correlation matrix between variables.

Table 4: Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	TOTAL_X1	.711	1.406
	TOTAL_X2	.764	1.309
	TOTAL_X3	.627	1.595

a. Dependent Variable: TOTAL\_Y

Based on the table above, the VIF value of the independent variable, namely Student Ethical Behavior is below 10 ( $VIF < 10$ ), this means that there is no multicollinearity between the independent variables in the regression model. *Tolerance* value of the independent variable Intellectual Intelligence (X1) has a *Tolerance* value of  $0.711 > 0.1$  and a VIF value of  $1.406 < 10$  so that it is free from multicollinearity. Emotional Intelligence (X2) has a *Tolerance* value of  $0.764 > 0.1$  and a VIF value of  $1.309 < 10$ . While Spiritual Intelligence (X3) has a *Tolerance* value of  $0.627 > 0.1$  and a VIF value of  $1.595 < 10$  so that it is free from Multicolonearity.

### 3.4.3. Test of Heteroscedasticity

We use a scatterplot image pattern to determine the prediction of the presence or absence of heteroscedasticity in a model. The results of the scatterplot prediction are in the following image.

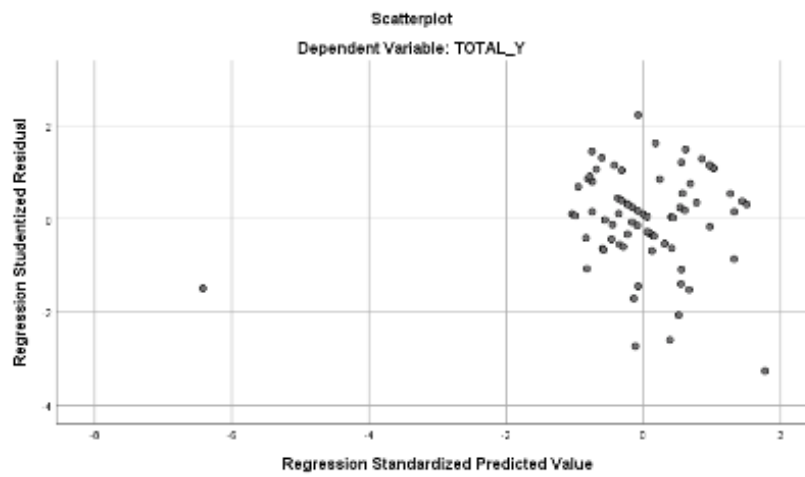


Figure 1: Scatterplot test

Based on the picture above, the scatterplot graph shows that the data spreads randomly, both above and below the number 0 (zero) on the Y axis and does not form a clear pattern. There is no heteroscedasticity in the regression model, so this regression model is feasible to use to predict the Ethical Behavior variable based on Intellectual Intelligence, Spiritual Intelligence, Emotional Intelligence.

### 3.4.4. Testing Hypothesis

The F test was conducted to determine whether the equation model was a fit or unfit model and whether all independent variables influenced the dependent variable. Based on the results of the F Test between Intellectual Intelligence (X1), Emotional Intelligence (X2), Spiritual Intelligence (X3) on Ethical Behavior (Y) at Bhayangkara University Surabaya, Dr. University. Soetomo, Narotama University obtained the following results.

Table 4: F . Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	630,357	3	210.119	21,438	0.000
Residual	705.682	72	5,760		
Total	1336,309	75			

The results of the F test show that the significant level is  $0.001 < 0.05$ , so that the decision results show that Intellectual Intelligence (X1), Emotional Intelligence (X2), Spiritual Intelligence (X3) simultaneously have a significant effect on Ethical Behavior (Y).

Next, This t-test was conducted to see whether the independent or independent variables consisting of Intellectual Intelligence (X1), Emotional Intelligence (X2), Spiritual Intelligence (X3) had a significant effect on Ethical Behavior (Y). The results of the t-test are as follows:

Table 5: t-test results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3,611	3.156		1.144	.256		
	TOTAL_X1	.200	.080	.256	2,515	.014	.711	1.406
	TOTAL_X2	.213	.073	.287	2,928	.005	.764	1.309
	TOTAL_X3	.233	.079	.319	2,945	.004	.627	1.595

The results of the t-test show that all independent variables, namely Intellectual Intelligence (X1), Emotional Intelligence (X2), Spiritual Intelligence (X3), significantly affect the Ethical Behavior of Accounting Students.

### 3.5. Influence of Intellectual Intelligence on Ethical Behavior of Accounting Students

The Intellectual Intelligence regression coefficient value is 0.2 at the 0.014 level. This value indicates that if the Intellectual Intelligence variable increases one hundred percent, there will be an increase in the Student Ethical Behavior variable by 0.2 or 20.0%. Meanwhile, if the value of Intellectual Intelligence decreases by 20.0%, there will be a decrease in the Student Ethical Behavior variable, assuming that other variables are in a constant state. These results are in line with Parauba (2014) research, which states that intellectual intelligence has a significant and positive effect on the accounting understanding of students of the Faculty of Economics and Business, Sam Ratulangi University, Manado. Understanding accounting requires the role of intellectual intelligence, namely intelligence related to reasoning on accounting cases so that they can get good grades, which are used as benchmarks for understanding accounting. So it can be concluded that the results of these studies explain that intellectual intelligence significantly influences the occurrence of Ethical Behavior of Accounting Students.

Ethical behavior is behavior that conforms to generally accepted social norms. Behavior is judged to be good, fair, right, and honorable, will be based on principles or guidelines from certain ethical theories. Student ethical behavior includes those who provide their services to the community requiring the trust of the community they serve. Public confidence in the quality of public accounting services will be higher if the profession applies high-quality standards to the implementation of professional work carried out by members of the profession. Intellectual Intelligence is the ability to understand, analyze human relations to regarding abstract concepts of the relationship between objects and ideas, and apply knowledge appropriately (Pasek, 2017). So that Intellectual Intelligence (X1) affects the Ethical Behavior of Accounting Students.

### 3.6. Effect of Emotional Intelligence on Ethical Behavior of Accounting Students

The Emotional Intelligence regression coefficient value is 0.213 at a significance level of 0.005. This value indicates that the influence of Emotional Intelligence on Student Ethical Behavior. Suppose the Emotional Intelligence variable is increased one hundred percent. In that case, there will be an increase in the Student Ethical Behavior variable by 0.213 or 21.3%. Every time the Opportunity Emotional Intelligence is decreased by 21.3%; there will be a decrease in the Student Ethical Behavior variable, assuming that other variables in a constant state. This finding supports the research results of Artana et al. (2014), which state that Based on the results of data analysis, it is known that emotional intelligence has a significant positive effect on the level of accounting understanding. by finding the results that Emotional intelligence is very influential on what feelings we will face at that time, where we are required to control our emotions.

Emotional intelligence is the ability to recognize one's feelings and the feelings of others, motivate oneself, and manage emotions well in oneself and in relationships with others. Goleman (2005). Emotional intelligence is the



ability to sense, understand, and effectively apply the power and sensitivity of emotions as a human source of energy, information, connection, and influence. Emotional intelligence requires a person to learn to recognize, respect the feelings of oneself and others and respond appropriately and effectively apply emotional energy in everyday life (Risabella, 2014). Therefore, everything that humans do by managing feelings both for themselves and for others, of course, that ability will affect the Ethical Behavior of Accounting Students. Students are subjects or actors in the renewal movement that will become the nation's next generations, so Emotional Intelligence affects Accounting Students' Ethical Behavior.

### 3.7. Influence of Spiritual Intelligence on Ethical Behavior of Accounting Students

Spiritual Intelligence regression coefficient of 0.235 which is positive, indicates a unidirectional relationship between Intellectual Intelligence, Emotional Intelligence, and student ethical behavior variables. Suppose the Spiritual Intelligence variable is increased one hundred percent. In that case, there will be a decrease in the Student Ethical Behavior variable by 0.235 or 23.5% and every time the Spiritual Intelligence value is decreased by 23.5%, there will be an increase in the Student Ethical Behavior variable, assuming that other variables in a constant state. This result is consistent with Agustini and Herawati (2013) research, which states that spiritual intelligence significantly influences ethical attitudes. A person who has spiritual intelligence will interpret everything he does as worship, and he will be able to control himself not to do negative things.

Spiritual intelligence teaches people to express and give meaning to their every action, so spiritual intelligence is needed to show good performance. If someone has faith, of course, that person will be more careful to act (Mukhoyyaroh, 2011). Spiritual intelligence is the human ability to interpret the meaning of the life and understand the value contained in every action taken. Spiritual intelligence allows someone to know better to do good and right actions based on conscience, so Spiritual Intelligence affects the Ethical Behavior of Accounting Students.

### 3.8. Results of the Coefficient of Determination ( $R^2$ )

The purpose of the coefficient of determination is to determine the percentage change in the dependent variable (Y) caused by the independent variable (X) Sujarweni, (2015:164). This change can be seen from the magnitude of the coefficient of determination ( $R^2$ ), zero to one. If  $R^2 =$  zero, then the data shows that there is no influence between the independent variable and the dependent variable. If the value of  $R^2$  is close to zero, then there is a small influence between the independent variable and the dependent variable. The more the value of  $R^2$  close to one, then the influence of the independent variable on the dependent increasingly. The result of  $R^2$  can be seen in the following table.

Table 6: Coefficient of Determination Test ( $R^2$ )

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.687 <sup>a</sup>	.472	.450	3.131	1,727

a. Predictors: (Constant), TOTAL\_X3, TOTAL\_X2, TOTAL\_X1

b. Dependent Variable: TOTAL\_Y

Source: data processed by SPSS 25

Based on Table 6 shows the magnitude of the coefficient of determination *adjusted*  $R^2$  of 0.450. This table indicates that 45.0% of accounting students' ethical behavior variables can be explained by Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence, while other factors explain 55.0% outside of this research variable.

#### 4. Conclusion

Based on the results of data processing analysis and multiple linear regression calculations carried out in this study, we conclude that the variables of Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence simultaneously have a significant effect on the Ethical Behavior of Accounting Students. The Intellectual Intelligence and The Spiritual Intelligence variable partially have a positive and significant impact on the Ethical Behavior of Accounting Students. The Emotional Intelligence variable partially has a negative and significant effect on the Ethical Behavior of Accounting Students. The limitation of this study is to use four independent variables: Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence; namely, the coefficient of determination is low enough to explain. This limitation causes the dependent variable to be defined more by other factors than the independent variables in this study. Based on this study, the population used was only accounting students at Dr. University. Soetomo, Bhayangkara University and Narotama University Class of 2017. Further research is expected to increase the number of samples used closer to the actual conditions. For further research can use other variables such as Social Intelligence, Physical Health, Independence, and so on outside the variables used in the modeling of this study.

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