

THE INFLUENCE OF LOVE OF MONEY AND LOCUS OF CONTROL ON THE ETHICAL BEHAVIOR OF ACCOUNTING STUDENTS

Diva Anora Salsabila¹, Endang Asliana², Artie Arditha Rachman³

Digital Business Accounting Study Program, Lampung State Polytechnic, Indonesia
E-mail: divaanora@gmail.com, asleanna@polinela.ac.id, artie_arditha@polinela.ac.id

Abstrak

Keywords:

Love of Money,
Locus of Control,
Ethical Behavior.

This study aims to analyze the influence of love of money and locus of control on the ethical behavior of accounting students at four State Universities in Bandar Lampung. The continuous occurrence of ethical violations in the accounting profession emphasizes the importance of forming integrity from the early stages of higher education. This quantitative research employed a survey method with a minimum sample of 359 students, determined through purposive sampling. Primary data were collected using a Likert-scale questionnaire and analyzed using Multiple Linear Regression (SPSS 26) after the research instruments were proven valid and reliable. The results indicate that love of money (X1) and locus of control (X2), both partially and simultaneously, have a positive and significant effect on the ethical behavior of accounting students (Y). The regression coefficients show that both variables enhance ethical behavior. These findings are consistent with the Theory of Planned Behavior (TPB), Deontology, and Utilitarianism, which conclude that rational financial motivation and strong self-control encourage students to maintain integrity and prepare themselves to become ethical professional accountants.

This is an open access article under the [CC BY-NC-SA 4.0](https://creativecommons.org/licenses/by-nc-sa/4.0/) license



INTRODUCTION

In the era of globalization, competition in the professional world is becoming increasingly intense, requiring students to possess not only skills and knowledge but also strong ethical behavior in order to compete and survive in the workforce (Fitriani & Sari, 2024). In the context of the accounting profession, ethical behavior is a crucial aspect, as this profession demands honesty, objectivity, and high moral responsibility. The accounting profession plays a major role in maintaining the reliability of financial information and public trust in professional work outcomes (Sanjiwani & Budiasih, 2024). Violations of the accountant's code of ethics can reduce public confidence in the accounting profession (Lestari & Ramantha, 2019).



In practice, ethical behavior serves as the main foundation for maintaining the integrity and credibility of accountants (Kurniawan & Widanaputra, 2017). According to Griffin (2020), ethical behavior refers to actions that are consistent with generally accepted social norms. The Indonesian Institute of Accountants (IAI, 2020) emphasizes that accountants are required to adhere to five fundamental ethical principles: integrity, objectivity, professional competence and due care, confidentiality, and professional behavior. Through the implementation of this code of ethics, accountants are expected to perform professionally and responsibly. However, in reality, numerous ethical violations continue to occur, such as cases of bribery involving BPK auditors, manipulation of financial statements, and conditioning of audit results reported in recent years (Kompas.com, 2022; OJK, 2023; Suara.com, 2023; Kompas.tv, 2024; Detik.com, 2025). These cases indicate weak implementation of integrity and independence values within the accounting profession.

Such ethical violations have caused public concern and diminished public trust in audit results and financial reports. Therefore, efforts are needed to shape a new generation of accountants who uphold professional ethical values. Accounting education plays a significant role in shaping the ethical behavior of students as future accountants. Accounting education should not only focus on teaching technical knowledge but must also instill moral values and professionalism (Mikoshi et al., 2020). Ethical behavior in accounting does not emerge instantly when someone enters the profession; rather, it must be cultivated during the academic period (Dewi, 2019).

According to Sampewai et al. (2023), accounting students need to understand cases of ethical violations in order to develop higher ethical awareness. The increasing prevalence of unethical behavior in academic environments highlights the importance of moral value development among students. Indriasari et al. (2020) also assert that accounting students must possess sensitivity to ethical issues, as ethical awareness forms the foundation of professional integrity in accounting. Thus, ethics education in higher education institutions becomes a strategic factor in shaping the professional character of future accountants.

To understand the factors influencing students' ethical behavior, the Theory of Planned Behavior (TPB) proposed by Ajzen (1991) explains that behavior is determined by intention, which is influenced by attitudes, subjective norms, and perceived behavioral control. This theory suggests that ethical behavior results from individual beliefs regarding social norms and self-control over actions. In addition, ethical behavior can be further explained through Deontological and Utilitarian theories. Deontological theory, proposed by Immanuel Kant (1724–1803), emphasizes moral duty and acting according to principles rather than outcomes (Ardani & Arza, 2023). Meanwhile, Utilitarianism, pioneered by David Hume and developed by Bentham and Mill, views actions as morally right if they produce the greatest benefit for the largest number of people (Weruin, 2019). These three theories provide a comprehensive theoretical foundation for understanding the ethical behavior of accounting students from both psychological and moral perspectives.

In this study, love of money and locus of control are considered two important factors influencing the ethical behavior of accounting students. According to McClelland (1976), money is an important aspect of life and is often used as a measure of success. Tang (1992) defines love of money as an individual's subjective evaluation of money and its role in life. A healthy love of money can serve as positive motivation

to work hard and achieve success; however, excessive love of money may lead to unethical behavior. Several studies, such as Sanjiwani & Budiasih (2024), found that love of money positively affects ethical behavior, while other studies, including Wulandari et al. (2024) and Andriani (2020), reported different results.

In addition, locus of control plays a significant role in shaping ethical behavior. Rotter (1966) defines locus of control as an individual's perception of the extent to which they can control events in their life. Spector (1988) categorizes locus of control into internal and external. Individuals with an internal locus of control believe that life outcomes are determined by personal effort and decisions, whereas those with an external locus of control attribute success or failure to fate or external factors. Students with a strong internal locus of control tend to have higher moral responsibility and exhibit more ethical behavior (Rosyadi & Raharjo, 2021).

Previous studies show inconsistent results regarding the influence of love of money and locus of control on students' ethical behavior. These inconsistencies highlight the need for further research to clarify the relationship between these variables and ethical behavior among accounting students. Therefore, this study employs a quantitative approach through questionnaire distribution to accounting students at state universities in Bandar Lampung. Data analysis uses multiple linear regression to examine the partial and simultaneous effects of love of money and locus of control on ethical behavior.

Based on the above discussion, this study aims to analyze the influence of love of money on the ethical behavior of accounting students, the influence of locus of control on the ethical behavior of accounting students, and the simultaneous influence of both variables on the ethical behavior of accounting students at state universities in Bandar Lampung.

LITERATURE REVIEW

1. *Love of Money*

Love of money (LOM) refers to an individual's subjective meaning, value, and emotional attachment to money, including how strongly money is perceived as a symbol of success, power, motivation, and life achievement. Tang (1992) conceptualized love of money as a psychological orientation that shapes how people evaluate money beyond its economic function. In academic and professional settings, love of money can influence decision-making, priorities, and behavioral intentions especially when individuals face ethical dilemmas that involve personal gain versus adherence to norms.

In the context of accounting students, love of money is an important variable because accounting as a profession is closely associated with financial reporting, auditing, and stewardship responsibilities. Students who hold money as a major life goal may develop strong career motivation and achievement orientation. From a positive perspective, a rational and balanced love of money can encourage students to maintain a good reputation, improve competence, and comply with professional standards to secure long-term career and financial benefits. This aligns with the view that money can function as a legitimate motivator when linked to effort, performance, and professional development (McClelland, 1976). In this sense, love of money may stimulate a strong commitment to ethical conduct if students believe that integrity is essential to sustainable success in accounting.

However, the literature also recognizes the potential negative consequences of

excessive love of money. When money becomes a dominant value that overrides moral considerations, individuals may be more prone to justify unethical actions such as manipulating information, cheating, or prioritizing personal gain at the expense of fairness and transparency. This perspective is frequently discussed in behavioral ethics and suggests that a strong monetary orientation can weaken ethical sensitivity and increase tolerance for misconduct when immediate rewards are emphasized. In educational environments, this may appear in the form of academic dishonesty, opportunistic behavior, or reduced concern for ethical principles.

Empirical findings on the relationship between love of money and ethical behavior among accounting students have not been fully consistent. Some studies report that love of money increases ethical behavior when students interpret ethical compliance as a pathway to long-term career success, reputational security, and professional legitimacy. Other studies indicate that love of money may reduce ethical behavior when students prioritize short-term benefits. These mixed results suggest that love of money does not operate in isolation; its impact depends on self-control, moral reasoning, social norms, and the student's perception of consequences. Therefore, love of money remains a critical construct to examine, particularly in combination with psychological control variables and ethical frameworks relevant to the accounting profession.

2. Locus of Control

Locus of control (LOC) is a psychological concept introduced by Rotter (1966) describing an individual's belief about the extent to which outcomes are determined by personal actions versus external forces. People with an internal locus of control believe that success or failure largely results from their own effort, decisions, and abilities. In contrast, those with an external locus of control tend to attribute outcomes to luck, fate, powerful others, or situational constraints. Spector (1988) further developed this construct within work and organizational settings, emphasizing that locus of control can shape performance, responsibility, stress responses, and ethical conduct.

Within the academic environment, locus of control is particularly relevant for understanding ethical behavior among accounting students because it relates to personal accountability and self-regulation. Students with a strong internal locus of control usually perceive themselves as responsible agents who can influence results through disciplined behavior and ethical decision-making. They may also be more willing to accept consequences of their actions, which can reduce the likelihood of engaging in unethical behavior. When faced with ethical dilemmas such as pressure to manipulate data, collaborate dishonestly, or ignore academic rules internally oriented students are more likely to rely on personal standards and resist improper influences.

Conversely, students with a predominantly external locus of control may be more vulnerable to situational pressures and may rationalize unethical behavior by blaming external circumstances. For example, they may justify misconduct by referring to unfair grading, peer influence, or perceived inevitability of unethical practices in competitive environments. This external attribution can weaken moral responsibility because the individual perceives limited personal control. In accounting education, where students are preparing for professional roles requiring integrity, objectivity, and independence, external locus of control may become a risk factor for ethical vulnerability if it reduces commitment to personal accountability.

Research in ethics and behavioral accounting often emphasizes that locus of control is associated with moral courage and ethical consistency. Internally oriented individuals

tend to demonstrate stronger ethical intentions because they believe they can control behavior and outcomes, while externally oriented individuals may show weaker ethical intentions due to perceived helplessness or dependency on external approval. In addition, locus of control can influence how students respond to ethical education, professional codes, and institutional norms. Students with internal locus of control may benefit more from ethics training because they translate principles into action, whereas students with external locus of control may require stronger environmental reinforcement, mentoring, and structured accountability systems.

Overall, locus of control provides an important psychological foundation for explaining ethical behavior. It helps clarify why students differ in integrity under similar learning conditions and why some individuals maintain ethical standards despite pressure. For these reasons, locus of control is frequently positioned as a key predictor of ethical behavior and an essential variable in models of professional ethics development among accounting students.

3. Ethical Behavior of Accounting Students and Theoretical Linkages

Ethical behavior refers to actions that conform to accepted moral principles, social norms, and professional standards, including honesty, fairness, responsibility, and respect for stakeholders. In accounting, ethical behavior holds a central role because accountants manage financial information that influences public trust, investment decisions, organizational accountability, and economic stability. Ethical behavior among accounting students is especially important because it reflects the early formation of integrity before entering professional practice. Students who develop strong ethical foundations during university are more likely to become professionals who uphold codes of conduct and resist unethical demands in the workplace.

The ethical behavior of accounting students can be explained using behavioral and moral theories. First, the Theory of Planned Behavior (Ajzen, 1991) argues that behavior is driven by intention, which is shaped by attitudes toward the behavior, subjective norms, and perceived behavioral control. In this framework, ethical behavior occurs when students view ethical conduct as valuable (attitude), perceive social expectations to behave ethically (norms), and believe they have the ability to control their actions even under pressure (control). Love of money can influence attitudes by shaping what students value, while locus of control can strengthen perceived behavioral control by reinforcing self-efficacy and responsibility.

Second, deontological ethics, rooted in the philosophy of Immanuel Kant, emphasizes moral duty and adherence to rules as the basis of ethical action. From this perspective, accounting students should behave ethically because it is their obligation to uphold honesty, objectivity, and professional responsibility, regardless of personal benefit. Ethical principles are respected not because they produce rewards, but because they represent correct moral duties. Accounting education that emphasizes codes of ethics and professional standards supports deontological reasoning by highlighting obligations that should not be compromised.

Third, utilitarianism evaluates actions based on outcomes and the overall benefits produced for the greatest number of people. In accounting, ethical behavior is justified because accurate reporting and transparent audits create benefits for many stakeholders, including investors, employees, regulators, and society. Unethical actions may offer short-term gains but can create long-term harm such as financial loss, reputational damage, and reduced public trust. Therefore, utilitarian reasoning encourages ethical

behavior by emphasizing broader consequences.

Integrating these theories provides a comprehensive explanation of accounting students' ethical behavior. TPB clarifies how psychological intentions translate into ethical action, while deontology and utilitarianism provide moral reasoning frameworks that guide judgments about right and wrong. Within this integrated view, love of money may encourage ethical behavior when students understand that integrity protects long-term career prospects and reputation, whereas locus of control strengthens the capacity to act ethically under pressure. Together, these perspectives support the idea that ethical behavior is shaped by both value orientation and self-control, reinforced by moral duties and consequences.

RESEARCH METHOD

This study uses a quantitative approach with a survey method to examine the influence of independent variables on the dependent variable. The research object focuses on accounting students from four State Universities in Bandar Lampung (UIN Raden Intan Lampung, Politeknik Negeri Lampung, Universitas Lampung, and Universitas Terbuka Bandar Lampung), with a total population of 3,533 students.

The selection of this research object is based on the consideration that accounting students are future accountants expected to uphold professional ethical codes. The sample was determined using purposive sampling with specific criteria: students must not be on academic leave and must have completed the Business and Professional Ethics and Auditing courses. The sample size was calculated using Slovin's formula with a 5% margin of error (0.05), resulting in a minimum sample of 359 respondents, which were proportionally distributed across each university.

Primary data were collected directly from respondents through a closed-ended questionnaire using a 5-point Likert scale. The independent variables are Love of Money (X1) and Locus of Control (X2), while the dependent variable is Ethical Behavior of Accounting Students (Y).

Data analysis was conducted using SPSS 26, beginning with descriptive statistical analysis to profile the sample. Classical assumption tests were then performed, including normality, multicollinearity, and heteroscedasticity tests, to ensure the multiple linear regression model was free from violations. Finally, multiple linear regression analysis was used, followed by hypothesis testing using the t-test (partial), F-test (simultaneous), and coefficient of determination (R^2).

RESULT AND DISCUSSION

1. Characteristics of Respondents

a. Characteristics of Respondents Based on Gender

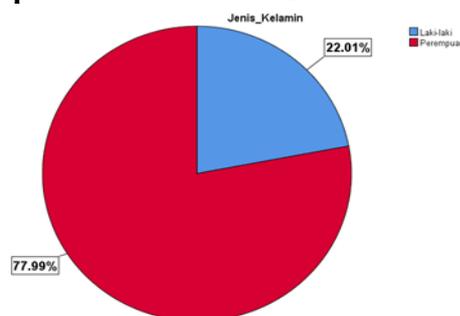


Figure 1. Pie Chart of Respondents' Gender Characteristics Source: Processed data, 2025

This study involved 359 respondents who were accounting students from four state universities in Bandar Lampung. The results show that the majority of respondents were female (77.99%), while male respondents accounted for 22.01%. This indicates that accounting study programs in the region are dominated by female students.

b. Characteristics of Respondents Based on Semester

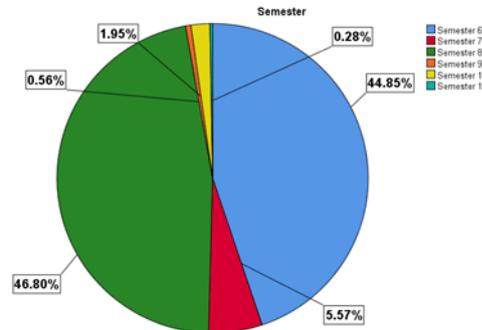


Figure 2. Pie Chart of Respondents' Semester Characteristics Source: Processed data, 2025

Most respondents were in semester 8 (46.80%), followed by semester 6 students (44.85%) and semester 7 students (5.57%). This indicates that most respondents had completed the Business and Professional Ethics and Auditing courses and thus were considered to have sufficient understanding of accounting ethics. Most respondents were aged between 20–22 years, reflecting a developmental stage where moral reasoning and personal responsibility are progressing toward professional maturity.

c. Characteristics of Respondents Based on University

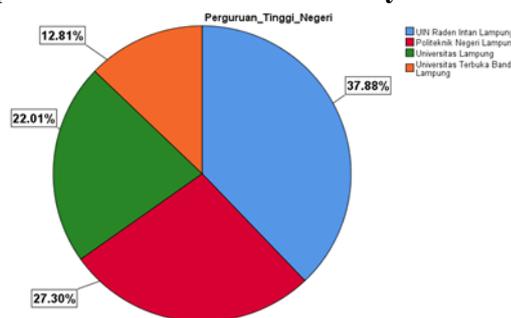


Figure 3. Pie Chart of Respondents Based on University Source: Processed data, 2025

The distribution shows that 37.88% of respondents were from UIN Raden Intan Lampung, 27.30% from Politeknik Negeri Lampung, 22.01% from Universitas Lampung, and 12.8% from Universitas Terbuka Bandar Lampung, totaling 100% and meeting the Slovin sample requirement of 359 respondents.

2. Multiple Linear Regression Test

Based on descriptive analysis, the Ethical Behavior of Accounting Students (Y) was categorized as high, indicating that students generally perceive themselves as ethical. Love of Money (X1) was also categorized as high, suggesting that respondents believe a high level of love of money encourages rational and ethical behavior. Locus of Control (X2) was categorized as moderate, yet still considered influential in strengthening self-control, adherence to norms, and consideration of consequences.

Validity and reliability tests showed that all questionnaire items were valid and reliable, with Cronbach's Alpha values greater than 0.70. Classical assumption tests confirmed that the regression model was appropriate (Ghozali, 2021).

Table 1. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
Constant	0.439	0.977	–	0.499	0.653
Love of Money	0.351	0.027	0.537	13.149	0.000
Locus of Control	0.349	0.048	0.279	7.281	0.000

Source: Processed primary data, 2025

Based on the regression results, the constant value (a) of 0.439 indicates that in the absence of the influence of intellectual intelligence, love of money, and locus of control, the ethical behavior of accounting students remains positive at 0.439. Meanwhile, love of money (X1) and locus of control (X2) both show a positive influence on the ethical behavior of accounting students (Y), with regression coefficients of 0.351 and 0.349, respectively. This implies that a one-unit increase in either independent variable will increase ethical behavior by 35.1% and 34.9%, respectively, assuming other independent variables remain constant. Hypothesis testing was conducted using the partial t-test. The results of the t-test indicate that both independent variables have a positive and significant effect on the ethical behavior of accounting students. With a significance level of 5% and a t-table value of 1.649, the hypotheses for both variables are accepted.

3. The Influence of Love of Money on the Ethical Behavior of Accounting Students

The research results significantly support the hypothesis stating that love of money has a positive influence on the ethical behavior of accounting students. This finding indicates that the higher the students' level of love of money, the higher their tendency to behave ethically. This phenomenon can be explained through several behavioral and ethical theoretical frameworks.

Within the context of the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), a high level of love of money acts as a strong driver that shapes the intention to behave ethically. Accounting students believe that by upholding ethical standards, they can protect and maintain their academic and professional reputation, which ultimately secures better career prospects and financial outcomes. Thus, the desire for money strengthens positive attitudes toward norm-compliant behavior.

From the perspective of Deontological theory, love of money encourages students to fulfill their moral obligations as future accountants, including adhering to the fundamental principles of professional ethics (integrity and objectivity) as stipulated in the Indonesian Institute of Accountants' Code of Ethics. Students are fully aware that ethical violations, such as manipulating financial statements, are irrational actions that may ultimately harm themselves and threaten their aspirations to succeed as professional accountants.

Furthermore, from a Utilitarian perspective, a high level of love of money motivates students to consistently consider the long-term benefits of every action. They choose to behave ethically and comply with accounting standards (PSAK) because they recognize that accurate and ethical financial reporting generates maximum benefits for various stakeholders (such as shareholders and investors), while simultaneously ensuring a good

professional reputation for themselves. This positive finding is consistent with previous studies, including those conducted by Sanjiwani and Budiasih (2024) and Manuari and Devi (2020). The consistency of these results reinforces the conclusion that accounting students hold a rational belief that unethical behavior leads to negative consequences, such as the loss of financial and career opportunities and potential violations of professional standards.

4. The Influence of Locus of Control on the Ethical Behavior of Accounting Students

The research results clearly support the hypothesis indicating that locus of control has a positive influence on the ethical behavior of accounting students. This suggests that students with a strong internal locus of control who believe that success and failure result from personal effort and responsibility are more motivated to act in accordance with ethical principles.

This relationship is supported by three main theoretical foundations. According to the Theory of Planned Behavior (Ajzen, 1991), a strong internal locus of control enhances perceived behavioral control, thereby strengthening ethical intentions and translating them into ethical behavior. From a Deontological perspective, students with strong internal control possess moral awareness that encourages them to fulfill ethical obligations and take responsibility for their actions without relying on external pressures. Meanwhile, Utilitarian theory suggests that individuals with a high locus of control are better able to rationally consider consequences and choose ethical behavior that produces the greatest long-term benefits for themselves and others. Empirically, this finding is consistent with studies by Sanjiwani and Budiasih (2024), Fitriani and Sari (2024), Rosyadi and Raharjo (2021), and Kevin (2020), all of which conclude that belief in self-control is a key factor in maintaining integrity and avoiding behavioral deviations.

5. The Simultaneous Influence of Love of Money and Locus of Control on the Ethical Behavior of Accounting Students

The results of the F-test indicate that love of money and locus of control simultaneously have a significant influence on the ethical behavior of accounting students. This suggests that both variables together are able to explain variations in students' ethical behavior, while the remaining variation is influenced by other factors such as social environment, religious values, and academic pressure.

The findings confirm that the hypothesis regarding the simultaneous influence of love of money and locus of control on the ethical behavior of accounting students is accepted. Collectively, these results indicate that the higher the level of love of money and the stronger the internal locus of control possessed by students, the higher the ethical behavior they demonstrate.

Within the framework of the Theory of Planned Behavior (TPB), these two variables operate synergistically: love of money shapes beliefs about the long-term benefits of maintaining a good reputation, while locus of control strengthens self-control to realize ethical intentions. From a Deontological perspective, this combination encourages students to consistently fulfill moral duties and personal responsibility. Meanwhile, Utilitarian theory explains that students will choose actions that generate the greatest benefits and avoid substantial losses.

Implicitly, these findings emphasize that for the future accounting profession, students who possess a positive orientation toward love of money and a strong internal

locus of control are better prepared to become professional accountants with integrity, compliant with PSAK–IAI standards, and capable of maintaining public trust through transparent and ethical financial reporting.

CONCLUSION

The study concludes that love of money and locus of control have a positive and significant effect, both partially and simultaneously, on the ethical behavior of accounting students. These findings align with the Theory of Planned Behavior, Deontology, and Utilitarianism, emphasizing that rational financial motivation and strong self-control encourage ethical integrity among future professional accountants.

BIBLIOGRAPHY

- Ajzen, I. (1991). *The Theory Of Planned Behavior. Organizational Behavior And Human Decision Processes*. 50(2), 179–211.
- Andriani, D. (2020). *Analisis Pengaruh Kecerdasan Intelektual (Iq), Kecerdasan Emosional (Eq), Kecerdasan Spiritual (Sq), Dan Love Of Money Terhadap Perilaku Etis Mahasiswa Akuntansi (Studi Kasus Pada Mahasiswa SI Akuntansi Perguruan Tinggi Negeri Se-Kota Semarang)*.
- Ardani, F. A., & Arza, F. I. (2023). Pengaruh Pemahaman Kode Etik Akuntan Dan Religiusitas Terhadap Perilaku Etis Mahasiswa Akuntansi. *Jurnal Eksplorasi Akuntansi*, 5(3), 1168–1180. <https://doi.org/10.24036/Jea.V5i3.783>
- Astari, N. P. A. A. M. (2022). Pengaruh Orientasi Etis, Love Of Money, Machiavellian, Dan Pengetahuan Etika Terhadap Persepsi Mahasiswa Akuntansi Mengenai Perilaku Tidak Etis Akuntan. <https://repo.undiksha.ac.id/13072/>.
- Ayem, S., & Leni, L. D. E. (2020). Pengaruh Pengetahuan Etika Terhadap Persepsi Etis Mahasiswa Akuntansi Dengan Love Of Money Sebagai Variabel Intervening (Studi Kasus Mahasiswa Program Studi Akuntansi Di Lima Perguruan Tinggi Daerah Istimewa Yogyakarta). *Jurnal Akuntansi*, 12(2), 277–293. <https://doi.org/10.28932/Jam.V12i2.2327>
- Dewi, N. N. S. R. T. (2019). Perilaku Etis Mahasiswa Akuntansi Ditinjau Dari Locus Of Control Dan Love Of Money. *Journal Of Accounting Science*, 3(2), 102–110. <https://doi.org/10.21070/Jas.V3i2.2468>
- Fitriani, F., & Sari, V. F. (2024). Pengaruh Locus Of Control, Equity Sensitivity Dan Pengetahuan Etika Terhadap Perilaku Etis Mahasiswa Akuntansi. *Jurnal Eksplorasi Akuntansi*, 6(4), 1318–1329. <https://doi.org/10.24036/Jea.V6i4.1149>
- Gozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program Ibm Spss 26* (10th Ed.). Badan Penerbit Universitas Diponegoro.
- Ikatan Akuntansi Indonesia. (2020). *Idensitas Profesionalisme Akuntan Indonesia. 2020*.
- Indriasari, R., Jurana, Parwati, N. M. S., Afdalia, N., Yamin, N. Y., & Sabrina, M. (2020). Ethical Behavior Of Accounting Undergraduate Students: Emotional Intelligence, Spiritual Intelligence, And Locus Of Control. *Proceedings Of The International Conference On Community Development (Iccd 2020)*. <https://doi.org/10.2991/Assehr.K.201017.132>
- Kevin, J. (2020). Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Etis Mahasiswa Akuntansi. <https://repository.unika.ac.id/24917/>.
- Rosyadi, M., & Raharjo, T. B. (2021). Pengaruh Locus Of Control, Religiusitas, Equity

- Sensitivity, Dan Kecerdasan Intelektual Terhadap Perilaku Etis Seorang Akuntan Masa Depan. *Jabko: Jurnal Akuntansi Dan Bisnis Kontemporer*, 2(1), 1–15. <https://doi.org/10.24905/Jabko.V2i1.22>
- Rotter, J. B. (1966). Generalized Expectancies For Internal Versus External Control Of Reinforcement. *Psychological Monographs: General And Applied*, 80(1), 1–28. <https://doi.org/10.1037/H0092976>
- Sampewai, H., Amir, A. M., S, J. N., A, M. I., Din, M., & Ternripada, T. (2023). Determinan Perilaku Etis Mahasiswa Akuntansi. *Equity: Jurnal Akuntansi*, 2(2), 151–159. <https://doi.org/10.46821/Equity.V2i2.277>
- Sanjiwani, P. A. T., & Budiasih, I. G. A. N. (2024). Ethical Sensitivity, Love Of Money, Locus Of Control Dan Perilaku Etis Mahasiswa Akuntansi. *E-Jurnal Akuntansi*, 34(9), 2312–2326. <https://doi.org/10.24843/Eja.2024.V34.I09.P11>
- Spector, P. E. (1988). Development Of The Work Locus Of Control Scale. *Journal Of Occupational Psychology*, 61(4), 335–340. <https://doi.org/10.1111/J.2044-8325.1988.Tb00470.X>
- Sugiyono. (2023). *Metode Penelitian Kuantitatif Kualitatif Dan R&D*. Alfabeta, Cv.
- Tang, T. L. (1992). The Meaning Of Money Revisited. *Journal Of Organizational Behavior*, 13(2), 197–202. <https://doi.org/10.1002/Job.4030130209>
- Weruin, U. U. (2019). Teori-Teori Etika Dan Sumbangan Pemikiran Para Filsuf Bagi Etika Bisnis. *Universitas Tarumangara*, 3(2).
- Wulandari, T., Agustin, H., & Mainatul, I. (2024). Pengaruh Kecerdasan Intelektual, Kecerdasan Emosional, Love Of Money, Locus Of Control, Dan Pemahaman Kode Etik Profesi Terhadap Perilaku Etis Mahasiswa Akuntansi Perguruan Tinggi Di Jember. *Kurva: Jurnal Ekonomi Manajemen Keuangan Dan Bisnis*, 1(2), 106–118. <https://doi.org/10.53088/Kurva.V1i2.1140>

