

CHAPTER V

CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

This study is a primary research that intends to examine the Effect of Love of Money on Ethical Perceptions of Accounting Students with Religiosity and Gender as moderating variables in accounting students in Indonesia and Taiwan. Based on the analysis and discussion of the results of this study, several conclusions can be obtained, namely:

Based on this research, there are several conclusions to be conveyed by the authors as follows:

1. There is a significant influence between the independent variable Love of Money on the dependent variable Ethical Perception with the direction of a negative relationship that is the lower the love of money, the higher the ethical perception of accounting students in Indonesia.
2. There is a significant influence between the independent variable Love of Money on the dependent variable Ethical Perception with a negative direction that is the lower the love of money, the higher the ethical perception of accounting students in Taiwan.
3. There is no significant effect between the independent variable love of money moderated by gender on the dependent variable ethical perceptions of accounting students in Indonesia. The gender variable does not moderate the relationship between love of money on ethical perceptions of accounting students in Indonesia.

4. There is a significant influence between the independent variable love of money moderated by gender on the dependent variable ethical perceptions of accounting students in Taiwan. The female variable weakens the relationship between love of money on ethical perceptions of accounting students in Taiwan.
5. There is a significant influence between the independent variable love of money which is moderated by religiosity on the dependent variable ethical perceptions of accounting students in Indonesia. The variable of religiosity weakens the relationship between love of money on ethical perceptions of accounting students in Indonesia.
6. There is no significant influence between the independent variable love of money which is moderated by religiosity on the dependent variable ethical perceptions in accounting students in Taiwan. The variable of religiosity does not moderate the relationship between love of money on ethical perceptions of accounting students in Taiwan.
7. There are significant differences between Indonesia and Taiwan regarding their ethical perceptions in making decisions.
8. There is a significant difference between the state of Indonesia and the country of Taiwan with respect to the level of religiosity they have.
9. There is a significant difference between Indonesia and Taiwan with respect to the level of love of money held

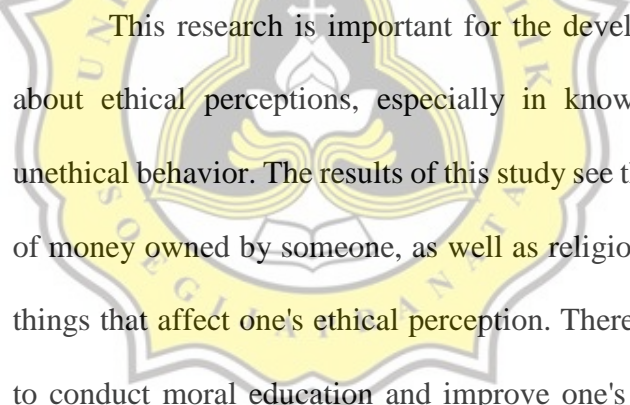
5.2. Limitations

Limitations found in this study are:

1. The number of samples originating from only one university as representative of one country, namely Unika Soegijapranata for Indonesia, and Providence University for Taiwan
2. The independent variables used are still limited in this study, namely love of money, love of money moderated by gender, and love of money moderated by religiosity.

5.3. Implications and Recommendations

5.3.1. Implications



This research is important for the development of theories about ethical perceptions, especially in knowing the causes of unethical behavior. The results of this study see that the level of love of money owned by someone, as well as religiosity and gender are things that affect one's ethical perception. Therefore it is important to conduct moral education and improve one's religiosity to form good ethical behavior. For the University in Indonesia and Taiwan this research is useful to provide advice to universities to increase religious education in Accounting or University Studies programs in improving the ethical perceptions of accounting students. For practitioners in Indonesia and Taiwan. The results of this research can be used for companies to provide advice and input in recruiting employees.

5.3.2. Recommendations

5.3.2.1. Recommendations for future researchers

1. For future researchers, if it will be explored more deeply there will be other variables that influence ethical perception.
2. In this study the measurement of the variable religiosity uses the interval scale, for further research can do variations by changing the measurement scale for religiosity to a nominal scale.
3. Further research is recommended to increase the sample and use more universities as representatives of one country so that research results can be generalized.

5.3.2.2. Recommendations for practitioners

1. For companies to be able to consider the level of love of money, gender, and religiosity when recruiting employees considering that these factors affect the ethical perceptions held by someone.
2. For companies or universities, to be able to improve the level of religiosity and morals owned by someone because religiosity can pressure someone to do unethical.