

Accountants' perceptions regarding to business and profession ethics (A study on the alumnus of STIE Perbanas Surabaya)

Dewi Setyorini¹, Nurul Hasanah Uswati Dewi²

^{1,2} STIE Perbanas Surabaya, Nginden Semolo Street 34-36, Surabaya, 60118, East Java, Indonesia

ARTICLE INFO

Article history:

Received 15 September 2014

Revised 20 December 2015

Accepted 12 January 2015

JEL Classification:

M49

Key words:

Accounting Students,
Ethics of Business,
Accountant Profession,
Gender.

DOI:

10.14414/tiar.15.050109

ABSTRACT

This study is aimed to determine the differences in the perception of the accounting student alumnus of STIE Perbanas Surabaya regarding the ethics of business and profession based on gender. The type of data used is primary data using questionnaires. The sampling technique is using non-probability samples based on purposive sampling technique. The number of samples processed is 85 respondents from the accounting student alumnus of STIE Perbanas Surabaya. The statistical analysis tool is the Mann Whitney Test using SPSS version 16.0. The first hypothesis of this study can be concluded that there are differences in the perceptions of the accounting student alumnus regarding the ethics of business and accountant profession based on gender. The second hypothesis indicates that there is no difference in the perception of the accounting student alumnus regarding the ethics of business and accountant profession based on gender, which has a significance level under 0.05 or 5 percent.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui perbedaan persepsi alumnus mahasiswa akuntansi STIE Perbanas Surabaya mengenai etika bisnis dan profesi berdasarkan jenis kelamin. Jenis data yang digunakan adalah data primer dengan menggunakan kuesioner. Teknik pengambilan sampel adalah menggunakan sampel non probabilitas berdasarkan teknik purposive sampling. Jumlah sampel yang diproses adalah 85 responden dari alumnus mahasiswa akuntansi STIE Perbanas Surabaya. Alat analisis statistik adalah Uji Mann Whitney menggunakan SPSS versi 16.0. Hipotesis pertama penelitian ini dapat disimpulkan bahwa terdapat perbedaan persepsi alumnus mahasiswa akuntansi mengenai etika bisnis dan profesi akuntan berdasarkan gender. Hipotesis kedua menunjukkan bahwa tidak ada perbedaan persepsi alumnus mahasiswa akuntansi mengenai etika bisnis dan profesi akuntan berdasarkan jenis kelamin, yang memiliki tingkat signifikansi di bawah 0,05 atau 5 persen.

1. INTRODUCTION

The era of globalization has inevitably resulted in the intense competition in business world. In order to win this competition, the company should have better knowledge, understanding, and ethics application in carrying out its activities. Ethics has a very important role in the application of accounting profession. Ethics comes from the Greek word "ethos", which means the customs or habits, at both the individual and society. Everyone has a different life habits, in behavior, characteristics, and profession. To know these, it can be distinguished by gender,

because each person has a different perception of ethics of business and accounting profession.

Business ethics in a company can establish values, norms and behavior of employees and employers in building good relationship with the customers and community. While ethics of profession is a behavior or the nature of human's good and bad deeds that can be understood by the human mind to the work. Ethics of profession always becomes an interesting issue. Without ethics, the profession of an accountant will never exist, because the function of the accountant is as a provider of information for

* Corresponding author, email address: ¹ dewisetiyorini20@gmail.com.

business decision-making process conducted by the businessmen. The existence of education environment can affect a person to behave in ethical manner. The courses containing moral teachings, attitudes, and good character can enhance the development of profession in the field of accounting. Each accountant has adequate knowledge, understanding, and ethical application in the implementation of a professional job. A professional will always do his job in a professional manner with the basis on certain moral and ethical standards (Rifqi 2008). In this case, the perception needs to be investigated as an understanding of professional ethics and can reduce a variety of ethical violations. Recently, accountants, both at national and international level, have committed many ethical violations.

This study examines the perception of accountants in connection with the ethics of business and profession from the viewpoint of the accounting student alumnus of STIE Perbanas Surabaya. This research is conducted to find out the extent to which the graduates, who have taken the courses, understand and implement the knowledge. Therefore, in this study, a survey is conducted based on their perception.

The survey of perceptions needs to be done, both because of its simplicity in the process of data collection and is based on the reason that perception is the experience of objects, events or relationships obtained by inferring information. This research is expected to contribute to the development of the curriculum especially in bachelor program of accounting at STIE Perbanas Surabaya.

The description of ethics of business and profession can be expressed in a case sample related to soft skills at STIE Perbanas Surabaya. The implementation of soft skills in university at the moment is getting increased, especially at STIE Perbanas Surabaya. STIE Perbanas Surabaya is currently applying soft skills in the learning process. The purpose of the application of soft skills is for the students to be able to think analytically, to work in a team, and to work well. If there is no application of soft skills, students will act in their own way and do not follow the rules that have been created by the campus, such as, how to dress (no shirt, no shoes, etc.), cheating during the exam, no discipline, and coming late. Therefore, soft skills are necessary for students and companies to know and understand better how to act and behave well to all people, so that the desired target can be achieved. The respondents of this research are the accounting student alumnus of STIE Perbanas Surabaya. The reason is that the alumnus have taken and learned

a lot about the theory of ethics of business and accountant profession courses in the campus. So the researcher hopes that the alumnus can help the completion of this study and the result can be used as a reference for further research.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS

Theory of Perception

This study tests the accounting students' perception regarding the ethics of business and profession, so the grand theory in this research is the perception. Self-perception theory assumes that people develop an attitude based on how they observe and interpret their own behavior. This theory proposes the fact that attitude does not determine behavior, but the attitude is formed after the behavior occurs in order to offer an attitude, which is consistent with the behavior (Arfan and Muhammad 2005: 49). The perception includes receiving, organizing, and interpreting that have been organized in a way that can affect the behavior and form a good attitude. This happens because each individual has a different perception, so that the response or the perception of each individual can be distinguished.

Ethics

Ethics is a behavioral rule, human custom in the association between human beings, and affirms what is right and what is bad. The word of ethics is derived from the Greek word "ethos" which means the norms, values, and the measure of human's good behavior. Ethics is a normal principle and the deeds that become the basis for someone to act so that the public sees what he does as praiseworthy deeds and respect others. Therefore, ethics is knowledge of object of ethics on human behavior. In ethics there are many theories to explain an action, character, or object of the same behavior from the different point of view or perspective.

The association of the life of society and in international level require a system that governs how human should get along well in accordance with the etiquette. The association regulatory system is known as courtesy and good manners. It is aimed to safeguard the interests of each other so as not to harm others and not do bad deeds and unwanted activities that can disturb the public. In regard to the ethical values and norms, there are two kinds of ethics, namely (a) descriptive ethics, a value and pattern of human behavior as a fact which is related to situation and reality and in accordance with the culture, (b) normative ethics, a norm that guides human behavior, as well as making an assessment

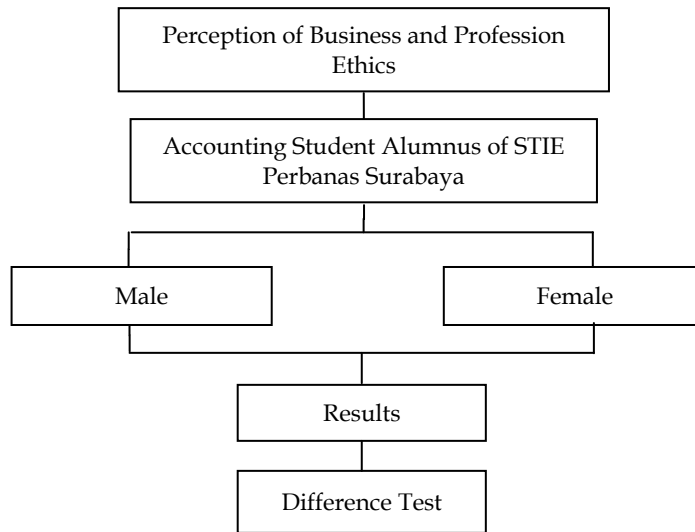


Figure 1
Research Framework

on people to act as they should do based on the norms.

Ethics of Business

Business ethics in a company can establish values, norms and behavior of employees and employers in building a just and healthy relationship with the customer, shareholders, and communities. The company believes that good business principle is an ethical business, a business with superior performance and continuous run by obeying the rules of ethics, laws and regulations. Business ethics can become a standard and guidelines for all employees, including management and make it as a guide to carry out their daily work based on good moral, honesty and professional manner. Ethics in the business world is very important to be implemented and applied so that the goal can be reached and implemented well. Business ethics also includes moral that encourage people to do good things. Having good moral standard in business world will be able to develop ethics, which ensures the business activities, by being honest and kind. There are several principles in business ethics (Wilopo 2013) such as:

1. The principle of autonomy
2. The principle of honesty
3. The principle of justice
4. The principle of mutual benefit
5. The principle of moral integrity

Profession

Profession is an occupation, which is carried out as a principal activity to produce income and rely on the expertise. In a work, a person is required to work professionally, that is by practicing a particu-

lar skill in a particular activity based on the expertise. Every profession will always be associated with the interests of society, in which human values such as safety, security and survival. So, to run a profession, first there must be permission to the parties concerned, in order to avoid unwanted things, and does not violate the rules that have been determined by a particular party. Profession ethics has principles that need to be implemented in order to run properly in accordance with the regulations that have been made to maintain good ethical values.

The principles of profession ethics according to Wilopo (2013) are:

1. Responsibility for the execution of the work and the results.
2. Justice is to give to anyone what they are entitled.
3. Autonomy is that each professional has and is granted freedom in running his profession.

Based on the description above, it can be hypothesized as follows:

H1: There is a difference in perception of the accounting student alumnus of STIE Perbanas Surabaya regarding ethics of business and profession based on gender.

The underlying framework of this study can be described in Figure 1.

3. RESEARCH METHOD

Sample Classification

This research is a quantitative research using primary data. Quantitative research emphasizes the testing of theories by measuring variables of the study using numbers. In addition, quantitative research also performs data analysis using statistical

Table 1
Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
Principle of Autonomy	85	6	17	11.14	2.932
Principle of Honesty	85	9	25	18.68	2.949
Principle of Justice	85	9	25	19.12	3.282
Principle of M Benefit	85	9	25	19.89	2.628
Principle of Moral Integrity	85	9	25	20.22	2.446
Valid N (List wise)	85				

procedures (Nur and Bambang 2002: 12). Based on the type of data that is examined, this study includes opinion research. The purpose of this research is to determine the differences in the perception of the accounting student alumnus of STIE Perbanas Surabaya regarding business and professional ethics. The data collection is done by using primary data with a survey method, by distributing questionnaires to the respondents. The population in this study is accounting student alumnus of STIE Perbanas Surabaya.

Research Variables

Independent Variable

X1 = Ethics of Business and Accountant Profession

Dependent Variable

Y = Perception of Accounting Student Alumnus of STIE Perbanas Surabaya

Operational Definition

Independent Variable

Ethics is human customary rules and behavior in the association between the fellows and confirms what is right and what is bad. Therefore, ethics is very important in the business world. The definition of business ethics is a response to the knowledge of the procedures in the setting up and management of businesses that pay attention to norms, behavior, morality, good character, honesty, and professionalism that will apply economically or socially. The ethics of the accountant profession is the characteristic of profession that distinguish a profession from other professions that serve to regulate behavior in a work. In addition, profession ethics have principles that need to be implemented in order to run properly in accordance with the regulations that have been made to maintain good ethical values.

Dependent Variable

The dependent variable in this study is the different perceptions of the accounting student alumnus of STIE Perbanas Surabaya. The aim is to determine the differences in the perception of the accounting student alumnus of STIE Perbanas Surabaya regarding the ethics of business and profession.

Measurement of Variable

The instrument used in this study is questionnaires consisting of two parts. The first part of the questionnaire contains questions about the identity of respondents such as name, gender and so forth. The second part of the questionnaire contains statements regarding the respondent's perception of business and profession ethics. These statements are closed because the researcher has provided an alternative answer that can be chosen by the respondents. The alternative answers are developed using the 1 - 5 Likert scale, from strongly disagree to strongly agree.

Population

Population is the whole number that includes all studied (Istijanto 2009: 113). The population is also defined as a collection of elements that have certain characteristics in common and have equal opportunity to be elected as members of the sample. The population that will be used in this research is accounting student alumnus of STIE Perbanas Surabaya.

Samples

Samples can be defined as parts that are drawn from the population (Istijanto 2009: 113). The samples that will be taken are the accounting student alumnus of STIE Perbanas Surabaya.

Sampling Technique

The sampling method used is purposive sampling method, in which samples are selected on certain considerations. The reason for using purposive sampling method is that the researcher only selects the samples that have knowledge and understanding of the importance of ethics of business and profession, so that they can provide answers that can support the course of this study.

4. DATA ANALYSIS AND DISCUSSION

Descriptive Test

Descriptive analysis is used to provide an overview of the variables in the study, ethics of business and

profession. Table 1 shows the results of the descriptive test. Table 1 describes the variables statistically in this study. Minimum is the smallest value of a series of observations, maximum is the largest value of a series of observations, the mean (average) is the result of the addition of all data values divided by the number of data, while the standard deviation is the root of the number of the squares of the difference between the value of the data and the mean divided by the number of data.

The data obtained indicate that the first variable, principle of autonomy, has the mean value of 11.14, with standard deviation of 2.932, and the respondents' answers to the variable of principle of autonomy have the value ranging 6-17. The second variable, principle of honesty, has the mean value of 18.68, with standard deviation of 2.949, and the respondents' answers to the variable of principle of honesty have the value ranging 9-25. The third variable, principle of justice, has the mean value of 19.12, with standard deviation of 3.282, and the respondents' answers to the variable of principle of justice have the value ranging 9-25. The fourth variable, principle of mutual benefit, has the mean value of 19.89, with standard deviation of 2.628, and the respondents' answers to the variable of principle of mutual benefit have the value ranging 9-25. The fifth variable, principles of moral integrity, has the mean value of 20.22, with standard deviation of 2.446, and the respondents' answers to variable of principle of moral integrity have the value ranging 9-25.

Validity Test

Table 2 describes the validity test on the items of questionnaire statement with the measurement of variable of ethics of business and accountant profession that consists of 25 items statements. From the results of data processing, it is obtained the value of Pearson correlation for the whole questions of below 0.05. So it can be concluded that the variables tested in this study is valid. To determine whether valid on each variable, then it is specified r table from the number of data values that will be processed, and compare r table with r count. If the r count is greater than r table, then the variable is said to be valid. However, if the r count is smaller than r table, then the variable is said to be invalid.

Reliability Test

Reliability test is used to test the reliability of the data by using a Cronbach Alpha formula. A construct or variable is said to be reliable if it gives Cronbach alpha > 0.60 (Imam Ghozali 2011). To

Table 2
Analysis of Validity Test

Indicator	r_{Count}	Sig.	r_{Table}	Description
Principle of Autonomy				
P1	0.812	0.000	0.2133	Valid
P2	0.824	0.000	0.2133	Valid
P3	0.469	0.000	0.2133	Valid
P4	0.474	0.000	0.2133	Valid
P5	0.393	0.000	0.2133	Valid
Principle of Honesty				
P1	0.581	0.000	0.2133	Valid
P2	0.678	0.000	0.2133	Valid
P3	0.740	0.000	0.2133	Valid
P4	0.668	0.000	0.2133	Valid
P5	0.565	0.000	0.2133	Valid
Principle of Justice				
P1	0.605	0.000	0.2133	Valid
P2	0.538	0.000	0.2133	Valid
P3	0.780	0.000	0.2133	Valid
P4	0.820	0.000	0.2133	Valid
P5	0.778	0.000	0.2133	Valid
Principle of Mutual Benefit				
P1	0.673	0.000	0.2133	Valid
P2	0.620	0.000	0.2133	Valid
P3	0.748	0.000	0.2133	Valid
P4	0.775	0.000	0.2133	Valid
P5	0.605	0.000	0.2133	Valid
Principle of Moral Integrity				
P1	0.666	0.000	0.2133	Valid
P2	0.592	0.000	0.2133	Valid
P3	0.638	0.000	0.2133	Valid
P4	0.777	0.000	0.2133	Valid
P5	0.593	0.000	0.2133	Valid

determine the level of reliability of the instrument of each variable, it can be seen from the Table 3.

Table 3 shows that the value of r alpha of each variable exceeds 0.60. Based on the Cronbach Alpha statistic test, a variable is said to be reliable if it gives the Cronbach alpha value > 0.60, so it can be concluded that the indicators or statements of ethics of business and accountant profession that have been tested are reliable to be used in this study.

Normality Test

The assumption of normality is a prerequisite in parametric statistical approach. In accordance with the analysis technique in testing hypotheses, it requires data normality testing. Data normality testing is conducted on the residual value using Kolmogorov-Smirnov test.

Kolmogorov-Smirnov Test

he normality test uses the Kolmogorov-smirno,

Table 3
Analysis of Reliability Test

Variable / Indicator	Cronbach Alpha	Critical Alpha	Description
Principle of Autonomy	0.603	0.60	Reliable
Principle of Honesty	0.654	0.60	Reliable
Principle of Justice	0.748	0.60	Reliable
Principle of Mutual Benefit	0.709	0.60	Reliable
Principle of Moral Integrity	0.632	0.60	Reliable

Table 4
One-Sample Kolmogorov-Smirnov Test

Variable/Indicator	N	Kolmogorov Smirnov Z	Asimp. Sig. (2 Tailed)	Conclusion
Principle of Autonomy	85	1.326	0.059	Data are normal
Principle of Honesty	85	1.285	0.074	Data are normal
Principle of Justice	85	1.574	0.014	Data are not normal
Principle of Mutual Benefit	85	1.504	0.022	Data are not normal
Principle of Moral Integrity	85	1.671	0.008	Data are not normal

a. Test distribution normal

b. Calculated from data.

the data are said normally distributed if sig. Kolmogorov-Smirnov test $> \alpha = 0.05$. The test results of b = normality by using Kolmogorov-Smirnov are shown in Table 4.

Based on normality test using Kolmogorov-Smirnov Z, there is significant value of Kolmogorov-Smirnov on variables of ethics of business and profession above 5 percent. By looking at the significant value (2-tailed), it can determine whether the data is normal or not. Variable of principle of autonomy has significant value of 0.059, then the distribution is said normal because the significant value is greater than 0.05. Variable of principle of honesty has significant value of 0.074, then the distribution is said normal because the significant value is greater than 0.05. Variable of principle of justice has significant value of 0.014. Variable of principle of mutual benefit has significant value of 0.022. And variable of principle of moral integrity has significant value of 0.008. The variables of principle of justice, principle of mutual benefit, and principle of moral integrity are said not normally distributed because they have significance value of less than 0.05. So it can be concluded that based on the data distribution in this study, three variables are not normally distributed and two variables are normally distributed. Therefore, to answer the research hypothesis, the researcher uses the Mann Whitney Test tool.

Hypothesis Testing

As mentioned earlier, the hypothesis of this study is a single hypothesis as the following:

Hypothesis 1

Statistical formulas in this study are:

$H_0; \mu_1 = \mu_2$: There are no differences in the perception of the accounting student alumnus of STIE Perbanas Surabaya regarding ethics of business and profession based on gender.

$H_1; \mu_1 \neq \mu_2$: There are differences in the perception of the accounting student alumnus of STIE Perbanas Surabaya regarding ethics of business and profession based on gender.

By using the level of confidence of 95 percent and alpha of 5 percent, the acceptance and rejection of H_0 are as follows:

a. If sig. $< \alpha$ (5%) then H_0 is rejected

b. If sig. $> \alpha$ (5%) then H_0 is accepted

The results of the hypothesis testing in this study are shown in Table 5 and 6. The results in Table 6 shows that the value of Z of the variables of principle of autonomy is 0.183 with the significance level of 0.855, the principle of honesty is 0.720 with the significance level of 0.472, the principle of justice is 2.207 with the significance level of 0.027, the principle of mutual benefit is 0.370 with the significance level of 0.711, and principle of moral integrity is 0.447 with the significance level of 0.655 greater than $\alpha = 0.05$. Thus, it can be concluded that H_1 is rejected or it can be said that there is no difference in the perception of accounting student alumnus of STIE Perbanas Surabaya regarding ethics of business and profession based on gender.

Variable of principle of justice has a value of 2.207 with a significance level of 0.027, then H_1 is accepted which means that there are differences in the perception of the alumnus of accounting students of STIE Perbanas Surabaya regarding the

Table 5
Mann-Whitney Test

Variable	N	Mean Rank
Principle of Autonomy	85	
Male	37	42.45
Female	48	43.43
Principle of Honesty	85	
Male	37	45.18
Female	48	41.32
Principle of Justice	85	
Male	37	49.66
Female	48	37.86
Principle of Mutual Benefit	85	
Male	37	44.11
Female	48	42.15
Principle of Moral Integrity	85	
Male	37	44.34
Female	48	41.97

ethics of business and profession based on gender, because variable value contained in the principle of justice is smaller than 0.05 which means that the male and female respondents have the perception of principle of justice with negative statements relating to the business and professional ethics. From each of these variables, the variable of principle of autonomy has a mean rank for male of 42.45 and mean rank for women of 43.43. The variable of principle of honesty has mean rank for male of 45.18 and mean rank for female of 41.32. The variable of principle of justice has mean rank for male of 49.66 and the mean rank for female of 37.86. The variable of principle of mutual benefit has mean rank for male of 44.11 and the mean rank for female of 42.15. The variable of principle of moral integrity has mean rank for male of 44.34 and the mean rank for female of 41.97. The results of this Mann Whitney test can prove the theory because each variable, between male and female, has different mean rank, in which the mean rank for female tends to be larger than the mean rank of male.

Discussion

This study aims to determine the differences in the perception of the accounting student alumnus of STIE Perbanas Surabaya regarding the ethics of business and profession based on gender. Based on the analysis of reliability test, it shows that the value of r alpha of each variable exceeds 0.060. In addition, based on the result of Mann Whitney test, it shows that of each variable that are grouped between male and female has a data value of 37 for male and 48 for female. Although it does not give a great difference, female accounting students alumnus

have a better perception of ethics of business and profession than male accounting students alumnus. This is because the number of samples for the male alumnus is less than the number of female alumnus.

This theory proposes the fact that attitude does not determine the behavior, but the attitude is formed after the behavior occurs in order to offer a consistent attitude and behavior. Perception includes receiving, organizing and interpretations that have been organized in a way that can affect the behavior and form a good attitude. This happens because each individual has a different perception, so that the response or perception of each individual can be distinguished. With the perception, the response of something or something asked may be determined. Therefore, perception can be distinguished from each individual.

There are two alternative approaches regarding gender differences in determining the willingness to behave unethically in business environment, namely gender socialization approach and structural approaches. Socialization approach states that male and female carry different values and nature in the world of work. The difference in the value and nature based on gender will affect male and female in decision-making and practice. Male will compete for success and more likely to break the rules because they consider achievement as a competition. While female are more focused on the good job implementation and harmonious working relationship. Therefore, women are more likely to be obedient to the rules and less tolerant toward individuals who violate the rules.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

This study is aimed to find out the differences in the perceptions of business and profession ethics based on gender. The data used in this study are qualitative data by distributing questionnaires to the respondents. The samples used in the study are the accounting student alumnus of STIE Perbanas Surabaya. In this study, there are two stages to perform the test. On the first stage, the researcher conducts normality test in order to determine further testing.

The results of data normality test indicate that all five variables can be measured that they are not distributed normally. These results determine the differences in the perception. If the data are not normal, the next step is to conduct testing using the Mann Whitney test. Based on the test results of the Mann Whitney Test, it can be concluded that there is no significant difference in the perception of the

Table 6
Hypothesis Test

Variable	Z	Significance Level	Sig (2 Tailed)	Testing Criteria	Conclusion
Principle of Autonomy	-0.183	0.05	0.855	Sig. > 0.05	H1 Rejected
Principle of Honesty	-0.720	0.05	0.472	Sig. > 0.05	H1 Rejected
Principle of Justice	-2.207	0.05	0.027	Sig. > 0.05	H1 Accepted
Principle of Mutual Benefit	-0.370	0.05	0.711	Sig. > 0.05	H1 Rejected
Principle of Moral Integrity	-0.447	0.05	0.655	Sig. > 0.05	H1 Rejected

accounting students alumnus of Perbanas Surabaya regarding business and profession ethics based on gender because the significance value is greater than the value of $\alpha = 0.05$.

The result of mean rank for each variable, between male and female, indicates that value produced by female is greater than the value produced by male. Therefore, the perception of the female accounting student alumnus tends to be better than that of male. This is because the number of samples for male accounting student alumnus is fewer than the number of samples for female accounting student alumnus.

This research has several limitations, such as (1) the population in this study is limited to the accounting student alumnus of STIE Perbanas Surabaya, and does not include accounting student alumnus of other universities in Surabaya, (2) the measurement of the entire variables only relies on the perception of respondents submitted in writing via questionnaires which have not reflected the actual situation. This will be different when the data are obtained through direct interviews with respondents, (3) although the number of samples has met the minimum number, or 85 samples, and have been able to be generalized, they are still considered too minimum because the more samples, the better the study.

Based on these results, some suggestions that can be put forward are; (1) further researches are expected to be able to expand the study population. The study population is not only taken from accounting students of STIE Perbanas only, but could also include accounting students from several other universities in Surabaya, (2) the measurement of the entire study variables does not only rely on the perceptions of the respondents submitted in writing through questionnaires only, but the data can also be obtained through direct interviews with respondents, (3) further researches are expected to be able to add the number of samples so that there will be more respondents who will fill out the questionnaires, thus, different results can be obtained. In addition, with direct interview with the respondent, the results obtained may reflect the different results from the present study.

REFERENCES

- Arfan Ikhsan and Muhammad Ishak, 2005, *Akuntansi Keperilakuan*, Jakarta: Salemba Empat
- Dekeng Setyo Budiarto, 2011, 'Analisis Perbedaan Persepsi Antara Mahasiswa Dengan Pendidik Terhadap Etika Bisnis', *Akmennika*, UPY, Vol. 7.
- Emzir, 2012, *Metode Penelitian Kualitatif Analisis Data*, Cetakan III, Jakarta : PT. Rajagrafindo Persada.
- Istijanto, 2009, *Aplikasi Riset Pemasaran*, PT. Gramedia Pustaka Utama, Jakarta.
- Imam Ghazali, 2011, *Aplikasi Analisis Multivariate Dengan Menggunakan Program SPSS*, Cetakan V, Semarang : Badan Penerbit Universitas Diponegoro.
- Ni Nengah Seri Ekayani and Made Pradana Adi Putra, 2003, 'Persepsi Akuntan dan Mahasiswa Bali Terhadap Etika Bisnis', *Simposium Nasional Akuntansi VI*.
- Nicholas Koumbiadis and John O Okpara, 2008, 'Ethics And Accounting Profession: An Exploratory Study of Accounting Students In Post Secondary Institutions', *International Review of Business Research Papers*, Vol. 4 No. 5, pp. 147-156.
- Nur Indriantoro and Bambang Supomo, 2002, *Metodologi Penelitian Bisnis Untuk Akuntansi Dan Manajemen*, Yogyakarta : BPFE.
- Poniman, 2009, 'Persepsi Akuntan Pria Dan Akuntan Wanita Terhadap Etika Bisnis Dan Etika Profesi Akuntan', *Jurnal Akuntansi Indonesia*, Vol. 5 No. 1, pp. 105-117.
- Rifqi Muhammad, 2008, 'Persepsi Akuntan dan Mahasiswa Yogyakarta terhadap Etika Bisnis', *Jurnal Fenomena*, Vol. 6 No. 1.
- Romanus Wilopo, 2013, *Etika Profesi Akuntan*, STIE Perbanas Surabaya.
- Rosady Ruslan, 2010, *Metode Penelitian, Public Relations dan Komunikasi*, Jakarta : PT. Rajagrafindo Persada.
- Sukrisno Agoes and I Cenik Ardana, 2009, *Etika Bisnis Dan Profesi, Tantangan Membangun Manusia Seutuhnya*, Jakarta.
- Syofian Siregar, 2012, *Statistika Deskriptif Untuk Penelitian*, Jakarta : PT. Rajagrafindo Persada.

