

Emotional Intelligence and the Propensity to Cheat: A Survey of Future Accounting Students in Indonesia

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ABSTRACT

This research aims to investigate the relationship between emotional intelligence and the tendency to cheat academically among accounting students in Indonesia. The research variables used consisted of independent variables: Emotional Intelligence (EI) and Dependent variables: Academic cheating tendency in Accounting Students. A quantitative approach was used in this study, with data collected through questionnaires distributed through Snowball sampling using *WhatsApp messages* to active students of the S1 Accounting study program at several universities in Indonesia (the islands of Sumatra and Java). The total respondents of this study were 224 students who could be processed, totaling 210 students. The *convenience sampling* technique is applied to sample selection. Data analysis using Structural Equation Modeling (SEM) with the help of SmartPLS 3.0 software. The results showed that emotional intelligence and religiosity had a significant negative effect on academic cheating tendencies. Gender is proven to strengthen the negative effect of emotional intelligence and religiosity on cheating tendencies. In conclusion, increasing emotional intelligence and religiosity, as well as the role of gender, can be important factors in reducing cheating tendencies among accounting students. These findings are significant for the development of accounting education curriculum and policies to improve the integrity and professional ethics of future accountants.

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1. Introduction

Accounting involves collecting, recording, analyzing, and preparing financial statements used by stakeholders for decision-making. The main goal of financial reporting is to provide accurate information, but this can be disrupted by dishonest accounting practices that confuse the reader of financial statements (Fausta & Nelvirita, 2022). This fraud is often related to the organization's ethical

culture, where the perpetrator feels their behavior is legitimate and reasonable (Sari, 2018). According to the fraud triangle theory, rationalizing dishonest behavior is more likely to occur in organizations with low ethical cultures. A study by Chandrayatna and Sari (2019) Showing a poor ethical culture increases the risk of accounting fraud, although some also find that ethical culture does not affect the tendency to cheat. Cheating prevention involves reducing the chances of cheating, minimizing pressure, and not convincing cheating behavior (Evia Lestari & Ayu, 2021), and important to prevent greater losses and maintain reputation (Agus Sudarma et al., 2019).

Human behavior is influenced by various factors that shape intentions and turn them into actions (Firnanda et al., 2019). To prevent fraud, it is important to strengthen an organizational culture that supports integrity values. The Association of Certified Fraud Examiners (ACFE) identifies three main categories of corporate fraud: manipulation of financial statements, misuse of assets, and corruption. The 2022 ACFE survey reported 2,448 cases of fraud in 125 countries, with Indonesia recording the highest number of cases in Asia Pacific at 36 cases. The most common type of fraud is corruption, which accounts for 51% of the total cases with a median loss of USD 195,000. In line with the ACFE survey, the ACFE Indonesia report in 2022 shows corruption as the most detrimental type of fraud in Indonesia, with 67% of the total cases of occupational fraud and losses amounting to Rp. 373,650,000,000, followed by asset misuse (21%) and manipulation of financial statements (9.2%).

The three types of fraud, namely manipulation of financial statements, misuse of assets, and corruption, have a very bad impact on stakeholders, behavior, and corporate image, as well as lowering public trust. To combat fraud, practitioners and academics undertake various efforts, including prevention and detection by fraud accountants and auditors, as well as research by students at various levels of education. This shows public awareness that fraud is dangerous for companies and the state, so it needs to be overcome (Nurlaela, 2023). Accountants, as an important profession in the economy, must understand and follow the code of ethics to improve the quality of work and trust in accounting services. Although it is expected to comply with ethical guidelines, ethical violations still occur due to social factors, unethical arrangements, and individual demands (Pratiwi, 2023). The Institute of Indonesia Accountants (IAI) establishes a code of ethics that includes five basic principles: integrity, objectivity, professional competence and prudence, confidentiality, and professional conduct, which must be upheld by accountants to maintain moral standards and public trust.

High learning achievement is the result of an effective learning process. It is often thought that students with high IQs are always successful. However, Daniel Goleman states that only 20% of an individual's success comes from intellectual intelligence, while the other 80% is influenced by emotional intelligence (EQ). EQ is considered more important in achieving achievement and success, especially in a competitive global environment. Gender refers to physical characteristics, while gender encompasses social differences. Research shows that employment relationships and the use of accounting information differ between men and women, affecting the tendency to cheat academically (Nainggolan & Harny, 2020). Studies show that gender can be a significant predictor of academic cheating. The broad and complex educational mission covers various aspects of social, belief, and skills, highlighting the importance of moral and cultural values in character development,

as well as the need for qualified human resources to support national development (Ajat Sudrajat dan Eneng Hernawati, 2020)(Nuryati & Lukita, 2023).

Higher education is a formal institution that plays an important role in higher education, shaping students' morals, character, and mindset. Higher education contributes to the development of students' perspectives and self-understanding and has a crucial role in advancing the integrity of the nation and state. Higher education can serve as a foundation to increase transparency and accountability and reduce corruption in Indonesia, making it an engine of integrity (Sintia, 2023). Vocational school graduates equipped with ethics through character education, especially in the Accounting Skills Package, are expected to become competent junior accounting technicians by the code of ethics of Indonesian accountants. The goal is to create accounting graduates who are competitive, professional, reliable, and have integrity to address moral issues such as corruption (Fayanni, 2020). Ethical behavior problems, including financial irregularities, are common in academic and state settings. Therefore, education stakeholders need to improve academic discipline and the quality of learning to produce quality human resources for the future development of Indonesia (Musyadad & Sagoro, 2019).

Academic fraud occurs when students deliberately commit unethical acts for personal gain (Zaini, 2020). Forms of academic cheating, according to (Adiawati, 2022), include cheating, falsifying, plagiarizing, bribing to change grades, cooperating in individual exams or assignments, replacing attendance, and doing other students' assignments. If it continues, this habit can be carried over to the world of work. Data from Transparency International Indonesia (TII) shows that Indonesia faces significant challenges in eradicating corruption, with the 2022 Corruption Perception Index (CPI) of 34/100, ranking 110th out of 180 countries, a decrease of 4 points from 2021. Ethics in the accounting profession is emphasized to avoid fraud. Students must instill integrity, especially accounting students who need academic competition and a strong attitude for future careers (Rosalia & Fuad, 2019).

Religiosity was added as a controlling factor against academic cheating, with religious beliefs as a guide to behavior (Amalia & Nurkhin, 2019). Auditors' ethical actions are influenced by accounting education, although additional factors also play a role (Ferguson, 2020). Bidikmisi and non-Bidikmisi accounting students at Malikussaleh University show levels of academic cheating and lack of professional commitment (Yusra et al., 2021). This research aims to explore the factors that affect academic cheating and reduce these behaviors with the Fraud Hexagon theory, which develops the Fraud Pentagon, Fraud Diamond, and Fraud Triangle (Wolfe & Hermanson, 2004). This research will examine "Emotional Intelligence and Fraud Tendencies: A Survey of Future Accounting Students in Indonesia".

2. Materials and Methods

This study refers to research Oboh (2023) and uses a survey strategy with questionnaires filled out by the participants to obtain primary data. The research population consists of 210 final-year accounting students who are actively enrolled in various universities in Indonesia, especially from the accounting department. According to (Dajan, 1984), A population is a collection of individuals who share one or more of the same characteristics. This study aims to determine the academic cheating

behavior of accounting students in Indonesia with independent variables such as emotional intelligence, gender, academic intelligence, religiosity, and pocket money or income, as well as dependent variables, namely cheating tendencies. The sampling technique is convenience sampling, where samples are taken from respondents willing to provide information. The number of samples was set at 210 respondents.

This study uses a survey strategy with questionnaires to collect primary data from 210 accounting students in the last year at various universities in Indonesia. The research population consists of active students of the accounting study program at the Faculty of Economics. This study aims to determine academic cheating behaviour with independent variables such as emotional intelligence, gender, academic intelligence, religiosity, and income, as well as dependent variables, namely cheating tendencies. The sampling technique is convenience sampling, where samples are taken from respondents willing to provide information. The research instrument used is a questionnaire, measured on a clear scale to produce accurate quantitative data.

A validity test was carried out to measure the questionnaire's validity, using Construct Validity and Content Validity using Confirmatory Model Analysis (CFA). The validity test results showed that all variable indicators were valid with a factor loading value above 0.40. The reliability test was carried out using Cronbach's Alpha, and all variables were declared reliable with values above 0.60.

Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach using SmartPLS 3.0 software. PLS-SEM was chosen because of its ability to handle complex models with relatively small sample sizes. The analysis was conducted in two stages: evaluation of the measurement model (outer model) to assess reliability and construct validity and evaluation of the structural model (inner model) to test the research hypotheses. Model quality was assessed using R-square, with criteria of 0.67 (decisive), 0.33 (moderate), and 0.19 (weak). The significance of the relationship was tested using the bootstrapping method with 5000 resamples.

3. Result and Discussion

Using SmartPLS 3.0 software, several analyses of the measurement model were performed to measure validity and reliability. Testing the outer model or measurement model provides an overview of the relationship between the latent variable and its indicators. Latent or unobservable variables cannot be measured directly except through one or more manifest variables.

Convergent Validity is the value of the loading factor on the latent variable with other indicators. An indicator item is considered to meet convergent validity if the value of the loading factor on the latent variable > 0.7 . Based on the calculation of AVE (Average Variance Extracted), the loading factor value must have an average with an AVE value of > 0.5 , which means that the score of a variable can explain more than 50% of the variants of the indicator. This study also analyzed the loading factor score using the AVE formula > 0.5 . If the value of the indicator obtained was below 0.5, then the indicator was deleted because it was invalid. The AVE formula was described by Ghazali (2006) and was used to measure the level of validity of each latent variable that is expected to have an AVE value of more than 0.5.

Table 1 Convergent Validity

	Average Variance Extracted (AVE)	AVE Square Root Val
EI	0.751	0.564
EI*GENDER	1.000	1.000
GENDER	1.000	1.000
KK	0.601	0.361
REL	0.664	0.441
REL*GENDER	1.000	1.000

Source: Data Processed (PLS 3.0)

Based on the test results, all latent variables produce AVE values of more than 0.5. Thus, the variable is valid when viewed through the AVE value.

Discriminant validity is an evaluation that ensures that a reflective indicator is actually a good measure of its construction. Each indicator must have a high correlation with its construction. In SmartPLS 3.0 software, discriminant validity is tested using cross-loading values. The loading value for the intended construct must be greater than the loading value for the other constructs.

Table 2 Discriminant Validity

	EI	KK	REL
EI1	0.823	-0.275	0.118
EI10	0.909	-0.374	0.161
KK1	-0.141	0.756	-0.103
KK2	-0.231	0.814	-0.203
KK3	-0.410	0.826	-0.114
KK6	-0.298	0.748	-0.163
KK7	-0.214	0.750	-0.134
KK8	-0.348	0.755	-0.166
REL2	0.143	-0.110	0.706
REL4	0.133	-0.188	0.910

Source: Data Processed (PLS 3.0)

The results of the cross-loading estimation in Table 2 show that the loading value of each indicator item against its construction is higher than the cross-loading value. This indicates that all constructs or latent variables have good discriminant validity, where the indicators in the construct indicator block are superior to those in other blocks.

In a study that uses a questionnaire with a Likert scale, the variables measured are explained through variable indicators. This indicator is the basis for compiling instrument items through questions and statements. In SmartPLS 3.0, reliability can be measured using composite reliability, where a construct is considered reliable if the composite reliability value > 0.7. In addition, reliability testing in PLS is reinforced with a Cronbach alpha value, which tests the consistency of each answer. A construct is considered reliable if the Cronbach alpha value > 0.6. This statement can be seen in the following table:

Table 3 Reliability Level Results

	Composite Reliability
EI	0.858
KK	0.900
REL	0.795

Source: Data Processed (PLS 3.0)

This criterion measures reliability based on the correlation between the observed indicator variables. The expected CR value is between 0.6 and 0.7.

The structural model is used to predict the relationship between latent variables and measure the quality of the model in PLS by looking at the R-square value or the determination coefficient. The value of this coefficient indicates the extent to which exogenous variables can explain endogenous variables. An evaluation of the R-square value with 0.67 indicates a strong model, 0.33 indicates a moderate model, and 0.19 indicates a weak model.

Table 4 Reliability Test Results

	<i>R Square</i>	<i>R Square Adjusted</i>
Cheating Tendency	0.192	0.172

Source: Data Processed (PLS 3.0)

Based on the test results, it is known that the Cheating Tendency model is 0.172 or 17.2%, meaning that the ability of Emotional Intelligence and Religiosity to explain the variation of the perception of Cheating Tendency is 17.2% while other variables outside the Cheating Tendency model explain the rest.

Discussion

This section will discuss hypothesis testing, which aims to evaluate the hypothesis proposed in Chapter II. This test was conducted by analyzing research data using the Partial Least Square (PLS) method through SmartPLS 3.0 software. The path diagram from the results of hypothesis testing, based on Partial Least Square (PLS) analysis using SmartPLS version 3.0, is presented in Figure 1.

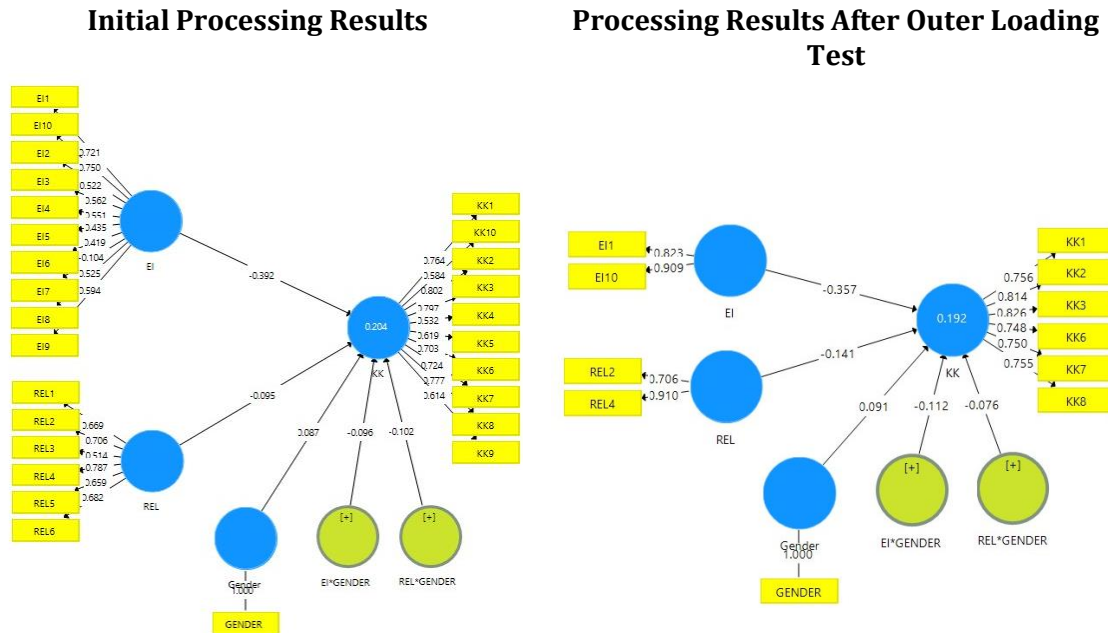


Figure 1 Path Diagram Output Results of Hypothesis Testing

H1a: Emotional intelligence hurts accounting fraud attempts.

The value of the emotional intelligence coefficient of -0.357 indicates that if the perception of emotional intelligence increases, the perception of accounting fraud attempts will decrease. This result is in line with the hypothesis proposed, namely that emotional intelligence hurts accounting fraud attempts. With a P-value of $0.000/2 < 0.05$ (alpha 5%), the H1a hypothesis was accepted. It is statistically concluded at a confidence level of 95% that emotional intelligence hurts accounting fraud attempts.

H2a: Religiosity hurts the tendency of accounting fraud.

The value of the religiosity coefficient of -0.141 shows that increasing the perception of religiosity will decrease the perception of accounting fraud attempts. These results are consistent with the hypothesis proposed that religiosity hurts accounting fraud attempts. With a P-value of $0.024/2 < 0.05$ (alpha 5%), the H2a hypothesis was accepted. The statistical conclusion at the 95% confidence level shows that religiosity hurts accounting fraud attempts.

H1b: Gender reinforces the influence of emotional intelligence on accounting fraud attempts.

The value of the emotional intelligence coefficient moderated by gender of -0.112 shows that an increase in the perception of emotional intelligence moderated by gender will decrease the perception of accounting fraud attempts. These results support the hypothesis that the influence of emotional intelligence moderated by gender hurts accounting fraud attempts. With a P-value of $0.013/2 < 0.05$ (alpha 5%), the H1b hypothesis was accepted. Statistically, it was concluded that gender strengthened emotional intelligence's influence on accounting fraud attempts.

H2b: Gender strengthens the influence of religiosity on accounting fraud attempts.

The value of the coefficient of religiosity moderated by gender of -0.076 shows that an increase in the perception of religiosity moderated by gender will decrease the perception of accounting fraud attempts. These results support the hypothesis that the influence of gender-moderated religiosity hurts accounting fraud attempts. With a P-value of $0.093/2 < 0.05$ (alpha 5%), the H2b hypothesis was accepted. Statistically, it is concluded that gender can strengthen the influence of religiosity on accounting fraud attempts.

4. Conclusion

Based on a study of 224 respondents, the majority of S1 Accounting students from various universities in Indonesia, it can be concluded that emotional intelligence hurts the tendency of accounting fraud. The regression results showed that emotional intelligence did not increase the perception of accounting fraud attempts, with a coefficient value of -0.357 and a P-value of $0.000/2 < 0.05$, so the H1 hypothesis was accepted. Religiosity also showed a negative influence on the tendency of accounting fraud, with a coefficient value of -0.141 and a P-value of $0.024/2 < 0.05$, supporting the H2 hypothesis. In addition, gender hurts the tendency of accounting fraud, with a coefficient value of -0.112 and a P-value of $0.013/2 < 0.05$, supporting the H3 hypothesis. Gender also strengthened the influence of religiosity on accounting fraud tendencies, with a coefficient value of -0.076 and a P-value of $0.093/2 < 0.05$, supporting the H4 hypothesis. This study has several limitations that need to be considered by future researchers. First, the object of this research is only focused on accounting students, even though many other majors still need an understanding of the importance of honesty. Second, the limited time and resources available limit the scope of research and the complexity of the analysis that can be conducted, which can ultimately affect the depth and breadth of the research. Based on the results of the study, the variables of emotional intelligence, religiosity, and gender have a significant negative effect on the tendency of fraud in accounting students in Indonesia. The researcher suggests that further research can distribute the questionnaire proportionally across all faculties in Indonesia to obtain more representative data. In addition, researchers are also advised to add other relevant variables, such as Ethical Sensitivity, Understanding of the Code of Ethics of the Accounting Profession, and Locus of Control, to expand and improve the research results.

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