

**CHAPTER IV**  
**RESULTS AND DISCUSSION**

**4.1. General Description of Respondents.**

**4.1.1. General Description of Indonesia Respondents.**

Respondents in this study will be divided into two conditions, namely Indonesian respondents, and Taiwanese respondents.

**Table 4.1**  
**General Description of Indonesia Respondents**

University Name	Minimum Sample	Total Sample
Undergraduate Accounting Program at Soegijapranata University.	89	106
Master of Accounting Program at Soegijapranata University.	3	9
Total	92	115

Source : Attachment 1

Respondents in this study were students of the accounting program at Soegijapranata University, and the master of accounting program at Soegijapranata University. The minimum number of samples in this study were 92 students with a proportion of 89 undergraduate accounting students at Soegijapranata University, and 3 students from master accounting students at Soegijapranata University. The total respondents who were willing to fill out this research questionnaire were 115 students of which 106 students were undergraduate students in the accounting program at Soegijapranata University, and 9 students from master accounting program at Soegijapranata University. The questionnaire was taken by computer based survey through Google Form

by answering questions from the questionnaire given. Therefore the return rate of this research questionnaire is 100%.

#### 4.1.2. General Description of Taiwan Respondents.

Respondents in this study will be divided into two conditions, namely Indonesian respondents, and Taiwanese respondents.

**Table 4.2**

#### **General Description of Taiwan Respondents**

University Name	Minimum Sample	Total Sample
Undergraduate Accounting Program at Providence University.	84	88
Master of Accounting Program at Providence University.	3	18
Total	87	106

Source : Attachment 2

Respondents in this study were students of the Providence University undergraduate accounting program, and the accounting master's program at Providence University Taiwan. The minimum number of samples in this study were 87 students with the proportion of 84 undergraduate accounting students at the Providence University, and 3 students at the Masters in Accounting students, Providence University. Total respondents who were willing to fill out this research questionnaire were 106 students of which 88 students were from the undergraduate accounting program, Providence University and 18 students from the Masters of Accounting program, Providence University. The questionnaire was taken by computer based survey through Google Form

by answering questions from the questionnaire given. Therefore the return rate of this research questionnaire is 100%.

## 4.2. Demographics of respondents.

### 4.2.1. Demographics of Indonesian Respondents

Respondents in this study will be divided into two conditions, namely Indonesian respondents, and Taiwanese respondents.

**Tabel 4.3**

**Demographics of Indonesian Respondents**

	Size	Amount	Percentage	Total Sample
Age	18-21 years old	99	86,1 %	115
	22-25 years old	9	7,8 %	
	>25 years old	7	6,1 %	
Gender	Male	36	31,3 %	115
	Female	79	68,7 %	
University	Soegijapranata University	115	100 %	115
Degree	Undergraduate Program	106	92,2 %	115
	Master Program	9	7,8 %	

Source : Attachment 15

#### 4.2.1.1. Age

Table 4.3 shows that 99 students aged 18 to 21 years. Then, students aged 22 to 25 years were 9 students and students aged 25 years and over were 7 students. This shows that the respondents in this study were dominated by students aged 18 to 21 years.

#### **4.2.1.2 Gender**

Table 4.3 shows the number of male students is 36 students or 31,3% of the total respondents. Whereas for female students there were 79 students or 68,7% of the total respondents. This shows that the respondents in this study were dominated by women.

#### **4.2.1.3. University**

Table 4.3 shows the number of Soegijapranata University students as many as 115 students or 100% of the total respondents. This shows that the respondents in this study were all students of Unika Soegijapranata for respondents from the State of Indonesia.

#### **4.2.1.4. Degree**

Table 4.3 shows the number of undergraduate accounting students at Soegijapranata University as many as 106 students or 92,2% of the total respondents. Whereas for accounting students at the Soegijapranata University Masters accounting program there are 9 students or 7,8% of the total respondents. This shows that the respondents in this study were dominated by accounting undergraduate students at Soegijapranata University.

#### 4.2.2. Demographics of Taiwan Respondents

Respondents in this study will be divided into two conditions, namely Indonesian respondents, and Taiwanese respondents.

**Table 4.4**

**Demographics of Taiwan Respondents**

Size		Amount	Percentage	Total Sample
Age	18-21 years old	70	66 %	106
	22-25 years old	35	33 %	
	>25 years old	1	1 %	
Gender	Male	39	36,8 %	106
	Female	67	63,2 %	
University	Providence University	106	100 %	106
Degree	Undergraduate Program	88	83 %	106
	Master Program	18	17 %	

Source : Attachment 16

##### 4.2.2.1. Age

Table 4.4 shows that 70 students aged 18 to 21 years. Then, students aged 22 to 25 years were 35 students and students aged 25 years and over were 1 student. This shows that the respondents in this study were dominated by students aged 18 to 21 years or as much as 66% of the total respondents.

##### 4.2.2.2 Gender

Table 4.4 shows the number of male students as many as 39 students or 36,8% of the total respondents. Whereas for female students

there were 67 students or 63,2% of the total respondents. This shows that the respondents in this study were dominated by women.

#### **4.2.2.3. University**

Table 4.4 shows the number of students at Providence University as many as 106 students or 100% of the total respondents. This shows that the respondents in this study were all students of Providence University for respondents from the State of Taiwan.

#### **4.2.2.4. Degree**

Table 4.4 shows the number of undergraduate accounting students at the Providence University as many as 88 students or 83% of the total respondents. Whereas for master accounting students at the Providence University, there are 18 students or 17% of the total respondents. This shows that the respondents in this study were dominated by undergraduate accounting students Providence University.

### **4.3. Data Analysis.**

#### **4.3.1. Validity Test.**

Validity Test is used to measure the validity of a questionnaire, Validity also shows how real a test measures what should be measured (Hartono, 2014) The instrument validity test is done by comparing Cronbach's Alpha values with values in the Cronbach's Alpha if item deleted. If the value of each item in the Cronbach's Alpha if item deleted is smaller, then the question item on the questionnaire is declared valid.

#### 4.3.1.1. Test the validity of the Indonesian state.

Table 4.5

#### Indonesian validity test results table

#### Stage 1 Ethical Perception Questionnaire Instrument.

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	HASIL
Item1	.745	.753	VALID
Item2	.742	.753	VALID
Item3	.735	.753	VALID
Item4	.746	.753	VALID
Item5	.749	.753	VALID
Item6	.744	.753	VALID
Item7	.745	.753	VALID
Item8	.740	.753	VALID
Item9	.746	.753	VALID
Item10	.740	.753	VALID
Item11	.730	.753	VALID
Item12	.759	.753	INVALID
Item13	.739	.753	VALID
Item14	.744	.753	VALID
Item15	.742	.753	VALID
Item16	.737	.753	VALID
Item17	.728	.753	VALID

Source : Attachment 3

We can see in table 4.5, the Cronbach's Alpha value is 0,753 and in the Cronbach's Alpha column if item deleted there is a value  $> 0,753$  which is question item 12 with a value of 0,759 so we can say the questionnaire question in item 12 is invalid so that elimination must be done.

**Table 4.6**

**Indonesian validity test results table**

**Stage 2 Ethical Perception Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.750	.759	VALID
Item2	.749	.759	VALID
Item3	.742	.759	VALID
Item4	.756	.759	VALID
Item5	.756	.759	VALID
Item6	.751	.759	VALID
Item7	.753	.759	VALID
Item8	.742	.759	VALID
Item9	.750	.759	VALID
Item10	.745	.759	VALID
Item11	.737	.759	VALID
Item13	.745	.759	VALID
Item14	.748	.759	VALID
Item15	.751	.759	VALID
Item16	.743	.759	VALID
Item17	.735	.759	VALID

Source : Attachment 3

We can see in the table above, Cronbach's Alpha value is 0,759 and in the Cronbach's Alpha column if item deleted has a value  $< 0,759$  so it can be said that all questionnaire questions are valid.

**Table 4.7**

**Indonesian validity test results table**

**Stage 1 Religiosity Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.849	.850	VALID
Item2	.825	.850	VALID
Item3	.823	.850	VALID
Item4	.833	.850	VALID
Item5	.821	.850	VALID
Item6	.821	.850	VALID
Item7	.846	.850	VALID
Item8	.837	.850	VALID

Source : Attachment 4

We can see in the table above, the Cronbach's Alpha value is 0,850 and in the Cronbach's Alpha column if item deleted each item has a value <0,850 so it can be said that all questions on the existing questionnaire are valid.

**Tabel 4.8**

**Indonesian validity test results table**

**Stage 1 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.734	.730	INVALID
Item2	.730	.730	INVALID
Item3	.720	.730	VALID
Item4	.780	.730	INVALID
Item5	.736	.730	INVALID
Item6	.706	.730	VALID
Item7	.693	.730	VALID
Item8	.682	.730	VALID
Item9	.677	.730	VALID
Item10	.686	.730	VALID
Item11	.708	.730	VALID
Item12	.692	.730	VALID
Item13	.689	.730	VALID
Item14	.734	.730	INVALID
Item15	.736	.730	INVALID

Source : Attachment 5

We can see in table 4.8 the Cronbach's Alpha value is 0,730 and in the Cronbach's Alpha column if item deleted there is a value  $> 0,730$  which is question items 1, 2, 4, 5, 14, and 15 so that we can say the questionnaire questions in item 1, 2, 4, 5, 14, and 15 are invalid so elimination must be done.

**Table 4.9**

**Indonesian validity test results table**

**Stage 2 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item3	.847	.832	INVALID
Item6	.824	.832	VALID
Item7	.812	.832	VALID
Item8	.805	.832	VALID
Item9	.797	.832	VALID
Item10	.805	.832	VALID
Item11	.818	.832	VALID
Item12	.805	.832	VALID
Item13	.811	.832	VALID

Source : Attachment 5

We can see in table 4.9, the Cronbach's Alpha value is 0,832 and in the Cronbach's Alpha column if item deleted there is a value  $> 0,832$  which is question item 3 with a value of 0,847 so we can say the question questionnaire in item 3 is invalid so elimination must be done.

**Table 4.10**

**Indonesian validity test results table**

**Stage 3 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item6	.844	.847	VALID
Item7	.834	.847	VALID
Item8	.829	.847	VALID
Item9	.815	.847	VALID
Item10	.824	.847	VALID
Item11	.836	.847	VALID
Item12	.821	.847	VALID
Item13	.830	.847	VALID

Source : Attachment 5

We can see in the table above, the Cronbach's Alpha value is 0,847 and in the Cronbach's Alpha if item deleted column each item has a value <0,847 so that it can be said that all questions on the existing questionnaire are valid.

#### 4.3.1.2. Test the validity of the Taiwan state

**Table 4.11**

#### Taiwan validity test results table

#### Stage 1 Ethical Perception Questionnaire Instrument

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.848	.857	VALID
Item2	.846	.857	VALID
Item3	.850	.857	VALID
Item4	.857	.857	INVALID
Item5	.847	.857	VALID
Item6	.846	.857	VALID
Item7	.852	.857	VALID
Item8	.843	.857	VALID
Item9	.864	.857	INVALID
Item10	.845	.857	VALID
Item11	.846	.857	VALID
Item12	.868	.857	INVALID
Item13	.844	.857	VALID
Item14	.847	.857	VALID
Item15	.842	.857	VALID
Item16	.844	.857	VALID
Item17	.854	.857	VALID

Source : Attachment 6

We can see in table 4.11, the value of Cronbach's Alpha is 0,857 and in the Cronbach's Alpha if item deleted column there is a value  $>0,857$  namely question items 4, 9, and 12 so that we can say the question questionnaire in items 4, 9, and 12 are invalid so elimination must be done.

**Table 4.12**

**Taiwan validity test results table**

**Stage 2 Ethical Perception Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.874	.882	VALID
Item2	.872	.882	VALID
Item3	.882	.882	INVALID
Item5	.872	.882	VALID
Item6	.875	.882	VALID
Item7	.881	.882	VALID
Item8	.868	.882	VALID
Item10	.870	.882	VALID
Item11	.872	.882	VALID
Item13	.872	.882	VALID
Item14	.872	.882	VALID
Item15	.872	.882	VALID
Item16	.873	.882	VALID
Item17	.881	.882	VALID

Source : Attachment 6

We can see in table 4.12, the Cronbach's Alpha value is 0,882 and in the Cronbach's Alpha if item deleted column there is a value that is not <0,882 namely item question 3 so we can say the question questionnaire in item 3 is invalid so that elimination must be done.

**Table 4.13**

**Taiwan validity test results table**

**Stage 3 Ethical Perception Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.873	.882	VALID
Item2	.871	.882	VALID
Item5	.871	.882	VALID
Item6	.874	.882	VALID
Item7	.880	.882	VALID
Item8	.868	.882	VALID
Item10	.868	.882	VALID
Item11	.871	.882	VALID
Item13	.871	.882	VALID
Item14	.870	.882	VALID
Item15	.876	.882	VALID
Item16	.873	.882	VALID
Item17	.881	.882	VALID

Source : Attachment 6

We can see in the table above, the Cronbach's Alpha value is 0,882 and in the Cronbach's Alpha if item deleted column each item has a value <0,882 so that it can be said that all questions on the existing questionnaire are valid.

**Table 4.14**

**Taiwan validity test results table**

**Stage 1 Religiosity Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.859	.859	INVALID
Item2	.841	.859	VALID
Item3	.867	.859	INVALID
Item4	.843	.859	VALID
Item5	.829	.859	VALID
Item6	.830	.859	VALID
Item7	.828	.859	VALID
Item8	.829	.859	VALID

Source : Attachment 7

We can see in table 4.14, the Cronbach's Alpha value is 0,859 and in the Cronbach's Alpha if item deleted column there is a value that is not <0,859, namely item questions 1 and 3 with values of 0.859 and 0.867 so we can say the questionnaire questions on items 1 and 3 are invalid so elimination must be done.

**Table 4.15**

**Taiwan validity test results table**

**Stage 2 Religiosity Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item2	.870	.876	VALID
Item4	.872	.876	VALID
Item5	.854	.876	VALID
Item6	.843	.876	VALID
Item7	.843	.876	VALID
Item8	.843	.876	VALID

Source : Attachment 7

We can see in the table above, the Cronbach's Alpha value is 0,876 and in the Cronbach's Alpha if item deleted column each item has a value <0,876 so it can be said that all questions in the questionnaire are valid.

**Table 4.16**

**Taiwan validity test results table**

**Stage 1 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.664	.675	VALID
Item2	.687	.675	INVALID
Item3	.639	.675	VALID
Item4	.687	.675	INVALID
Item5	.677	.675	INVALID
Item6	.624	.675	VALID
Item7	.628	.675	VALID
Item8	.653	.675	VALID
Item9	.644	.675	VALID
Item10	.644	.675	VALID
Item11	.652	.675	VALID
Item12	.665	.675	VALID
Item13	.668	.675	VALID
Item14	.677	.675	INVALID
Item15	.673	.675	VALID

Source : Attachment 8

We can see in table 4.16, Cronbach's Alpha value is 0,675 and in the Cronbach's Alpha if item deleted column there is a value  $> 0,675$  that is question items 2, 4, 5, and 14 so that we can say the question questionnaire in items 2, 4, 5, and 14 are invalid so elimination must be done.

**Table 4.17**

**Taiwan validity test results table**

**Stage 2 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.711	.718	VALID
Item3	.690	.718	VALID
Item6	.657	.718	VALID
Item7	.658	.718	VALID
Item8	.692	.718	VALID
Item9	.682	.718	VALID
Item10	.685	.718	VALID
Item11	.709	.718	VALID
Item12	.709	.718	VALID
Item13	.718	.718	INVALID
Item15	.752	.718	INVALID

Source : Attachment 8

We can see in table 4.17, the Cronbach's Alpha value is 0,718 and in the Cronbach's Alpha column if item deleted there are values that are not <0,718, namely the question items 13 and 15 with values of 0,718 and 0,752. The questionnaire is said to be valid if the value of cronbach's alpha if item deleted < cronbach's alpha so we can say the questionnaire questions on items 13 and 15 are invalid so elimination must be done.

**Table 4.18**

**Taiwan validity test results table**

**Stage 3 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item1	.758	.757	INVALID
Item3	.738	.757	VALID
Item6	.698	.757	VALID
Item7	.700	.757	VALID
Item8	.727	.757	VALID
Item9	.727	.757	VALID
Item10	.733	.757	VALID
Item11	.757	.757	INVALID
Item12	.758	.757	INVALID

Source : Attachment 8

We can see in table 4.18, the Cronbach's Alpha value is 0,757 and in the Cronbach's Alpha if item deleted column there are values that are not <0,757, namely the question items 1, 11 and 12 with values 0,758, 0,757 and 0,758. The questionnaire is said to be valid if the value of cronbach's alpha if item deleted < cronbach's alpha so we can say the questionnaire questions on items 1, 11, and 12 are invalid so that elimination must be done.

**Table 4.19**

**Taiwan validity test results table**

**Stage 4 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item3	.793	.778	INVALID
Item6	.700	.778	VALID
Item7	.704	.778	VALID
Item8	.753	.778	VALID
Item9	.742	.778	VALID
Item10	.759	.778	VALID

Source : Attachment 8

We can see in table 4.19, the Cronbach's Alpha value is 0,778 and in the Cronbach's Alpha if item deleted column there is a value  $> 0,778$  which is question item 3 with a value 0,793 so we can say the question questionnaire in item 3 is invalid so it must be eliminated.

**Table 4.20**

**Taiwan validity test results table**

**Stage 5 Love of Money Questionnaire Instrument**

	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	RESULT
Item6	.712	.793	VALID
Item7	.725	.793	VALID
Item8	.781	.793	VALID
Item9	.754	.793	VALID
Item10	.787	.793	VALID

Source : Attachment 8

We can see in the table above, the Cronbach's Alpha value is 0,793 and in the Cronbach's Alpha if item deleted column each item has a value <0,793 so that it can be said that all questions on the existing questionnaire are valid.

**4.3.2. Reliability test**

Using the Cronbach Alpha method. According to Hartono (2014) in (Wati and Sudibyo 2016) reliability shows the accuracy and accuracy of the gauges. The questionnaire is said to be reliable if Cronbach Alpha > 0.6 Hair et al (2010) in Wati (2016).

#### 4.3.2.1. Indonesian state reliability test

Table 4.21

#### Indonesian Reliability Test Results Table

#### Ethical Perception Questionnaire

Cronbach's Alpha	N of Items	RESULT
.759	16	RELIABEL

Source : Attachment 3

The questionnaire is said to be reliable if Cronbach alpha is  $> 0,6$ . The Reliability Test on the Ethical Perception questionnaire instrument shows the Cronbach's Alpha number of  $0,759 > 0,6$ , so it can be said that the existing questionnaire has been reliable.

Table 4.22

#### Indonesian Reliability Test Results Table

#### Religiosity Questionnaire

Cronbach's Alpha	N of Items	RESULT
.850	8	RELIABEL

Source : Attachment 4

The questionnaire is said to be reliable if Cronbach alpha is  $> 0,6$ . Reliability test on the Religiosity questionnaire instrument showed a Cronbach's Alpha number of  $0,850 > 0,6$  then it can be said that the existing questionnaire was reliable.

**Table 4.23**

**Indonesian Reliability Test Results Table**

**Love of Money Questionnaire**

Cronbach's Alpha	N of Items	RESULT
.847	8	RELIABEL

Source : Attachment 5

The questionnaire is said to be reliable if Cronbach alpha is  $> 0,6$ . Reliability test on the Love of Money questionnaire instrument shows the Cronbach's Alpha number of  $0,847 > 0,6$  it can be said that the existing questionnaire has been reliable.

**4.3.2.2. Taiwan State Reliability Test**

**Table 4.24**

**Taiwan Reliability Test Results Table**

**Ethical Perception Questionnaire**

Cronbach's Alpha	N of Items	RESULT
.882	13	RELIABEL

Source : Attachment 6

The questionnaire is said to be reliable if Cronbach alpha is  $> 0,6$ . The Reliability Test on the Ethical Perception questionnaire instrument shows the Cronbach's Alpha number  $0,882 > 0,6$ , so it can be said that the existing questionnaire has been reliable.

**Table 4.25**  
**Taiwan Reliability Test Results Table**  
**Religiosity Questionnaire**

Cronbach's Alpha	N of Items	RESULT
.876	6	RELIABEL

Source : Attachment 7

The questionnaire is said to be reliable if Cronbach alpha is  $> 0,6$ . Reliability test on the Religiosity questionnaire instrument showed a Cronbach's Alpha number  $0,876 > 0,6$  then it can be said that the existing questionnaire was reliable.

**Table 4.26**  
**Taiwan Reliability Test Results Table**  
**Love of Money Questionnaire**

Cronbach's Alpha	N of Items	RESULT
.793	5	RELIABEL

Source : Attachment 8

The questionnaire is said to be reliable if Cronbach alpha is  $> 0,6$ . Reliability test on the Love of Money questionnaire instrument shows a Cronbach's Alpha number  $0,793 > 0,6$  it can be said that the existing questionnaire has been reliable.

### 4.3.3. Descriptive Statistics

Descriptive statistics are used to describe the data used in research. The variables to be analyzed are love of money, religiosity, and gender.

### 4.3.3.1. Indonesian State Descriptive Statistics

Descriptive statistics are used to describe the data used in research.

**Table 4.27**

#### Indonesian State Descriptive Statistics

Information	Theoretical Range	Empirical range	Mean	Scale Range			Category
				Low	Medium	High	
<b>Religiosity Items</b>							
Question 1	1-5	1-5	3.72	1-2,33	2,34-3,66	3,67-5	High
Question 2	1-5	1-5	4.17	1-2,33	2,34-3,66	3,67-5	High
Question 3	1-5	1-5	4.11	1-2,33	2,34-3,66	3,67-5	High
Question 4	1-5	1-5	3.94	1-2,33	2,34-3,66	3,67-5	High
Question 5	1-5	1-5	4.08	1-2,33	2,34-3,66	3,67-5	High
Question 6	1-5	1-5	3.97	1-2,33	2,34-3,66	3,67-5	High
Question 7	1-5	1-5	3.62	1-2,33	2,34-3,66	3,67-5	Medium
Question 8	1-5	1-5	4.13	1-2,33	2,34-3,66	3,67-5	High
<b>Ethical Perception</b>							
Question 1	1-5	1-5	3.63	1-2,33	2,34-3,66	3,67-5	Medium
Question 2	1-5	1-5	3.70	1-2,33	2,34-3,66	3,67-5	High
Question 3	1-5	1-5	3.53	1-2,33	2,34-3,66	3,67-5	Medium
Question 4	1-5	1-5	3.31	1-2,33	2,34-3,66	3,67-5	Medium
Question 5	1-5	1-5	3.86	1-2,33	2,34-3,66	3,67-5	High
Question 6	1-5	1-5	3.63	1-2,33	2,34-3,66	3,67-5	Medium
Question 7	1-5	1-5	3.28	1-2,33	2,34-3,66	3,67-5	Medium
Question 8	1-5	1-5	4.41	1-2,33	2,34-3,66	3,67-5	High
Question 9	1-5	1-5	4.15	1-2,33	2,34-3,66	3,67-5	High
Question 10	1-5	1-5	4.36	1-2,33	2,34-3,66	3,67-5	High
Question 11	1-5	1-5	3.97	1-2,33	2,34-3,66	3,67-5	High
Question 13	1-5	1-5	4.12	1-2,33	2,34-3,66	3,67-5	High
Question 14	1-5	1-5	4.44	1-2,33	2,34-3,66	3,67-5	High
Question 15	1-5	1-5	3.80	1-2,33	2,34-3,66	3,67-5	High
Question 16	1-5	1-5	3.83	1-2,33	2,34-3,66	3,67-5	High
Question 17	1-5	1-5	3.82	1-2,33	2,34-3,66	3,67-5	High
<b>Love of Money item</b>							
Question 6	1-5	1-5	2.65	1-2,33	2,34-3,66	3,67-5	Medium
Question 7	1-5	1-5	2.93	1-2,33	2,34-3,66	3,67-5	Medium
Question 8	1-5	1-5	2.57	1-2,33	2,34-3,66	3,67-5	Medium
Question 9	1-5	1-5	2.72	1-2,33	2,34-3,66	3,67-5	Medium
Question 10	1-5	1-5	2.96	1-2,33	2,34-3,66	3,67-5	Medium
Question 11	1-5	1-5	2.43	1-2,33	2,34-3,66	3,67-5	Medium
Question 12	1-5	1-5	2.75	1-2,33	2,34-3,66	3,67-5	Medium
Question 13	1-5	1-5	3.17	1-2,33	2,34-3,66	3,67-5	Medium
<b>Ethical Perception</b>	<b>1-5</b>	<b>1-5</b>	<b>3.87</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>High</b>
<b>Religiosity</b>	<b>1-5</b>	<b>1-5</b>	<b>3.97</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>High</b>
<b>Love of Money</b>	<b>1-5</b>	<b>1-5</b>	<b>2.78</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>Medium</b>

Source : Attachment 18

Descriptive statistics are used to describe the data used in research. In table 4.27 Indonesian respondents already have a high level of Ethical Perception and Religiosity which is already in the high category with a mean score of 3,87 for Ethical Perception and 3,97 for Religiosity.

For the religiosity question questionnaire items, almost all items were in the high category, except item 7, namely life and the approach taken was not entirely based on religiosity that was still in the medium category.

For the Ethical Perception Question the lowest score is found in item 7, which is, in my opinion, keeping other people's mistakes is an unethical act. For the love of money questionnaire items, respondents were in the medium category with a score of 2,78 with the lowest score on item question number 11, that is, money can make me have many friends.

#### 4.3.3.2. Taiwan State Descriptive Statistics

Descriptive statistics are used to describe the data used in research.

**Tabel 4.28**  
**Taiwan State Descriptive Statistics**

Information	Theoretical Range	Empirical range	Mean	Scale Range			Category
				Low	Medium	High	
<b>Religiosity Items</b>							
Question 2	1-5	1-5	2.96	1-2,33	2,34-3,66	3,67-5	Medium
Question 4	1-5	1-5	2.41	1-2,33	2,34-3,66	3,67-5	Medium
Question 5	1-5	1-5	2.74	1-2,33	2,34-3,66	3,67-5	Medium
Question 6	1-5	1-5	2.60	1-2,33	2,34-3,66	3,67-5	Medium
Question 7	1-5	1-5	2.17	1-2,33	2,34-3,66	3,67-5	Low
Question 8	1-5	1-5	2.78	1-2,33	2,34-3,66	3,67-5	Medium
<b>Ethical Perception</b>							
Question 1	1-5	1-5	4.29	1-2,33	2,34-3,66	3,67-5	High
Question 2	1-5	1-5	3.97	1-2,33	2,34-3,66	3,67-5	High
Question 5	1-5	1-5	4.72	1-2,33	2,34-3,66	3,67-5	High
Question 6	1-5	1-5	3.92	1-2,33	2,34-3,66	3,67-5	High
Question 7	1-5	1-5	3.71	1-2,33	2,34-3,66	3,67-5	High
Question 8	1-5	1-5	4.58	1-2,33	2,34-3,66	3,67-5	High
Question 10	1-5	1-5	4.61	1-2,33	2,34-3,66	3,67-5	High
Question 11	1-5	1-5	4.34	1-2,33	2,34-3,66	3,67-5	High
Question 13	1-5	1-5	4.04	1-2,33	2,34-3,66	3,67-5	High
Question 14	1-5	1-5	4.74	1-2,33	2,34-3,66	3,67-5	High
Question 15	1-5	1-5	3.50	1-2,33	2,34-3,66	3,67-5	Medium
Question 16	1-5	1-5	3.96	1-2,33	2,34-3,66	3,67-5	High
Question 17	1-5	1-5	3.57	1-2,33	2,34-3,66	3,67-5	Medium
<b>Item Love of Money</b>							
Question 6	1-5	1-5	2.58	1-2,33	2,34-3,66	3,67-5	Medium
Question 7	1-5	1-5	2.72	1-2,33	2,34-3,66	3,67-5	Medium
Question 8	1-5	1-5	2.25	1-2,33	2,34-3,66	3,67-5	Low
Question 9	1-5	1-5	2.81	1-2,33	2,34-3,66	3,67-5	Medium
Question 10	1-5	1-5	3.41	1-2,33	2,34-3,66	3,67-5	Medium
<b>Ethical Perception</b>	<b>1-5</b>	<b>1-5</b>	<b>4.15</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>High</b>
<b>Religiosity</b>	<b>1-5</b>	<b>1-5</b>	<b>2.61</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>Medium</b>
<b>Love of Money</b>	<b>1-5</b>	<b>1-5</b>	<b>2.75</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>Medium</b>

Source : Attachment 19

In table 4.28 Taiwan respondents have a high level of ethical perception with a score of 4,15. However, for Religiosity and Love of Money only in the medium category with a mean score of 2,61 and 2,75.

For the religiosity question questionnaire item, almost all items are in the medium category, except question 7, which is my whole approach to life based on my religion which is still in the low category.

For the Ethical Perception Question the lowest score is found in item 15 with a score of 3,50 which is in my opinion receiving a gift / souvenir in an affair in order to get preferential treatment is an unethical act. For the love of money questionnaire question item the lowest score is in item question no 8, that is, Money can give me everything that only has a score of 2,25.

#### **4.3.3.3. Descriptive Statistics of Indonesia and Taiwan**

In table 4.29 Indonesian and Taiwanese respondents have a high level of ethical perception with a score of 3,99. However, for Religiosity and Love of Money only in the medium category with a mean score of 3,31 and 2,86.

For the religiosity question questionnaire items all items were in the medium category. The lowest score is on item 7: my whole approach to life is based on my religion which is in the medium category.

For the Ethical Perception Question the lowest score is found in item 7 with a score of 3,48, which is, in my opinion, keeping the mistakes of others is unethical. For the love of money questionnaire item the lowest score is in item question no 8, that is, Money can give me everything that only has a score of 2,42 and is in the medium category.

Descriptive statistics are used to describe the data used in research.

**Table 4.29**  
**Descriptive Statistics of Indonesia and Taiwan**

Information	Theoretical Range	Empirical range	Mean	Scale Range			Category
				Low	Medium	High	
<b>Religiosity Items</b>							
Question 1	1-5	1-5	3.00	1-2,33	2,34-3,66	3,67-5	Medium
Question 2	1-5	1-5	3.59	1-2,33	2,34-3,66	3,67-5	Medium
Question 3	1-5	1-5	3.54	1-2,33	2,34-3,66	3,67-5	Medium
Question 4	1-5	1-5	3.20	1-2,33	2,34-3,66	3,67-5	Medium
Question 5	1-5	1-5	3.43	1-2,33	2,34-3,66	3,67-5	Medium
Question 6	1-5	1-5	3.32	1-2,33	2,34-3,66	3,67-5	Medium
Question 7	1-5	1-5	2.92	1-2,33	2,34-3,66	3,67-5	Medium
Question 8	1-5	1-5	3.48	1-2,33	2,34-3,66	3,67-5	Medium
<b>Ethical Perception</b>							
Question 1	1-5	1-5	3.95	1-2,33	2,34-3,66	3,67-5	High
Question 2	1-5	1-5	3.83	1-2,33	2,34-3,66	3,67-5	High
Question 3	1-5	1-5	3.55	1-2,33	2,34-3,66	3,67-5	Medium
Question 5	1-5	1-5	4.27	1-2,33	2,34-3,66	3,67-5	High
Question 6	1-5	1-5	3.77	1-2,33	2,34-3,66	3,67-5	High
Question 7	1-5	1-5	3.48	1-2,33	2,34-3,66	3,67-5	Medium
Question 8	1-5	1-5	4.49	1-2,33	2,34-3,66	3,67-5	High
Question 10	1-5	1-5	4.48	1-2,33	2,34-3,66	3,67-5	High
Question 11	1-5	1-5	4.15	1-2,33	2,34-3,66	3,67-5	High
Question 13	1-5	1-5	4.08	1-2,33	2,34-3,66	3,67-5	High
Question 14	1-5	1-5	4.58	1-2,33	2,34-3,66	3,67-5	High
Question 15	1-5	1-5	3.66	1-2,33	2,34-3,66	3,67-5	Medium
Question 16	1-5	1-5	3.90	1-2,33	2,34-3,66	3,67-5	High
Question 17	1-5	1-5	3.70	1-2,33	2,34-3,66	3,67-5	High
<b>Item Love of Money</b>							
Question 6	1-5	1-5	2.62	1-2,33	2,34-3,66	3,67-5	Medium
Question 7	1-5	1-5	2.83	1-2,33	2,34-3,66	3,67-5	Medium
Question 8	1-5	1-5	2.42	1-2,33	2,34-3,66	3,67-5	Medium
Question 9	1-5	1-5	2.76	1-2,33	2,34-3,66	3,67-5	Medium
Question 10	1-5	1-5	3.17	1-2,33	2,34-3,66	3,67-5	Medium
Question 11	1-5	1-5	2.52	1-2,33	2,34-3,66	3,67-5	Medium
Question 12	1-5	1-5	3.03	1-2,33	2,34-3,66	3,67-5	Medium
Question 13	1-5	1-5	3.55	1-2,33	2,34-3,66	3,67-5	Medium
<b>Ethical Perception</b>	<b>1-5</b>	<b>1-5</b>	<b>3.99</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>High</b>
<b>Religiosity</b>	<b>1-5</b>	<b>1-5</b>	<b>3.31</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>Medium</b>
<b>Love of Money</b>	<b>1-5</b>	<b>1-5</b>	<b>2.86</b>	<b>1-2,33</b>	<b>2,34-3,66</b>	<b>3,67-5</b>	<b>Medium</b>

Source : Attachment 20

#### 4.3.4. Compare Mean

Compare Mean is used to compare averages between two or more groups of data samples.

#### 4.3.4.1. Compare mean of Indonesia

**Table 4.30**

#### Compare mean of Indonesia

Demografi		N	Ethical Perception		Religiosity		Love of money	
			Sig	Mean	Sig	Mean	Sig	Mean
Gender	Male	36	0,458	3,83	0,589	4,01	0,329	2,87
	Female	79		3,88		3,95		2,74
Age	18-21 years old	99	0,664	3,87	0,667	3,96	0,902	2,78
	22-25 years old	9		3,79		3,96		2,85
	>25 years old	7		3,97		4,13		2,70
Degree	Undergraduate	106	0,810	3,86	0,347	3,96	0,640	2,77
	Master	9		3,90		4,11		2,88

Source : Attachment 21

In the table we can see that the Mean Ethical Perception is 3.83 for men and 3.88 for women while for the mean religiosity of 4.01 for men and 3.95 for women. At the level of love of money they have a mean of 2.87 for men and 2.74 for women. Both men and women have high levels of ethical perception and religiosity. The lower the love of money, the higher the level of ethical perception they have.

Mean religiosity and ethical perceptions held throughout the age range are at a relatively high level in the mean range of 3.79 to 4.13 and have a lower mean love of money score in the range of mean 2.70 to 2.85. At the degree both undergraduate and master have a high mean of religiosity and ethical perceptions in the mean range of 3.86 to 4.11 and have a lower love of money score in the range of mean 2.77 and 2.88. The lower the love of money, the higher the level of ethical perception they have.

#### 4.3.4.2. Compare mean of Taiwan

**Table 4.31**

**Compare mean of Taiwan**

Demografi		N	Ethical Perception		Religiosity		Love of money	
			Sig	Mean	Sig	Mean	Sig	Mean
Gender	Male	39	0,103	4,04	0,150	2,75	0,046	2,92
	Female	67		4,22		2,53		2,66
Age	18-21 years old	70	0,309	4,21	0,465	2,58	0,790	2,75
	22-25 years old	35		4,03		2,64		2,75
	>25 years old	1		4,15		3,50		3,20
Degree	Undergraduate	88	0,904	4,15	0,299	2,58	0,515	2,73
	Master	18		4,14		2,78		2,84

Source : Attachment 22

In the table we can see that the mean ethical perception is 4,04 for men and 4,22 for women while for the mean religiosity of 2,75 for men and 2,53 for women. At the level of love of money they have a mean of 2,92 for men and 2,66 for women. Both men and women have high levels of ethical perception. The lower the love of money, the higher the level of ethical perception they have.

The mean ethical perceptions held throughout the age range are at a relatively high level in the mean range of 4.03 to 4,21. However, for mean religiosity has a mean which is in the medium category with a mean of 2,58 to 3,50 and has a mean love of money score which is also in the moderate category in the range of mean 2,75 to 3,20. At degree both undergraduate and master have ethical perceptions which are also high in the mean range of 4.14 and 4.15. But for mean religiosity scores are in the medium category at mean 2.58 and 2.78. The love of money score is

also in the medium category with a mean range of 2.73 and 2.84. The lower the love of money, the higher the level of ethical perception they have.

Gender has a significant effect on love of money with the number  $0,046 < 0,10$ , which means that gender has an influence on the level of love of money possessed by someone. Women have a mean of 2,66 and men have a mean of 2,92 means that women have a lower level of love of money compared to men in accounting students in Taiwan.

#### 4.3.4.3. Compare mean of Indonesia and Taiwan.

**Table 4.32**

**Compare mean of Indonesia and Taiwan**

Demografi		N	Ethical Perception		Religiosity		Love of money	
			Sig	Mean	Sig	Mean	Sig	Sig
Gender	Male	75	0,140	3,92	0,734	3,34	0,028	2,99
	Female	146		4,03		3,30		2,80
Country	Indonesia	115	0,001	3,88	0,000	3,97	0,022	2,78
	Taiwan	106		4,11		2,60		2,96
Age	18-21 years old	169	0,863	4,00	0,001	3,39	0,476	2,84
	22-25 years old	44		3,96		2,91		2,96
	>25 years old	8		4,04		3,99		2,77
University	Soegijapranata University	115	0,001	3,88	0,000	3,97	0,022	2,78
	Providence University	106		4,11		2,60		2,96
Degree	Undergraduate	194	0,492	3,98	0,355	3,33	0,292	2,85
	Master	27		4,05		3,16		2,98

Source : Attachment 23

In the table we can see that the Mean Ethical Perception is 3,92 for men and 4,03 for women while for the mean religiosity of 3,34 for men and 3,30 for women. At the level of love of money they have a mean

of 2,99 for men and 2,80 for women. Both men and women have high levels of ethical perception. The lower the love of money, the higher the level of ethical perception they have.

The mean ethical perceptions held throughout the age range are at a relatively high level in the mean range of 3,96 to 4,04. However, for mean religiosity has a mean that is in the medium category with a mean of 2,91 to 3,99 and has a mean love of money score which is also in the moderate category in the range of mean 2,77 to 2,96.

For degree both undergraduate and master have ethical perceptions which are also high in the mean range of 3,98 and 4,05. But for mean religiosity scores are in the medium category at mean 3,16 and 3,33. The love of money score is also in the medium category at a lower number with a mean range of 2,85 and 2,98. The lower the love of money, the higher the level of ethical perception they have.

In the country in this study represented by Unika Soegijapranata, and Providence University, both of which are at a relatively high level in the mean range of 3,98 to 4,05. However, the mean religiosity has a mean that is in the medium category with a mean of 3,16 and 3,33 and has a mean love of money score which is also in the medium category in the range of mean 2,85 to 2,98.

Gender has a significant influence on love of money with the number  $0,028 < 0,10$  which means that gender has a significant effect on the level of love of money owned by someone. Women have a mean of

2,80 and men have a mean of 2,99 means that women have a lower level of love of money compared to men in accounting students in Indonesia and Taiwan.

Age has a significant influence on the level of religiosity with a number of  $0,001 < 0,10$  which means that age has a significant influence on the level of religiosity possessed by someone. Someone aged 18-21 years has a mean score of 4,00, ages 22-25 has a mean score of 3,96 and at age  $> 25$  has a mean of 4,04 for accounting students in Indonesia and Taiwan.

For Indonesia and Taiwan, represented by Unika Soegijapranata and Providence University, they have a significant influence on ethical perceptions with a value of  $0,001 < 0,10$ , which means the country has a significant influence on the level of ethical perception possessed by someone. The country of Indonesia has a mean of 3,88 and the country of Taiwan has a mean of 4,11 which means that both countries already have a high level of ethical perception. However, the country of Taiwan has a higher ethical perception than the Indonesian state in accounting students in Indonesia and Taiwan.

In Indonesia and Taiwan, represented by Unika Soegijapranata and the Providence University also has a significant influence on love of money with a figure of  $0,022 < 0,10$ , which means the country has a significant influence on the level of love of money owned by someone. The country of Indonesia has a mean of 2,78 and the country of Taiwan

has a mean of 2,96, which means the country of Taiwan has a higher love of money than the state of Taiwan in accounting students in Indonesia and Taiwan.

The countries of Indonesia and Taiwan represented by Unika Soegijapranata and Providence University have a significant influence on religiosity with the number  $0,000 < 0,10$  which means the country has a significant influence on the level of religiosity possessed by a person. The country of Indonesia has a mean of 3,97 and the country of Taiwan has a mean of 2,60 which means that the country of Indonesia has a higher level of religiosity than the state of Taiwan in accounting students in Indonesia and Taiwan.

#### 4.3.5. Frequency Analysis

**Table 4.33**  
**Indonesian Age Frequency Table**

Age (Indonesia)		Frequency	Percent	Cumulative Percent
Valid	18-21	99	86,1	86,1
	22-25	9	7,8	93,9
	>25	7	6,1	100,0
	Total	115	100,0	

Source : Attachment 15

In the table we can see that the students aged 18 to 21 years. Then, students aged 22 to 25 years were 9 students and students aged 25 years and over were 7 students. This shows that the respondents in this study were dominated by students aged 18 to 21 years.

**Table 4.34**

**Taiwan Age Frequency Table**

Age (Taiwan)		Frequency	Percent	Cumulative Percent
Valid	18-21	70	66,0	66,0
	22-25	35	33,0	99,1
	>25	1	,9	100,0
	Total	106	100,0	

Source : Attachment 16

In the table we can see that 70 students aged 18 to 21 years. Then, students aged 22 to 25 years were 35 students and students aged 25 years and over were 1 student. This shows that the respondents in this study were dominated by students aged 18 to 21 years or as much as 66% of the total respondents.

**Table 4.35**

**Indonesian and Taiwan Age Frequency Table**

Age (Indo&Taiwan)		Frequency	Percent	Cumulative Percent
Valid	18-21	169	76,5	76,5
	22-25	44	19,9	96,4
	>25	8	3,6	100,0
	Total	221	100,0	

Source : Attachment 17

In the table we can see that 169 students aged 18 to 21 years. Then, students aged 22 to 25 years were 44 students and students aged 25 years and over were 8 students. This shows that the respondents in this study were dominated by students aged 18 to 21 years as much as 76.5% of the total respondents

**Table 4.36**

**Indonesia Gender Frequency Table**

Gender (Indonesia)		Frequency	Percent	Cumulative Percent
Valid	Female	79	68,7	68,7
	Male	36	31,3	100,0
	Total	115	100,0	

Source : Attachment 15

In the table we can see that the number of male students is 36 students or 31.3% of the total respondents. Whereas for female students there were 79 students or 68.7% of the total respondents. This shows that the respondents in this study were dominated by women.

**Table 4.37**

**Taiwan Gender Frequency Table**

Gender (Taiwan)		Frequency	Percent	Cumulative Percent
Valid	Female	67	63,3	63,2
	Male	39	36,8	100,0
	Total	106	100,0	

Source : Attachment 16

In the table we can see that the number of male students as many as 39 students or 36.8% of the total respondents. Whereas for female students there were 67 students or 63.2% of the total respondents. This shows that the respondents in this study were dominated by women.

**Table 4.38**

**Indonesia and Taiwan Gender Frequency Table**

Gender (Indonesia&Taiwan)		Frequency	Percent	Cumulative Percent
Valid	Female	146	66,1	66,1
	Male	75	33,9	100,0
	Total	221	100,0	

Source : Attachment 17

In the table we can see that the number of male students of 75 students or 33.9% of the total respondents. Whereas for female students there were 146 students or 66.1% of the total respondents. This shows that the respondents in this study were dominated by women.

**Table 4.39**

**Indonesian degree frequency table**

Degree (Indonesia)		Frequency	Percent	Cumulative Percent
Valid	Undergraduate	106	92,2	92,2
	Master	9	7,8	100,0
	Total	115	100,0	

Source : Attachment 15

In the table we can see that the number of undergraduate accounting students at Soegijapranata University as many as 106 students or 92.2% of the total respondents. Whereas for accounting students at the master program there are 9 students or 7.8% of the total respondents. This shows that the respondents in this study were dominated by accounting undergraduate students at Soegijapranata University.

**Table 4.40**

**Taiwan degree frequency table**

Degree (Taiwan)		Frequency	Percent	Cumulative Percent
Valid	Undergraduate	88	83,0	83,0
	Master	18	17,0	100,0
	Total	106	100,0	

Source : Attachment 16

In the table we can see that the number of undergraduate accounting students at the University of Providence as many as 88 students or 83% of the total respondents. Whereas for accounting students at the master program there are 18 students or 17% of the total respondents. This shows that the respondents in this study were dominated by Providence University undergraduate accounting students.

**Table 4.41**

**Indonesian and Taiwan degree frequency table**

Degree (Indonesia&Taiwan)		Frequency	Percent	Cumulative Percent
Valid	Undergraduate	194	87,8	87,8
	Master	27	12,2	100,0
	Total	221	100,0	

Source : Attachment 17

In the table we can see that the number of accounting undergraduate students as many as 194 students or 87.8% of the total respondents. Whereas for accounting master students there are 27 students or 12.2% of the total respondents. This shows that the

respondents in this study were dominated by accounting undergraduate students

**Table 4.42**

**Table Frequency of Universities in Indonesia and Taiwan**

	University / Country (Indonesia&Taiwan)	Frequency	Percent	Cumulative Percent
Valid	Soegijapranata University (Indonesia)	115	52,0	52,0
	Providence University(Taiwan)	106	48,0	100,0
	Total	221	100,0	

Source : Attachment 17

In the table we can see that the number of Soegijapranata University (Indonesia) students as many as 115 students or 52% of the total respondents. Whereas for the Providence University (Taiwan) students, there are 106 students or 48% of the total respondents. This shows that respondents from Unika Soegijapranata (Indonesia) had a slightly higher number compared to Providence University (Taiwan).

#### **4.3.6. Classic assumption test**

##### **4.3.6.1. Normality test**

The normality test aims to find out that the data used in the research variable has a normal distribution or not to test the data in normal distribution or not by using the One-Sample Kolmogrov-Smirnov.

The basis for decision making from the normality test is to look at asymp.sig (2tailed) in the table provided if asymp.sig (2-tailed) > 0.05

then the data has a normal distribution and if  $\text{asyp.sig (2-tailed)} < 0,05$  data has an abnormal distribution.

#### 4.3.6.1.1. Indonesian Normality Test

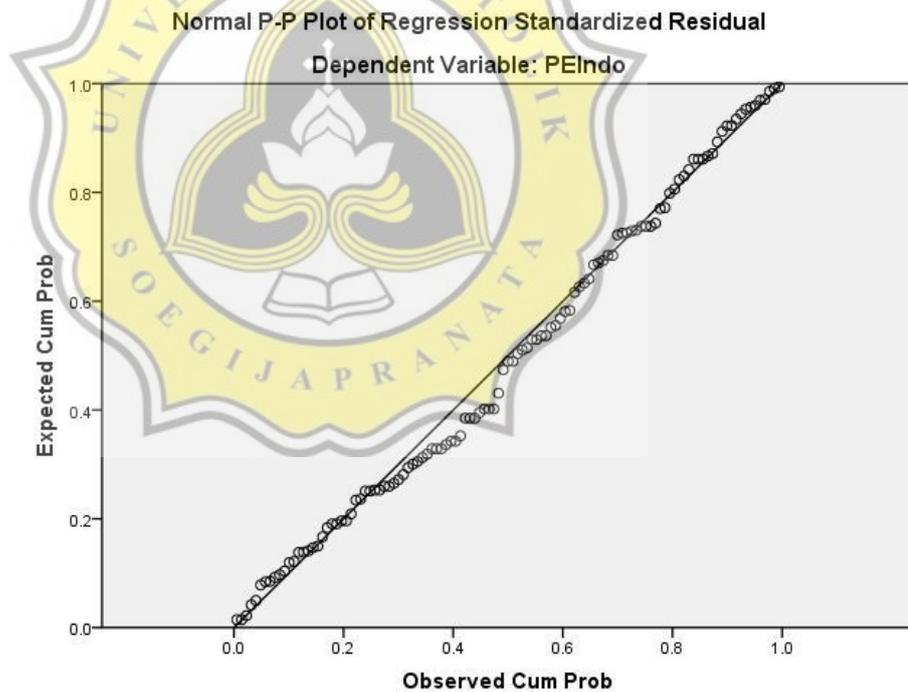
##### 4.3.6.1.1.1. Normality Test X to Y

**Table 4.43**

**Table of Normality Test X to Y in Indonesia**

	Unstandarized Residual
N	115
Kolmogorov-Smirnov Z	0,823
Asymp. Sig. (2-tailed)	0,507

Source : Attachment 9



We can see in the table,  $\text{asyp.sig (2tailed)}$  has a value of 0,507. Data will be said to have normal distribution if  $\text{asyp.sig (2-tailed)} > 0,05$  and  $\text{asyp.sig (2tailed)}$  value in the table is 0,507 so it can be said that data has been normally distributed.

Data is said to be normally distributed if points spread around a line and follow a diagonal line. At the point graphs the points have spread around the line and follow diagonal lines so that the data has been normally distributed.

#### 4.3.6.1.1.2. Normality Test X to Y is moderated A

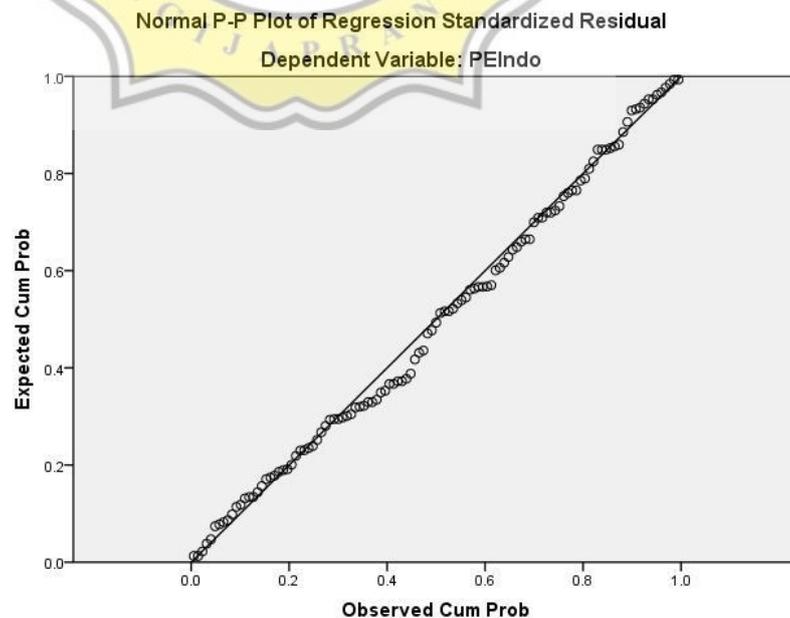
**Table 4.44**

**Normality Test X to Y is moderated A (Indonesia)**

	Unstandarized Residual
N	115
Kolmogorov-Smirnov Z	0,718
Asymp. Sig. (2-tailed)	0,680

Source : Attachment 9

We can see in the table, asymp.sig (2tailed) has a value of 0,680. The data will be said to have normal distribution if asymp.sig (2-tailed) > 0,05 and the value of asymp.sig (2tailed) in the table is 0,680 so it can be said that the data has been normally distributed.



Data is said to be normally distributed if points spread around a line and follow a diagonal line. At the point graphs the points have spread around the line and follow diagonal lines so that the data has been normally distributed.

#### 4.3.6.1.1.3. Normality Test X to Y is moderated B

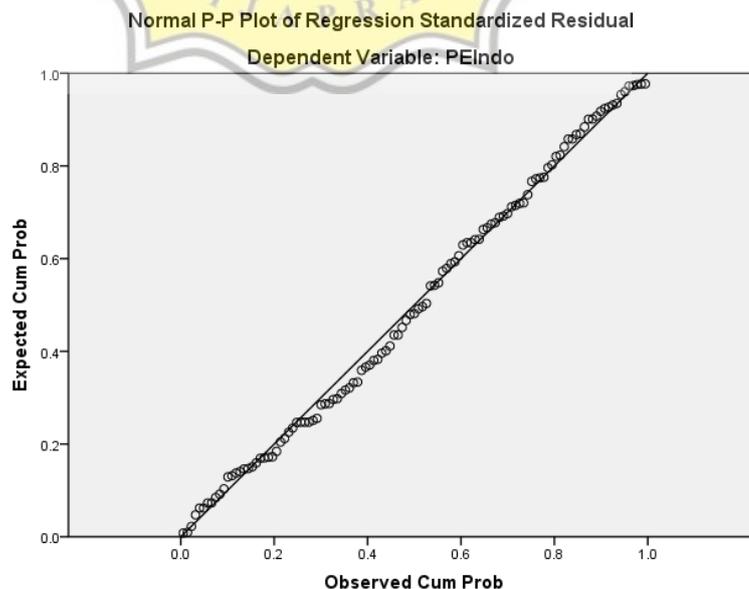
**Tabel 4.45**

**Normality Test X to Y is moderated B (Indonesia)**

	Unstandarized Residual
N	115
Kolmogorov-Smirnov Z	0,538
Asymp. Sig. (2-tailed)	0,934

Source : Attachment 9

We can see in the table, asymp.sig (2tailed) has a value of 0,934. Data will be said to have normal distribution if asymp.sig (2-tailed) > 0,05 and asymp.sig (2tailed) value in the table is 0,934 so it can be said that data has been normally distributed.



Data is said to be normally distributed if points spread around a line and follow a diagonal line. At the point graphs the points have spread around the line and follow diagonal lines so that the data has been normally distributed.

#### 4.3.6.1.2. Taiwan Normality Test

##### 4.3.6.1.2.1. Normality Test X to Y

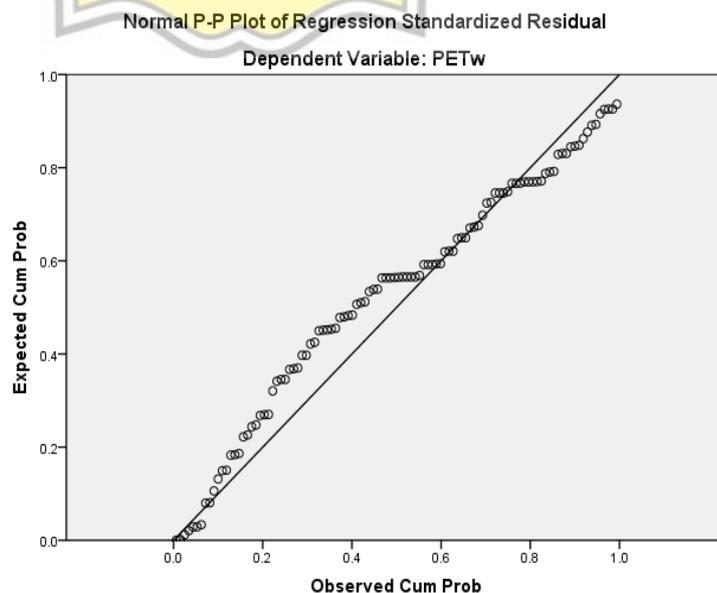
**Table 4.46**

**Table of Normality Test X to Y in Taiwan**

	Unstandardized Residual
N	106
Kolmogorov-Smirnov Z	1,327
Asymp. Sig. (2-tailed)	0,059

Source : Attachment 10

We can see in the table, asymp.sig (2tailed) has a value of 0,059. Data will be said to have normal distribution if asymp.sig (2-tailed)  $> 0,05$  and asymp.sig (2tailed) value in the table is 0,059 so it can be said that data has been normally distributed.



Data is said to be normally distributed if points spread around a line and follow a diagonal line. At the point graphs the points have spread around the line and follow diagonal lines so that the data has been normally distributed.

#### 4.3.6.1.2.2. Normality Test X to Y is moderated A

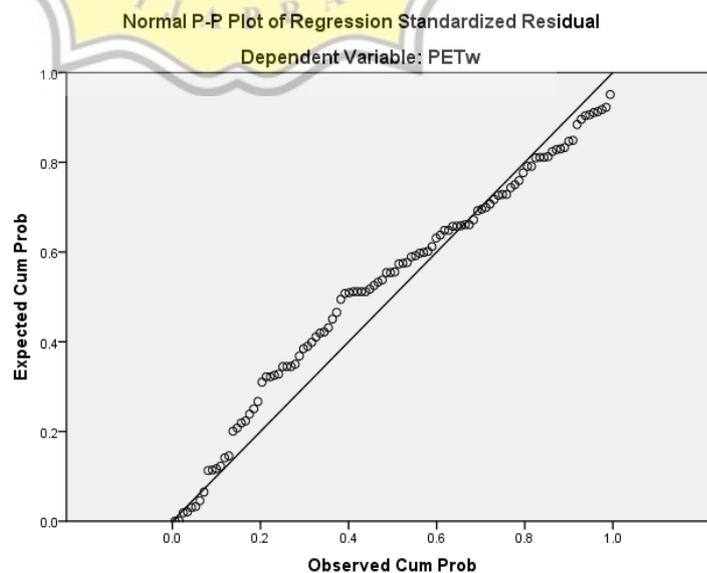
**Table 4.47**

**Normality Test X to Y is moderated A (Taiwan)**

	Unstandardized Residual
N	106
Kolmogorov-Smirnov Z	1,245
Asymp. Sig. (2-tailed)	0,090

Source : Attachment 10

We can see in the table, asymp.sig (2tailed) has a value of 0,090. The data will be said to have normal distribution if asymp.sig (2-tailed) > 0,05 and the value of asymp.sig (2tailed) in the table is 0,090 so it can be said that the data has been normally distributed.



Data is said to be normally distributed if points spread around a line and follow a diagonal line. At the point graphs the points have spread around the line and follow diagonal lines so that the data has been normally distributed.

#### 4.3.6.1.2.3. Normality Test X to Y is moderated B

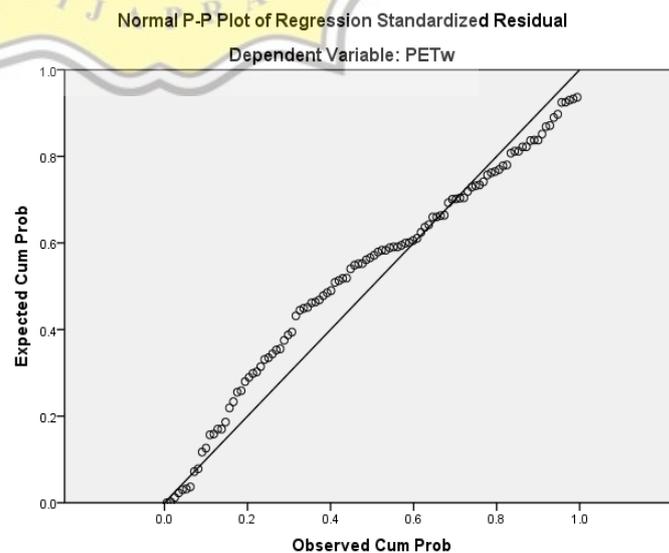
**Table 4.48**

**Normality Test X to Y is moderated B (Taiwan)**

	Unstandardized Residual
N	106
Kolmogorov-Smirnov Z	1,269
Asymp. Sig. (2-tailed)	0,080

Source : Attachment 10

We can see in the table, asymp.sig (2tailed) has a value of 0,080. The data will be said to have normal distribution if asymp.sig (2-tailed) > 0,05 and the value of asymp.sig (2tailed) in the table is 0,080 so it can be said that the data has been normally distributed.



Data is said to be normally distributed if points spread around a line and follow a diagonal line. At the point graphs the points have spread around the line and follow diagonal lines so that the data has been normally distributed.

#### 4.3.6.2. Multicollinearity Test

Multicollinearity test is used to determine whether there is a correlation between independent variables in a regression model. To be able to detect the presence or absence of multicollinearity problems, it is done by looking at the value of Variance Inflation Factor (VIF) and tolerance with the following conditions: if the VIF value is less than 10 and tolerance is more than 0.1, then not occur multicollinearity problem.

##### 4.3.6.2.1. Indonesian Multicollinearity Test

###### 4.3.6.2.1.1. Multicollinearity Test Variables X to Y

If the VIF value is less than 10 and tolerance is more than 0,1 then the data is declared not to occur multicollinearity problems.

**Table 4.49**

**Multicollinearity results table X to Y Indonesia**

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	LOMIndo	1,000	1,000

Source : Attachment 11

We can see in the table, which has a tolerance score  $1 > 0,1$  and VIF score  $1 < 10$  so that we can say there is no multicollinearity problem.

#### 4.3.6.2.1.2. Multicollinearity Test X to Y is moderated A

If the VIF value is less than 10 and tolerance is more than 0,1 then the data is declared not to occur multicollinearity problem.

**Tabel 4.50**

#### Multicollinearity Test X to Y is moderated A (Indonesia)

Model	Collinearity Statistics		
	Tolerance	VIF	
1	(Constant)		
	LOMIndo	0,935	1,069
	LOM_JKIndo	0,935	1,069

Source : Attachment 11

We can see in the table, which has a tolerance score of 0,935  $> 0,1$  and a VIF score of 1,069  $< 10$  so we can say there is no multicollinearity problem.

#### 4.3.6.2.1.3. Multicollinearity Test X to Y is moderated B

If the VIF value is less than 10 and tolerance is more than 0,1 then the data is declared not to occur multicollinearity problems.

**Table 4.51**

#### Multicollinearity Test X to Y is moderated B (Indonesia)

Model	Collinearity Statistics		
	Tolerance	VIF	
1	(Constant)		
	LOMIndo	0,196	5,095
	LOM_REIndo	0,196	5,095

Source : Attachment 11

We can see in the table, which has a tolerance score of 0,196 > 0,1 and a VIF score of 5,095 < 10 so we can say there is no multicollinearity problem.

#### 4.3.6.2.2. Taiwan Multicollinearity Test

##### 4.3.6.2.2.1. Multicollinearity Test Variables X to Y

If the VIF value is less than 10 and tolerance is more than 0,1 then the data is declared not to occur multicollinearity problem.

**Table 4.52**

#### Multicollinearity results table X to Y Taiwan

	Model	Collinearity Statistics	
		Toolerance	VIF
1	(Constant)		
	LOMTw	1,000	1,000

Source : Attachment 12

We can see in the table, which has a tolerance score 1 > 0,1 and a VIF score 1 < 10 so that we can say there is no multicollinearity problem.

##### 4.3.6.2.2.2. Multicollinearity Test X to Y is moderated A

**Table 4.53**

#### Multicollinearity Test X to Y is moderated A (Taiwan)

	Model	Collinearity Statistics	
		Toolerance	VIF
1	(Constant)		
	LOMTw	0,883	1,132
	LOM_JKTW	0,883	1,132

Source : Attachment 12

If the VIF value is less than 10 and tolerance is more than 0,1 then the data is declared not to occur multicollinearity problem. We can see in the table, which has a tolerance scor 0,883 > 0,1 and a VIF score 1,132 < 10 so we can say there is no multicollinearity problem.

#### 4.3.6.2.2.3. Multicollinearity Test X to Y is moderated B

If the VIF value is less than 10 and tolerance is more than 0,1 then the data is declared not to occur multicollinearity problem.

**Table 4.54**  
**Multicollinearity Test X to Y is moderated B (Taiwan)**

Model	Collinearity Statistics	
	Toolerance	VIF
1		
(Constant)		
LOMTw	0,525	1,904
LOM_RETW	0,525	1,904

Source : Attachment 12

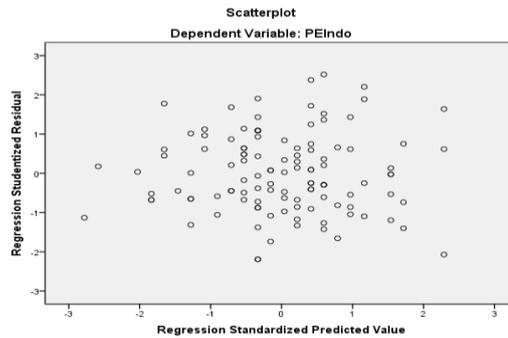
We can see in the table, which has a tolerance score 0,525 > 0,1 and a VIF score 1,904 < 10 so we can say there is no multicollinearity problem.

#### 4.3.6.3. Heteroscedasticity Test

Look at the scaterplott graph if the points spread above and below the number 0 on the Y axis so that it can be concluded that there is no heteroscedasticity problem in the regression model.

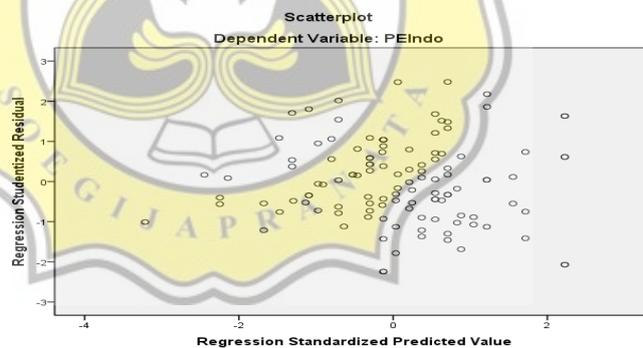
### 4.3.6.3.1. Indonesian Heteroscedasticity Test

#### 4.3.6.3.1.1. Heteroscedasticity Test of Variables X to Y



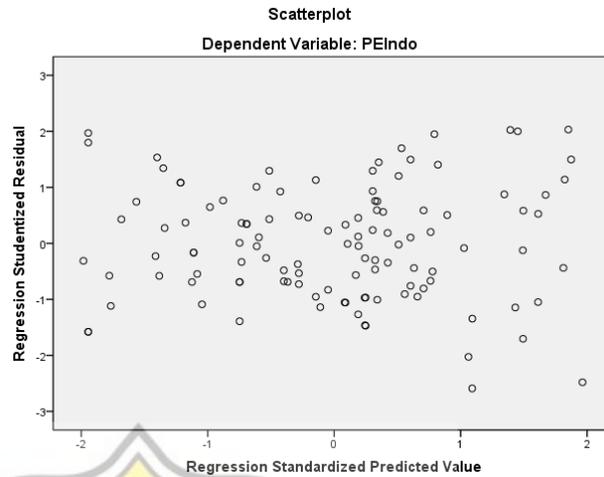
In the picture above the scatter points above and below the number 0 on the Y axis so that it can be concluded that there is no heteroscedasticity problem in the regression model.

#### 4.3.6.3.1.2. Heteroscedasticity test X to Y is moderated A



In the picture above the scatter points above and below the number 0 on the Y axis so that it can be concluded that there is no heteroscedasticity problem in the regression model.

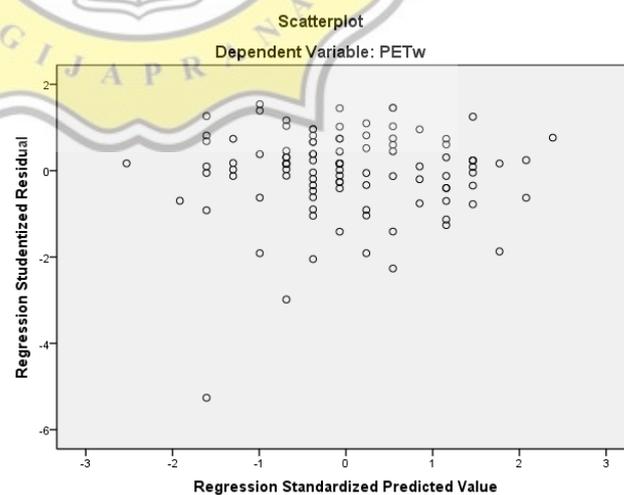
#### 4.3.6.3.1.3. Heteroscedasticity test X to Y is moderated B



In the picture above the scatter points above and below the number 0 on the Y axis so that it can be concluded that there is no heteroscedasticity problem in the regression model.

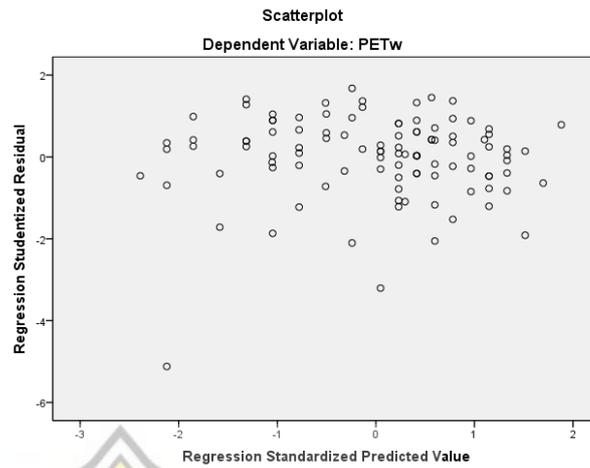
#### 4.3.6.3.2. Taiwan Heteroscedasticity Test

##### 4.3.6.3.2.1. Heteroscedasticity Test of Variables X to Y



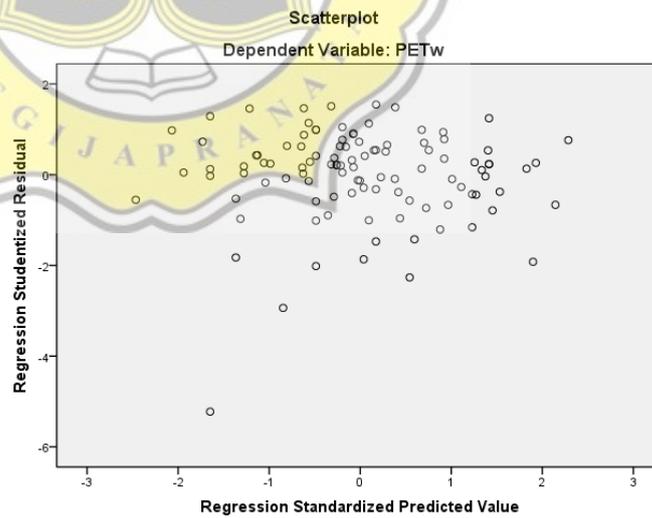
In the picture above the scatter points above and below the number 0 on the Y axis so that it can be concluded that there is no heteroscedasticity problem in the regression model.

#### 4.3.6.3.2.2. Heteroscedasticity test X to Y is moderated A



In the picture above the scatter points above and below the number 0 on the Y axis so that it can be concluded that there is no heteroscedasticity problem in the regression model.

#### 4.3.6.3.2.3. Heteroscedasticity test X to Y is moderated B



In the picture above the scatter points above and below the number 0 on the Y axis so that it can be concluded that there is no heteroscedasticity problem in the regression model.

#### 4.3.6.4. Autocorrelation Test.

The autocorrelation test uses the Durbin Watson Test where the D-W number between -2 to +2 means there is no autocorrelation. The autocorrelation test is actually only used for time series data (data obtained within a certain time period) such as financial statement data and others. while for cross section data (data obtained simultaneously or at the same time as through questionnaires) then the data does not need to be autocorrelated test.

##### 4.3.6.4.1. Indonesia Autocorrelation Test

###### 4.3.6.4.1.1. Autocorrelation Test of Variables X to Y

The autocorrelation test uses the Durbin Watson Test where the D-W number between -2 to +2 means there is no autocorrelation.

**Table 4.55**

**Autocorrelation Test of Variables X to Y (Indonesia)**

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0,239	0,057	0,049	1,537

Source : Attachment 13

The data shows the number 1,537. The D-W number is between -2 to +2 so there is no autocorrelation problem.

###### 4.3.6.4.1.2. Autocorrelation test X to Y is moderated A

The autocorrelation test uses the Durbin Watson Test where the D-W number between -2 to +2 means there is no autocorrelation

**Table 4.56**

**Autocorrelation test X to Y is moderated A (Indonesia)**

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0,247	0,061	0,044	1,518

Source : Attachment 13

The data shows the number 1,518. The D-W number is between -2 to +2 so there is no autocorrelation problem.

**4.3.6.4.1.3. Autocorrelation test X to Y is moderated B**

The autocorrelation test uses the Durbin Watson Test where the D-W number between -2 to +2 means there is no autocorrelation.

**Table 4.57**

**Autocorrelation test X to Y is moderated B (Indonesia)**

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0,406	0,165	0,150	1,742

Source : Attachment 13

The data shows the number 1,742. The D-W number is between -2 to +2 so there is no autocorrelation problem.

**4.3.6.4.2. Taiwan Autocorrelation Test**

**4.3.6.4.2.1. Autocorrelation Test of Variables X to Y**

The autocorrelation test uses the Durbin Watson Test where the D-W number between -2 to +2 means there is no autocorrelation

**Table 4.58**

**Autocorrelation Test of Variables X to Y (Taiwan)**

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0,227	0,052	0,043	2,083

Source : Attachment 14

The data shows the number 2,083. The D-W number is between -2 to +2 so there is no autocorrelation problem.

**4.3.6.4.2.2. Autocorrelation test X to Y is moderated A**

The autocorrelation test uses the Durbin Watson Test where the D-W number between -2 to +2 means there is no autocorrelation

**Table 4.59**

**Autocorrelation test X to Y is moderated A (Taiwan)**

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0,281	0,079	0,061	2,020

Source : Attachment 14

The data shows the number 2,020. The D-W number is between -2 to +2 so there is no autocorrelation problem.

**4.3.6.4.2.3 Autocorrelation test X to Y is moderated B**

The autocorrelation test uses the Durbin Watson Test where the D-W number between -2 to +2 means there is no autocorrelation.

**Table 4.60**

**Autocorrelation test X to Y is moderated B (Taiwan)**

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0,237	0,056	0,038	2,103

Source : Attachment 14

The data shows the number 2,103. The D-W number is between -2 to +2 so there is no autocorrelation problem.

**4.4. Hypothesis test.**

This test is conducted to determine whether the independent variable X affects the independent variable Y. the lower the Love of Money, the higher the Ethical Perception of students in Indonesia (Unika Soegijapranata), and Taiwan (Providence University). The test uses a T test with an error rate ( $\alpha$ ) of 10%, and a confidence interval of 90%. The criterion for rejection of a hypothesis is if the significance is  $t > 10\%$ . Conversely, if the significance of  $t < 10\%$ , the hypothesis is accepted. The test of the influence of X to Y variables was carried out by analyzing the influence test using a regression test. If the probability is less than 0.1 then there is the influence of the variable X to Y.

#### 4.4.1. Hypothesis Testing 1 X to Y

##### 4.4.1.1. Hypothesis test 1a

**H1a : “The lower the love of money, the higher the ethical perception of accounting students in Indonesia”**

**Table 4.61**  
**Table Coefficient X to Y (Indonesia)**

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4,256	0,153		0,000
	LOMIndo	-0,140	0,054	-0,239	0,010

Source : Attachment 11

The test uses a T test with an error rate ( $\alpha$ ) of 10%, and a confidence interval of 90%. The criterion for rejection of a hypothesis is if the significance is  $t > 10\%$ . Conversely, if the significance of  $t < 10\%$ , the hypothesis is accepted. From the data in the table above we can see that the results of the influence test between the variable Love of Money and Ethical Perception showed sig  $0,010 < 0,10$  which means that there is a significant influence between the independent variable Love of Money on the dependent variable Ethical Perception. Then if we see from the direction of the regression coefficient it has a negative value of 0,140 which means that Love of Money has a negative and significant effect on ethical perceptions. The lower the Love of Money, the higher the ethical perception possessed by someone. Thus the first hypothesis in this study **(H1a) was ACCEPTED** that the lower the love of money, the higher the ethical perceptions of accounting students in Indonesia.

#### 4.4.1.2. Hypothesis test 1b

**H1b : “The lower the love of money, the higher the ethical perception of accounting students in Taiwan”**

**Table 4.62**  
**Table Coefficient X to Y (Taiwan)**

Model		Unstandarized Coefficients		Standarized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4,682	0,229		0,000
	LOMTw	-0,193	0,081	-0,227	0,019

Source : Attachment 12

The test uses a T test with an error rate ( $\alpha$ ) of 10%, and a confidence interval of 90%. The criterion for rejection of a hypothesis is if the significance is  $t > 10\%$ . Conversely, if the significance of  $t < 10\%$ , the hypothesis is accepted. From the data in the table above we can see that the test results of the influence of the Love of Money variable with Ethical Perception shows sig 0,019  $<$  0,10 which means that there is a significant influence between the independent variable Love of Money on the dependent variable Ethical Perception. Then if we see from the direction of the regression coefficient it has a negative value of 0,193 which means that Love of Money has a negative and significant effect on ethical perception. The lower the Love of Money, the higher the ethical perception possessed by someone. Thus the first hypothesis in this study **(H1b) was ACCEPTED** that the lower the love of money, the higher the ethical perceptions of accounting students in Taiwan.

#### 4.4.2. Hypothesis Testing 2

##### 4.4.2.1. Hypothesis test 2a (Gender moderation variable)

**H2a : “Gender weaken the relationship love of money with the ethical perceptions of accounting students in Indonesia”**

**Table 4.63**  
**Table Coefficient X to Y is moderated A (Indonesia)**

X to Y in Indonesia

Model		Unstandarized Coefficients		Standarized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4,256	0,153		0,000
	LOMIndo	-0,140	0,054	-0,239	0,010

Source : Attachment 11

X to Y after being moderated by Gender in Indonesia

Model		Unstandarized Coefficients		Standarized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4,245	0,155		0,000
	LOMIndo	-0,130	0,056	-0,222	0,021
	LOMJKIndo	-0,019	0,027	-0,067	0,483

Source : Attachment 11

We can see in the table above, the independent variable Love of Money which is moderated by Gender does not have a significant influence on ethical perceptions that is  $0,483 > 0,10$ . Beta values change from negative 0,140 to negative 0,019 so we can say that the gender variable weakens the relationship between X and Y but does not have a significant effect. Thus the second hypothesis (**H2a**) in this study was **DENIED**.

#### 4.4.2.2. Hypothesis test 2b (Gender moderation variable)

**H2b : “Gender weaken the relationship love of money with the ethical perceptions of accounting students in Taiwan”**

**Table 4.64**  
**Table Coefficient X to Y is moderated A (Taiwan)**

X to Y in Taiwan

Model		Unstandarized Coefficients		Standarized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4,682	0,229		0,000
	LOMTw	-0,193	0,081	-0,227	0,019

Source : Attachment 12

X to Y after being moderated by Gender in Taiwan.

Model		Unstandarized Coefficients		Standarized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4,613	0,231		0,000
	LOMTw	-0,142	0,085	-0,168	0,099
	LOMJKTW	-0,066	0,038	-0,175	0,085

Source : Attachment 12

We can see in the table above, the independent variable Love of Money which is moderated by Gender has a significant influence on ethical perceptions of  $0,085 < 0,10$ . Beta values change from negative 0,193 to negative 0,066 so we can say that the gender variable weakens the relationship between X and Y and has a significant effect. Thus the second hypothesis (**H2b**) in this study was **ACCEPTED**.

### 4.4.3. Hypothesis Testing 3

#### 4.4.3.1. Hypothesis test 3a (Religiosity moderation variable)

**H3a : “Religiosity weaken the relationship love of money with the ethical perceptions of accounting students in Indonesia”**

**Table 4.65**  
**Table Coefficient X to Y is moderated B (Indonesia)**

X to Y in Indonesia

Model	Unstandarized Coefficients		Standarized Coefficients	Sig.	
	B	Std. Error	Beta		
1	(Constant)	4,256	0,153	0,000	
	LOMIindo	-0,140	0,054	-0,239	0,010

Source : Attachment 11

X to Y after being moderated by Religiosity in Indonesia

Model	Unstandarized Coefficients		Standarized Coefficients	Sig.	
	B	Std. Error	Beta		
1	(Constant)	4,292	0,145	0,000	
	LOMIInd	-0,532	0,115	-0,905	0,000
	LOM_REInd	0,096	0,025	0,743	0,000

Source : Attachment 11

As we can see in the table above, the independent variable Love of Money which is moderated by religiosity has a significant influence on ethical perception, namely  $0,000 < 0,10$ . Beta values change from negative 0,140 to positive 0,096 so we can say that the religiosity variable weakens the relationship between X and Y and has a significant effect. Thus the third hypothesis (**H3a**) in this study was **ACCEPTED**.

#### 4.4.3.2. Hypothesis test 3b (Religiosity moderation variable)

**H3b : “Religiosity weaken the relationship love of money with the ethical perceptions of accounting students in Taiwan”**

**Table 4.66**  
**Tabel Coefficient X to Y is moderated B (Taiwan)**

X to Y in Taiwan

Model	Unstandarized Coefficients		Standarized Coefficients	Sig.	
	B	Std. Error	Beta		
1	(Constant)	4,682	0,229	0,000	
	LOMTw	-0,193	0,081	-0,227	0,019

Source : Attachment 12

X to Y after being moderated by Religiosity in Taiwan

Model	Unstandarized Coefficients		Standarized Coefficients	Sig.	
	B	Std. Error	Beta		
1	(Constant)	4,658	0,232	0,000	
	LOMTw	-0,139	0,112	-0,163	0,219
	LOM_RETW	-0,017	0,025	-0,093	0,483

Source : Attachment 12

We can see in the table above, the independent variable Love of Money which is moderated by Religiosity does not have a significant influence on ethical perception, that is  $0,483 > 0,10$ . Beta values change from negative 0,193 to negative 0,017 so we can say that the religiosity variable weakens the relationship between X and Y but does not have a significant effect. Thus the third hypothesis **(H3b) in this study was DENIED.**

## 4.5. Discussion

### 4.5.1. The lower the love of money, the higher the ethical perception of accounting students in Indonesia.

Hypothesis 1a in this study is, the lower the love of money, the higher the ethical perception of accounting students in Indonesia. that there is an influence between Love of Money with Ethical Perception of accounting students in Indonesia. the test results of the influence of the Love of Money variable with Ethical Perception shows sig 0,001 < 0,10 which means that there is a significant influence between the independent variable Love of Money on the dependent variable Ethical Perception. Then if we see from the direction of the regression coefficient it has a negative value of 0,140 which means that Love of Money has a negative and significant effect on ethical perceptions. The lower the Love of Money, the higher the ethical perception possessed by someone. Thus the first hypothesis in this study (**H1a**) was **ACCEPTED** that the lower the love of money, the higher the ethical perceptions of accounting students in Indonesia.

### 4.5.2. The lower the love of money, the higher the ethical perception of accounting students in Taiwan.

Hypothesis 1b in this study is the lower the Love of money, the higher the ethical perceptions of accounting students in Indonesia. That there is an influence between Love of Money with the Ethical Perception

of accounting students in Taiwan. that the test results of the influence of the Love of Money variable with Ethical Perception shows sig 0,019 < 0,10 which means that there is a significant influence between the independent variable Love of Money on the dependent variable Ethical Perception. Then if we see from the direction of the regression coefficient it has a negative value of 0,193 which means that Love of Money has a negative and significant effect on ethical perception. The lower the Love of Money, the higher the ethical perception possessed by someone. Thus the first hypothesis in this study (**H1b**) was **ACCEPTED** that the lower the love of money, the higher the ethical perceptions of accounting students in Taiwan.

These results are consistent with research conducted by Tang et al. (2005) found that the mental health of a professional with the lowest level of love for money has low job satisfaction. Tang (2003) theorizes that the love of money is closely related to the concept of "greed." They found that Hong Kong employees with a higher level of love for money were less satisfied with their work than their peers. Tang et al. (2006) states that the relationship can lead to unethical behavior. In fact, Tang (2003) also found a direct relationship between the love of money and unethical behavior among Hong Kong employees.

#### **4.5.3. Gender weaken the relationship love of money with the ethical perceptions of accounting students in Indonesia.**

Hypothesis 2a in this study is that women weaken the relationship

of love of money to the ethical perceptions of accounting students in Indonesia. That women can weaken the love of money relationship with ethical perceptions. The independent variable Love of Money which is moderated by Gender does not have a significant effect on ethical perception, that is  $0,483 > 0,10$ . Beta values change from negative 0,140 to negative 0,019 so we can say that the religiosity variable weakens the relationship between X and Y but does not have a significant effect. Thus the second hypothesis (**H2a**) in this study was **DENIED**. If we look at the compare mean table, that is, sex does not have an influence on ethical perceptions, as seen in the compare table, the mean shows sig. money on ethical perceptions. this is supported by Mardawati (2016), who found that there were no differences in ethical perceptions held between men and women in decision making.

#### **4.5.4. Gender weaken the relationship love of money with the ethical perceptions of accounting students in Taiwan.**

Hypothesis 2b in this study is that women weaken the relationship of love of money to the ethical perceptions of accounting students in Taiwan. That women can weaken the love of money relationship with ethical perceptions. The independent variable Love of Money which is moderated by Gender has a significant influence on ethical perception, that is  $0,085 < 0,10$ . Beta values changed from negative 0,193 to negative 0,066 so we can say that the gender variable weakens the relationship between X and Y and has a significant effect. Thus the second hypothesis

**(H2b)** in this study was **ACCEPTED**. Research conducted by Malinowski et al. (2012). Most men are motivated to meet their needs and ambitious to get a high position. The love of money can have an impact on unethical behavior. this is supported by Hoffman (2011), who found that female managers were more ethical than men in relation to using unsafe products.

#### **4.5.5. Religiosity weaken the relationship love of money with the ethical perceptions of accounting students in Indonesia.**

Hypothesis 3a in this study is Religiosity weakens the relationship of love of money to the Ethical Perceptions of Accounting students in Indonesia. That religiosity can weaken the love of money relationship with ethical perceptions. The independent variable Love of Money which is moderated by Religiosity has a significant influence on ethical perception, namely  $0,000 < 0,10$ . Beta values change from negative 0,140 to positive 0,096 so we can say that the religiosity variable weakens the relationship between X and Y and has a significant effect. Thus the third hypothesis **(H3a)** in this study was **ACCEPTED**. These results support research conducted by Lung (2010), found that religiosity affects the ethical behavior of accounting students. People who have high religiosity are able to control unethical behavior, so people with a high love for money will be controlled not to engage in unethical behavior.

#### **4.5.6. Religiosity weaken the relationship love of money with the ethical perceptions of accounting students in Taiwan.**

Hypothesis 3b in this study is Religiosity weakens the relationship of love of money to the Ethical Perceptions of Accounting Students in Taiwan. That religiosity can weaken the love of money relationship with ethical perceptions.

The independent variable Love of Money which is moderated by Religiosity does not have a significant effect on ethical perception, that is  $0,483 > 0,10$ . Beta values change from negative 0,193 to negative 0,017 so we can say that the religiosity variable weakens the relationship between X and Y but does not have a significant effect. Thus the third hypothesis (**H3b**) in this study was **DENIED**.

**Table 4.67**  
**Table Coefficient Religiosity to Ethical Perceptions Taiwan**

Model		Unstandarized Coefficients		Standarized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4,299	0,196		0,000
	RETaiwan	-0,057	0,072	-0,077	0,431

Source : Attachment 12

If we look at the coefficient table, namely religiosity in students in Taiwan does not have an influence on ethical perceptions themselves, as shown in the table shows sig  $0,431 > 0,10$  so we can say that religiosity does not affect ethical perceptions so that religiosity does not moderate the relationship between love of money towards ethical perception. These results support research conducted by Basri (2014), which found that religiosity does not moderate the relationship between love of money to ethical perceptions.

#### **4.6. Additional Analysis.**

In this study, an additional analysis will be carried out by using a different independent sample t-test to be able to see how the ethical level has between the countries of Indonesia and Taiwan, to see how the level of religiosity is owned between Indonesia and Taiwan, to see how comparison of the level of love of money held between Indonesia and Taiwan.

Independent Sample Difference Test t-test are performed to determine whether the interrelated samples have different averages. In this study, two unrelated samples were Accounting Students between Indonesia and Taiwan. The independent sample t-test different test is done by comparing the difference in the average of the two samples with the standard error of the average difference of the two samples. If the probability is less than 0,10 then there is a significant difference between the two samples Ghozali (2011) in Wati and Sudiby (2016).

**4.6.1. Independent Sample Difference Test t-test Ethical Perception level between Indonesia and Taiwan.**

From the table data we can see that the results of the Levene test of the State of Indonesia and Taiwan variables on Ethical Perception show sig 0,129 > 0,10 which means that this levene test passes, so the sig (2-tailed) value used is 0,001 < 0,10 which means there are significant differences between students from Indonesia or students from Taiwan regarding their ethical perceptions in making decisions.

**Table 4.68**  
**Table Independent Samples T-test Ethical Perception**

Negara	N	Mean	Levene's Test		T Test	
			F	Sig	t	Sig
Indonesia	115	3.8843	2,325	0,129	-3.466	0,001
Taiwan	106	4.1085			-3.424	0,001

Source : Attachment 24

We can see that Taiwan has a better ethical perception compared to Indonesia. This was shown by Taiwanese students having a higher mean of 4,1085 while Indonesian students had a mean of 3,8843.

#### 4.6.2. Independent Sample Difference Test t-test Religiosity level between Indonesia and Taiwan

From the table data we can see that the results of the Levene test of the variables of the State of Indonesia and Taiwan on the level of Religiosity possessed sig  $0,000 < 0,10$  which means that this levene test did not pass, so the sig (2-tailed) value used was  $0,000 < 0,10$  which means that there are significant differences between students who come from Indonesia or students who come from Taiwan to the level of religiosity owned by them.

**Table 4.69**  
**Tabel Independent Samples T-test Religiosity**

Negara	N	Mean	Levene's Test		T Test	
			F	Sig	t	Sig
Indonesia	115	3,9703	16,750	0,000	17,749	0,000
Taiwan	106	2,6014			17,512	0,000

Source : Attachment 25

We can see that Indonesia has a better level of religiosity compared to Taiwan. This was shown by Indonesian students having a higher mean value of 3,9703 while Taiwanese students only had a mean of 2,6014. There is a big difference between the level of religiosity that is owned by the State of Indonesia and the State of Taiwan. This is of course due to the different cultures and cultures of the two countries where Indonesia is a country that recognizes several religions or beliefs in Indonesia which is different from the country of Taiwan where religion is not recognized in the country's system and many Taiwan people don't have religion.

### 4.6.3. Independent Sample Difference Test t-test Love of Money level between Indonesia and Taiwan

From the table data we can see that the results of the Levene test of the State of Indonesia and Taiwan variables on the Love of Money level show sig 0,014 < 0,10 which means that this levene test does not pass, so the sig (2-tailed) value used is 0,021 < 0,10 which means that there are significant differences between students from Indonesia and students from Taiwan to the level of love of money owned by them.

**Table 4.70**  
**Tabel Independent Samples T-test Love of Money**

LOM	N	Mean	Levene's Test		T Test	
			F	Sig	t	Sig
Indonesia	115	2,7763	6,151	,014	-2,300	,022
Taiwan	106	2,9608			-2,325	,021

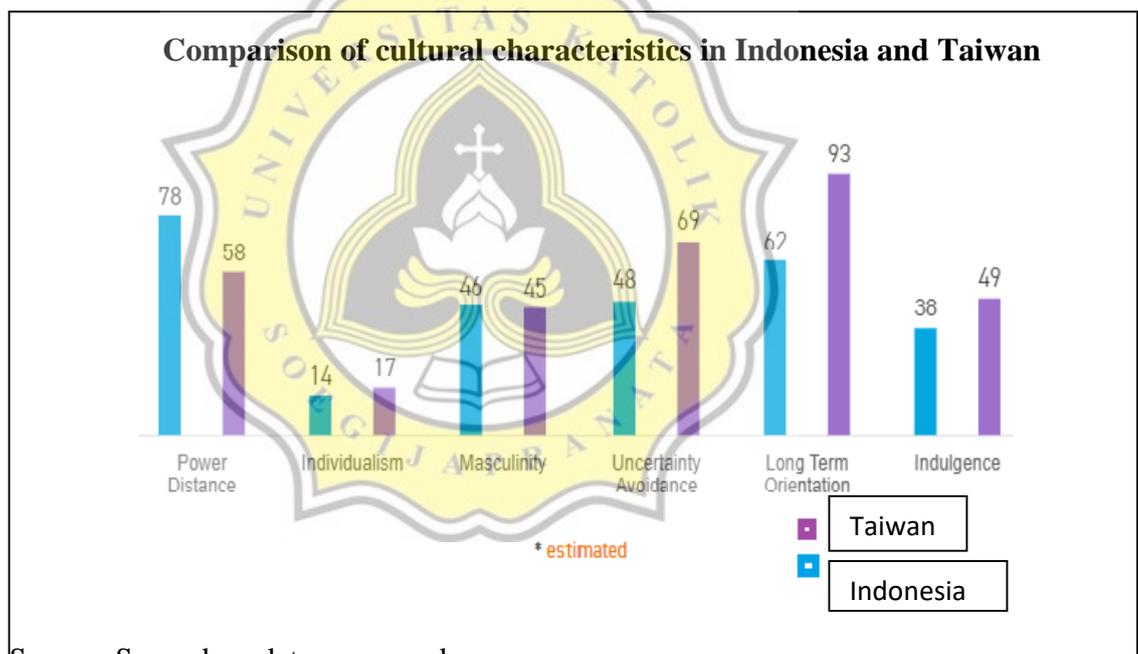
Source : Attachment 26

We can see that Indonesia has a lower level of love of money compared to Taiwan. This is shown by Indonesian students having a mean of 2,7763 while Taiwanese students having a mean of 2,9608.

There is an interesting thing that we can see from the results of the different tests between Indonesia and Taiwan, Indonesia has a higher level of religiosity than Taiwan, and also Taiwan has a higher level of love of money than Indonesia. But interestingly the results of different tests show that Taiwan actually has a better ethical perception when compared to Indonesia.

This is certainly caused by differences in characteristics that exist between the state of Indonesia and the country of Indonesia, Taiwan, Taiwan. Indonesia is a country with a diversity of ethnicities, cultures, customs, and the many beliefs and religions, different from the State of Taiwan where the majority of the population does not have or recognize a religion like that in Indonesia.

**Graph 4.1**  
**Comparison of cultural characteristics in Indonesia and Taiwan**



Source: Secondary data processed

At a distance of power Indonesia has a high score of 78 where Indonesia has a hierarchical style, unequal rights between power holders and non-holders of power, power is centralized in the leadership where superiors are inaccessible and subordinates are just waiting for direction from the leadership. Taiwan has a score that does not differ much from Indonesia, which means that

the two countries have a strong hierarchy level, inequality between superiors and subordinates.

For the level of Individuality, the two countries have relatively low scores which means that both Indonesia and Taiwan have a good kinship and kinship system in dealing with and socializing with the community, they have high concern between one community and other communities.

Indonesia has a low score in terms of masculinity, Indonesian people think about what is assessed and seen by the general public, Indonesian people attach great importance to "prestige" in social life not much different from the state of Taiwan which means both countries focus on working for life.

Indonesian people get a low score for the uncertainty avoidance dimension meaning that the Indonesian people will avoid things that are uncertain. Based on the uncertainty that will occur in the future the Indonesian people avoid things that are not desirable by not showing emotions in public and keep smiling when they are upset. Such a phrase is quite a trend in Indonesia that is "the important thing is that the boss are happy" if someone has a good relationship with superiors, of course someone will be judged well by the company and this will prevent the person from economic uncertainty in the future. In contrast to Taiwan which has a high score for avoiding uncertainty. Taiwan maintains a code of beliefs and behavior that is rigid and intolerant of unorthodox behavior and ideas.

Indonesia's high score on long-term orientation shows that Indonesia has a pragmatic culture. People believe that truth really depends on the situation, context and time. Taiwan also has a high score for this, making it a pragmatic long-term orientation culture. Communities with this orientation demonstrate the ability to adapt tradition to the modern context, namely pragmatism, a strong tendency to save and invest, savings, perseverance in achieving results.

Interestingly enough in the pleasure dimension, Indonesia has a fairly low score of 38 in this dimension which shows that Indonesia has a culture of restraint. People with low scores in this dimension have a tendency to be cynical and pessimistic. People with this orientation have the perception that their actions are limited by social norms and feel that pampering themselves is somewhat wrong. This is slightly different from what happened in Taiwan where Taiwan has an intermediate score of 49 which does not show a dominant preference on this dimension. Taiwanese people still think that fun is still a part of life.