

**THE INFLUENCE OF LEARNING ACCOUNTING PROFESSIONAL ETHICS,
COGNITIVE STYLE, AND LOVE OF MONEY ON ACCOUNTING STUDENTS'
PERCEPTIONS ABOUT FRAUD****Hajrah ¹⁾, Rini Sulistiyanti ²⁾, Wahyuni ³⁾**

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Email: Hajrahnanang66521@gmail.com**Abstract**

This research aims to determine the influence of learning accounting professional ethics, cognitive style, and love of money on accounting students' perceptions of fraud. The type of data used in this research is quantitative data obtained from distributed questionnaires and is related to the problem being studied. Data collection in this research used a questionnaire. Questionnaires were distributed to 69 accounting students Class of 2020 at Muhammadiyah University of Makassar. In this research, the data source used is primary data. The research instrument uses the Likert scale method. The data collected was processed using multiple linear regression analysis methods with the help of SPSS Version 26. The results of this research show that: (1) Learning accounting professional ethics has a positive and significant effect on accounting students' perceptions regarding fraud, (2) Cognitive style has a positive and significant effect on accounting students' perceptions regarding fraud, (3) love of money has a positive and significant effect on accounting students' perceptions regarding fraud.

Keywords: *learning accounting professional ethics, cognitive style, love of money, perception, and fraud*

INTRODUCTION

Action against laws carried out by people from in or outside organization, with Meaning For obtain profit personal or a group that direct harm other parties included to in category *fraud* (Princess, 2012) . *Fraud* is divided become three part that is misuse of assets, corruption and fraud report finance (Novianingsih & Dede, 2020) . Based on Release *Association of Certified Fraud Examiners* (ACFE) Indonesia occupies Ranked 4th in most countries case *fraud* that occurred in Asia Pacific countries during in 2022. The biggest *fraud* case that occurred in Indonesia is corruption by 64%, misuse of state and company assets/ wealth by 28.9%, and manipulation report finance amounting to 6.7% (kompas.com, 2023) .

Based on this data can concluded that Lots very crimes that occur in Indonesia in the field finance. Money is considered something very important thing in alive and often made as reject measuring success somebody. Tang (1992) introduced draft *the love of money* in literature psychology For measure feeling subjective somebody towards money. *Love of money* measure how much Far love somebody towards the money that will be influence perception ethical. Money can be earned push somebody For do crime like corruption, misuse of assets, manipulation report finances , and still many more types fraud other (Mardani & Helmy, 2023) .

There are many proof of what happened during a number of year final related fraud is one of them manipulation report finance. The most famous Possible is cases that occurred at Enron Corporation and Wordcom. One of the case that caused it scandal big namely Arthur Endersen in Enron Corporation case in 2001 which has cooperate For manipulate report finances and breaking ethics his profession as accountant. Report financials published by Enron Corporation stated that condition company moment it's very good and value profit company estimated reached 600 million US dollars. Whereas the actual condition of the Company own lots of debt. This is done management just eyes for survival life Company for attract investors to continue embed capital in the company. Fraud committed Enron management apparently only endure No more from a year

Because in a number of month Enron Corporation management is no longer capable cover condition accumulation company. Enron Corporation itself Finally experience bankruptcy at the end in 2001. Apart from Enron, cases fraud related with manipulation report sufficient finances This also happened to the Worldcom Company a communications company biggest second in the United States.

Appearance scandal this cheating happened simultaneously with Enron Corporation case. In the case of Worldcom, the company manipulating supposed funds recorded in the expense item but noted as capital. This shows that mark expenditure more low compared to with mark income. Load value low and high mark income will in a way direct show that company obtain big profits. However, practice This fraud is over known to the public and ultimately in the middle 2002 worldcom state his bankruptcy. Bankruptcy that occurred at WorldCom is case bankruptcy largest in the United States (Galang, 2015) .

In Indonesia, fraud cases were also revealed in April - May 2023. The Indonesian Attorney General's Office determined President Director of PT Waskita Karya (Persero) Tbk, Destiawan Soewardjono as suspect on conjecture case corruption . Based on results calculation from the Supervisory Board Finance and Development (BPKP), corruption carried out by Destiawan give rise to loss to a country as large as more of 2.5 trillion. This corruption case is not done Alone but involve a number of superior with their respective roles. Destiawan as President Director of PT Waskita with use document supporter false role For ordered and approved disbursement of *supply chain financing (SCF)* funds. Document false the used For dilute SCF as payment of Waskita's debts work. Even though the debt was obtained Clairvoyant Work used For build a number project work fictional on request suspect. Haris Gunawan and Bambang Rianto were also involved do *fraud* because together agree disbursement of SCF funds and fight back law with use document supporter false. For cover his actions, the proceeds disbursement of the SCF as if used For pay the latter vendor is known fictional. Alleged case Corruption within the internal scope of PT Waskita Work add problem in the middle crisis financial company the. The reason is, currently Waskita currently endeavor repair condition finance company For reduce debt burden. Based on consolidated interim report, moving company sector this infrastructure still has a debt of IDR 84 trillion, total big for something medium company experience problem corruption (Tempo newspaper, 2023) .

Corruption also occurs in field taxation as one did Head of General Directorate General of Taxes (DJP), namely Rafael Alun Trisambodo, April 3 2023 officially allegedly detained by the KPK do corruption, money laundering, receiving gratification from a number of must taxes and manipulation report wealth and riches his. Cases the related with ethics someone , who where ethics always linked with statement How somebody Act (Medcom.id, 2023) .

Based on many case *fraud* that occurred so knowledge ethics specifically ethics profession accountancy must taught with Correct to student accountancy. Basically student including generations to come give birth to the reform movement that became generation successor nation. Someone who has get knowledge ethics, esp students who have passed the ophthalmology studying ethics profession accounting, assumed has know good and bad things, so own perception and behavior more ethical Good compared to with people who haven't get education ethics profession accountancy. Perspective a involved students knowledge previously in see something problem or problem. Perspective a deep student this research, students accountancy as candidate accountants who have passed the degree studying ethics profession accounting, view many the crime that occurred related with violation ethical conduct a accountant . A number of issue in This

research is: (1) Influence learning ethics profession accountancy to perception student accountancy about *fraud*. (2) Influence style cognitive to perception student accountancy about *fraud*. (3) Influence *love of money* towards perception student accountancy about *fraud*.

LITERATURE REVIEW

1. *Fraud*

fraud is deed oppose laws based on elements deliberate , intention malice, fraud, concealment and abuse trust with take profit illegally in form of money, objects or service (Cinematic Scholar, 2018) . Auditing standard No. 99 defines fraud as action taken with on purpose so that cause misstatements in report finances are becoming subject in auditing. *Association of Certified Fraud Examiners (ACFE)*, 2014 stated that there is three types of fraud, namely:

a. *Corruption* or Corruption

According to the Big Indonesian Dictionary (KKBI) Corruption is misappropriation or misuse of state money (companies, organizations, or others) for profit personal or someone else. Corruption can interpreted as deed or behavior bad (Amalia, 2022) .

b. Manipulation Report Finance

Manipulation report finance is representation deliberate mistake to condition finance company. Someone's in the wrong count amount or negligent disclose report finance with Meaning For deceive the authorities interest. Forgery , manipulation , alteration deliberate accounting records and data remove information and transactions important from report finance including in activity manipulation report finance (Yanti & Munari, 2021) .

c. Misuse of Assets

Misuse of Assets is one of them form fraud committed Where an asset is owned in a way No legitimate with method embezzlement of state assets or company with objective For enrich self Alone or use of these assets For interest private, which is usually carried out by employees who work for the agency the.

Based on a number of explanation that , you can concluded that *fraud* is action taken somebody with on purpose For take treasure or other people's money with method fraud or action cheating . A number of case frequent *fraud* occurs in Indonesia and is the most numerous happen throughout 2022 that is corruption, misuse of assets and manipulation report finance.

2. *Fraud Hexagon*

Fraud is action taken somebody with on purpose For take treasure or have someone else with cheating way or even use other ways don't Correct .

The theory used in this research is theory *fraud hexagon* which is theory development from theories before. *The fraud hexagon* theory is theory latest frequently used in detect happen cheating. This is because theory *fraud hexagon* is improvement from theories before. Following is elements from theory *fraud hexagon*.

a. Pressure

Pressure is something circumstances Where management or other employees felt depressed and brave do action cheating (Vousinas , 2019). Pressure can caused by conditions company, the target is not achieved, it is urgent needs and pressure others come from from internal as well as external (Agusputri & Sofie, 2019).

- b. Opportunity
Opportunity is something situation or giving circumstances chance for somebody For do fraud (Vousinas , 2019) emergence opportunity for somebody For do action fraud caused by weakness internal control , lacking maximum supervision management , and utilization position position (Sabrina, 2020).
- c. Rationalization
Rationalization is attitude justification on action cheating and assuming that the action he took correct and reasonable (Vousinas , 2019). Rationalization can push action fraud Because perpetrator consider that his actions No there is something wrong and normal For carried out (Mukaromah & Budiwitjaksno , 2021).
- d. Ability
Capability refers to ability somebody in utilise opportunity For do cheating (Akbar, 2017). Ability factors that cause somebody do fraud that is position held , trust given , knowledge possessed , and skills possessed (Oktrivina et al., 2022) .
- e. Ego
Ego is encouraging attitude somebody do cheating and achieving something you want anyway how (Vousinas, 2019). Ego can show characteristic vanity or arrogant. The more tall characteristic proud in self someone, then the more can trigger happen fraud Because internal control according to him No applies For himself , plus if the position he occupies tall so all something done For defend it (Akbar, 2017).
- f. Collusion
Collusion or Work the same thing that was done between two parties or more characteristic cheat the other party for objective certain (Imtikhani & Sukirman, 2021). Collusion role important in *fraud* because somebody No can do fraud without exists help from party other.

Based on a number of explanation related theory *fraud* is possible concluded that theory *fraud* experienced development along with development of the times, starting from 1953 theory *fraud triangle* proposed by Donald Cressey. Then Wolfe and Hermanson in 2004 developed it theory the become theory *fraud diamond*. Then in 2011 Crowe also made a statement the theory title *fraud pentagon*. The latter the theory developed by Vousinas in 2019 is theory used writer in this research, because theory *fraud hexagon* is theory perfecter from theories previously.

3. Professional ethics Accountancy

Accountant is a profession whose success relies heavily on trust public. As a professional, deep operate something task must guard ethics. important for every accountant For obey code ethics set by the Association Indonesian Public Accountant (IAPI) for prevent competition is not Healthy. Your own ethics is something concept formed from moral values and making possible truths become base in action social activities carried out by individuals or group (Oktasari et al., 2020) . Entire accountant public have code governing ethics ethics and behavior in operate tasks and jobs, developed by three association profession accountant public in Indonesia, namely Bond Indonesian Accountants (IAI), Association Indonesian Public Accountants (IAPI), and the Institute Accountant Management (IAMI), with Coaching Center support Profession Finance (PPPK) Ministry of Finance.

Based on a number of explanation that, then can be pulled A conclusion that ethics is behavior or related actions with what is good and what is bad according to custom applicable customs in a circles public certain. Temporary ethics profession accountancy is A code ethical

must obeyed by everyone accountant in operate duties and responsibilities. As IAPI has arrange There is a number of code ethical must owned by one person accountants, among others integrity and objectivity, competence and professional prudence, confidentiality, being professional, following standard technical, and working For interest public.

4. Cognitive Style

Development cognitive is base ability somebody For think. As The opinion expressed by Ahmad Susanto (2011:48) is that cognitive is a thought process which ability individual For relate, assess, and consider something incident or incident . Cognitive style is style somebody in involving thinking method Where individual receive , store , process and present information (Suryanti, 2014) . In this theory it is explained that behavior and perception somebody as well as the environment each other depend in the learning process social.

Based on a number of explanation on can concluded that style cognitive is a learning process someone who is influenced by internal and external factors. Internal factors originate from in self individual form knowledge temporary factor external originate from environment social, interaction with others, and results from observation on behavior of others that produces reciprocity or response on behavior that has been observed.

5. Love Of Money

In research that has been done carried out by (Delmiyetti , 2022) explains that everyone has a feeling of love to money. Need money will be needed For continuity life, this is important Because their wants and needs have currently want to quick fulfilled. *Love of money* goes hand in hand with with how much big love somebody towards money. Love somebody towards money varies depending on the desired needs fulfilled as well as other factors such as type gender, age, level education, social status, and ethnicity. Speak about *money ethics* means speak about money. Somebody with high desire towards money will do more Lots behavior No ethical in organization compared to with someone who has desire will be low money.

From several definition according to experts on so can concluded that *Love Of Money* is view somebody towards money, views here naturally different every the individual depends How individual the interpret or how much important money in his life. *Love Of Money* is love somebody towards money and desires For earn more money Lots. Money is considered can become motivation somebody For Work hard to get it.

Framework Think

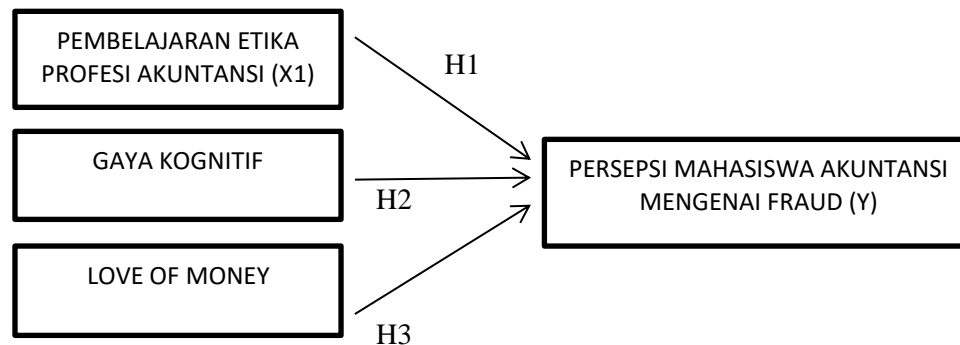


Figure 2.1: Framework think

Hypothesis

1. Influence Knowledge of Ethics Against *Fraud* Based on Perception Student

Basically student accountancy is generations to come give birth to the reform movement that became generation successor nation. As research conducted by (Rahayu et al ., 2022) state that knowledge ethics profession accountancy influential positive to perception student accountancy. This is because the more wide knowledge ethics profession accountant a student accountancy so will tend behave more wise in respond something phenomenon or events, which are in this research is related incident lots of fraud happen. Temporary research conducted by (Ayem & Leni, 2020) which states that knowledge ethics influential positive to perception ethical student accountancy. That is, someone who has knowledge high ethics will behave in accordance with applicable ethics. Someone who has ethics will can react on actions that don't ethical.

Based on description explanation the so formulation hypothesis This research is:

H 1: Suspected There is Influence positive and significant Learning Professional Ethics Accountancy To Perception Student Accountancy About *Fraud*.

2. Influence of Cognitive Style To Perception Student Accountancy About *Fraud*

Cognitive theory social is priority theory thinking current main thing to consider environment life as one of the very influencing factor Study man. Research conducted by (Prawina et al., 2024) state that pattern think the auditor is influential positive to evaluation risk office fraud accountant public. This shows that the more Lots knowledge and experience that the auditor has so the more effective pattern too thought the inner auditor assess the level of risk cheating. Temporary research conducted by (Oktaviane & Pohan, nd) state that environment influential positive significant to trend fraud accountancy. If the environment the more Good so will prevent happen trend fraud accounting, as well If environment No support so will cause increasing fraud accountancy. Based on description explanation the so formulation hypothesis This research is:

H2: Suspected There is Influence Positive and Significant Cognitive Style To Perception Student Accountancy About *Fraud*.

3. Influence *Love Of Money* To Perception Student Accountancy About *Fraud*

research conducted by (Wijayanti et al., 2022) stated that *love of money* influences positive in a way significant to perception ethical student accounting, meaning the more tall level *love of money* owned someone, increasingly perception is high ethical . As well as with research conducted by (Muhaimin, 2021) stated that *love of money* influences positive to *fraud*. The results of this research show that someone who has love against excess money so can cause it himself fall into action evil and lawful all method For fulfil his needs. Based on description explanation the so formulation hypothesis This research is:

H₃ : Suspected There is Influence Positive and Significant *Love Of Money* To Perception Student Accountancy About *Fraud*.

RESEARCH METHODS

This type of research uses method quantitative, for test truth hypothesis done through sourced data collection from primary data later processed use SPSS version 26 assistance . This research was conducted at Muhammadiyah University Makassar, Jl. Sultan Alauddin No. 259, Mt. Sari, District Rappocini, Makassar City, South Sulawesi from November to December 2023. Amount population in in this study there were 226 and total sample as many as 69 with use formula slovin.

RESEARCH RESULT

1. Validity test

Validity test used For measure valid or or not A questionnaire . Something questionnaire is said to be valid if existing questions in the questionnaire the capable For reveal something will be measured . Testing validity can seen in the table the following :

Table 4.1

Variable	Items	R table	R count	sig	Information
X1	X1.1	0.237	0.953	0,000	Valid
	X1.2	0.237	0.838	0,000	Valid
	X1.3	0.237	0.940	0,000	Valid
	X1.4	0.237	0.947	0,000	Valid
	X1.5	0.237	0.941	0,000	Valid
	X1.6	0.237	0.909	0,000	Valid
X2	X2.1	0.237	0.911	0,000	Valid
	X2.2	0.237	0.932	0,000	Valid
	X2.3	0.237	0.892	0,000	Valid
X3	X3.1	0.237	0.842	0,000	Valid
	X3.2	0.237	0.867	0,000	Valid
	X3.3	0.237	0.882	0,000	Valid
	X3.4	0.237	0.889	0,000	Valid
Y	Y1.1	0.237	0.799	0,000	Valid
	Y1.2	0.237	0.806	0,000	Valid
	Y1.3	0.237	0.736	0,000	Valid

	Y1.4	0.237	0.838	0,000	Valid
	Y1.5	0.237	0.872	0,000	Valid
	Y1.6	0.237	0.790	0,000	Valid

Test result Validit

Source : SPSS Data Processing Results Version 26, 2023

In table 4.1 above can seen that all question items in questionnaire used in this research is declared valid, this is possible seen from value each question item has sig value < 0.05 and value $T_{count} > T_{table}$.

2. Reliability Test

Reliability test is tool For measure indicator variable or construct in questionnaire. Testing done with calculate Clawback's alpha and each instrument in One variable. Something construct or variable considered reliable If give alpha value is more big of 0.60. Test result study can seen in table 4.2 below This:

Table 4.2
Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Alpha (a)	Information
Learning Professional Ethics Accountancy	0.962	6	0.60	Reliable
Cognitive Style	0.898	3	0.60	Reliable
Love Of Money	0.892	4	0.60	Reliable
Perception Student Accountancy About <i>Fraud</i>	0.889	6	0.60	Reliable

Source : SPSS Data Processing Results Version 26, 2023

From table 4.2 above can seen that mark *Cronbach's Alpha* of 6 question items about Learning Professional Ethics Accountancy of 0.885. 3 question items about style cognitive own mark *Cronbach's Alpha* was 0.898. Whereas mark *Cronbach's Alpha* of 4 question items about *love of money* is 0.892. 6 question items about perception student accountancy about *fraud* has mark *Cronbach's Alpha* was 0.889. From all the data from the reliability test results can concluded that fourth consisting variables from variable dependent and independent have mark *Cronbach's Alpha* > 0.60 so can said that data reliable and capable used in study

3. Test Assumptions Classic

a. Normality test

Normality test with method *kolmogrov-smirnov* used For determine is samples taken originate from a normally distributed population or No . Data stated normally distributed if significance more from 0.05.

Table 4.3 Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		69
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.10997623
Most Extreme Differences	Absolute	.084
	Positive	.072
	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source : SPSS Data Processing Results Version 26, 2023

Based on table 4.3 is obtained results significant from the normality test of 0.200 where results the more big from 0.05. So that can concluded that test test normality in this study is normally distributed.

b. Multicollinearity Test

Multicollinearity Test is problems occur When there is a large area of strength between factors free in the regression model. Evaluation multicollinearity in Lots case done with use *variance inflation factor (VIF)* or resistance, and to a large extent There is point cut For VIF and resistance values are used as sign collinearity. This can estimated via VIF or Resistance, if VIF value < 10 or tolerance > 0.1 exists collinearity in demonstration. Good recurrence model is a model that does not own effect side multicollinearity.

Table 4.4
Multicollinearity test results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.140	2.613		.054	.957		
	PEMBELAJARAN ETIKA PROFESI AKUNTANSI	.224	.066	.263	3.407	.001	.997	1.003
	GAYA KOGNITIF	.860	.183	.463	4.702	.000	.615	1.626
	LOVE OF MONEY	.514	.150	.338	3.431	.001	.616	1.624

a. Dependent Variable: PERSEPSI MAHASISWA AKUNTANSI MENGENAI FRAUD

Source : SPSS Data Processing Results Version 26, 2023

From table 4.4 it can be seen that mark *tolerance* of all independent variable > 0.10 and VIF value of all independent variable <10, so can stated that No happen multicollinearity in this regression model.

c. Heteroscedasticity Test

Heteroscedasticity is something condition regression from results One observation to other observations, the residual variance in the model has difference. A good regression model used is a regression model that does not happen condition heteroscedasticity. Statistical test results heteroscedasticity in this study using the Glejser test, as following :

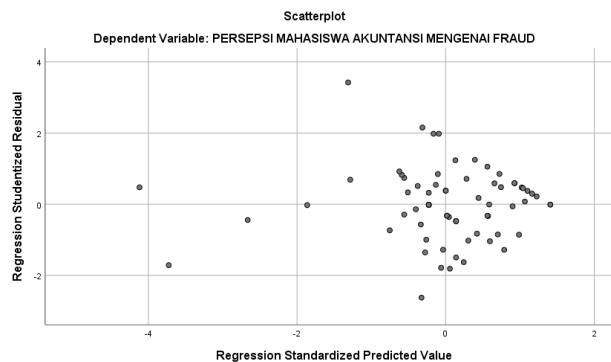
**Table 4.5
Heteroscedasticity Test Results**

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.233	1.413		2.997	.004
	GAYA KOGNITIF	-.023	.135	-.031	-.174	.862
	LOVE OF MONEY	-.160	.104	-.255	-1.539	.129
	PERSEPSI MAHASISWA AKUNTANSI MENGENAI FRAUD	.034	.074	.082	.458	.649

a. Dependent Variable: Res_2

Source : SPSS Data Processing Results Version 26, 2023



Source : SPSS Data Processing Results Version 26, 2023

From table 4.5, it can be is known that mark significant every variable more big from 0.05 so can concluded that No there is symptom heteroscedasticity.

d. Linearity Test

This is done For know is there is significant linear effect from second variable the. If there is linear influence between variable dependent and variable free then the regression model Good used. Statistical results of linearity tests can seen in table 4.6 below:

**Table 4.6
Linearity Test Results**

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
PERSEPSI MAHASISWA AKUNTANSI MENGENAI FRAUD * LOVE OF MONEY	Between Groups	(Combined)	827.711	12	68.976	5.894	.000
		Linearity	600.470	1	600.470	51.310	.000
		Deviation from Linearity	227.241	11	20.658	1.765	.083
	Within Groups		655.362	56	11.703		
Total			1483.072	68			

Source : SPSS Data Processing Results Version 26, 2023

Based on table 4.6 can seen that mark significant *Devitation From Linearity* of 0.083 which shows results more big from 0.05 so can concluded that there is linear influence between variable dependent and independent.

4. Multiple Linear Regression Test

a. Multiple Linear Regression Model

Analysis Multiple linear regression used For test How influence variable free to variable bound. The independent variables in this research is Learning Professional Ethics Accounting, Cognitive Style and *Love Of Money* while variable dependent that is perception student accountancy about *fraud*. Multiple Linear Regression Test done Because from assumption test results classic data used can fulfil terms and conditions used in study. Following is results multiple linear regression with using SPSS Version 26 can seen in the table following:

**Table 4.7
Multiple Linear Regression Test Results**

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.140	2.613		.054	.957
	PEMBELAJARAN ETIKA PROFESI AKUNTANSI	.224	.066	.263	3.407	.001
	GAYA KOGNITIF	.860	.183	.463	4.702	.000
	LOVE OF MONEY	.514	.150	.338	3.431	.001

a. Dependent Variable: PERSEPSI MAHASISWA AKUNTANSI MENGENAI FRAUD

From the results of the linear regression test above, it is formulated equality Multiple linear regression can concluded as following:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3$$

$$Y = 0.140 + 0.224X_1 + 0.860X_2 + 0.514X_3$$

Based on results from formula equality Multiple linear regression can be concluded as following:

- a. Constant (a) value of 0.140, if mark Learning ethics profession accounting (X1), style cognitive (X2), and *love of money* (X3) can be interpreted or The same with 0 then Perception student accounting (Y) value positive is 0.140
- b. Variable value Learning ethics profession accounting (b1) value of 0.224, that is If mark learning ethics profession accountancy increases by 1 then variable perception student accountancy about *fraud* experienced increase of 0.224.
- c. Variable value style cognitive (b2) value of 0.860, that is If mark style cognitive increases by 1 then variable perception student accountancy about *fraud* experienced increase of 0.860.
- d. Variable value *love of money* (b3) value of 0.514, that is If mark *love of money* increases by 1 then variable perception student accountancy experience increase of 0.514.

b. Partial Test or t Test

Partial test or t test is used For test influence significant independent variable Partial to variable dependent. In the t test is used hypothesis as following :

H1: Learning Professional Ethics Accountancy influential significant to perception student accountancy about *fraud*.

H2: Cognitive Style influential significant to perception student accountancy about *fraud*.

H3: *Love Of Money* has an effect significant to perception student accountancy about *fraud*.

Based on table 4.7 above seen that variable sig value learning ethics profession accounting (X1) is $0.001 < 0.05$ so can said that learning ethics profession accountancy influential significant positive to perception student accountancy about *fraud* (Y) or in other words, hypothesis H1 is accepted. Variable sig value style cognitive (X2) is $0.000 < 0.05$ so can concluded that there is influence significant positive between X2 and Y or in other words, H2 is accepted. Variable sig value *love of money* (X3) equal to $0.001 < 0.05$, then from That can said that there is influence significant positive between X3 against variable Y.

DISCUSSION

1. Learning Professional Ethics Accountancy To Perception Student Accountancy About *Fraud*

Variable Learning ethics profession accountancy show that learning ethics profession accountancy influential positive and significant to perception student accountancy about *fraud*. The results of this study are consistent with research conducted by (Rahayu et al., 2022) state that knowledge ethics profession accountancy influential positive to perception student accountancy. This is because the more wide knowledge ethics profession accountant a student accountancy so will tend behave more wise in respond something phenomenon or events, which are in this research is related incident lots of fraud happen. Same research carried out by (Ayem & Leni, 2020) who stated that knowledge ethics influential positive to perception ethical student

accountancy. That is, someone who has knowledge high ethics will behave in accordance with applicable ethics. Someone who has ethics will can react on actions that don't ethical.

This is appropriate with theory *fraud hexagon* which states that chance is one of factor reason happen *fraud*. Not only chance but ability somebody For utilise the existing opportunities are also supportive behavior fraud or *fraud*. Ability somebody For see existing opportunities and take advantage of them chance the For do cheating. Ability triggered by the knowledge they have. Where is the knowledge the obtained through formal education as well *non-formal*. Knowledge own ethics somebody will become information related with ethics or applicable rules. Therefore That someone who has knowledge high ethics will behave in accordance with applicable ethics (Selviana & Irwansyah, 2023) .

This research proves it that learning ethics profession accountancy influential positive and significant to perception student accountancy about *fraud*. That means, more and more tall knowledge ethics profession owned accounting so the more tend behave in accordance with applicable ethics and more wise in respond something phenomenon or incident Because Learning ethics profession accepted accounting student will influence it behave ethical or not will influence it For do *fraud*. Although there is opportunity For do *fraud* and exists ability For do it but knowledge ethics profession owned accounting spelled out Enough tall, then that person will uphold tall and attitude in accordance with applicable ethics.

Students who have understanding about code ethics consider that *fraud* is behavior that is not ethical. Student accounting Class of 2020 Muhammadiyah University of Makassar via giving meteri religious in between the material studying. So that in behavior ethical, student accountancy as candidate accountant in Century front tend will fulfil obligations and comply rule as well as norms based on *aqidah* (beliefs) which are not conflict with teachings Islam (Pratiwi & Junaidi, 2023) .

2. Cognitive Style To Perception Student Accountancy About *Fraud*

Research result show that style cognitive influential significant positive to perception student accountancy about *fraud*. This is appropriate with theory *fraud hexagon* which states that pressure, opportunity, ability, collusion, ego and rationalization become factor reason happen *fraud*. An environment that provides excessive pressure to somebody will make it reckless do action *fraud*. A supportive environment is also provided factor somebody do *fraud*, such as weak owned *internal* control company so that create opportunity for those who want do cheating. Opportunities exist Then utilized with abilities possessed and assumed that action *fraud* is something is true (rationalization) because of the ego within self somebody (Revinda & Gunanti, 2023) .

The results of this research show that style cognitive influential positive to perception student accountancy about *fraud*. It means style cognitive can give influence to behavior someone deep this thing is fraud accountancy. The results of this study are consistent with Research conducted by (Prawina et al., 2024) state that pattern think the auditor is influential positive to evaluation risk office fraud accountant public. This shows that the more Lots knowledge and experience that the auditor has so the more effective pattern too thought the inner auditor assess the level of risk cheatin. Temporary research conducted by (Oktaviane & Pohan, nd) state that environment influential positive significant to trend fraud accountancy. If the environment the more Good so will prevent happen trend fraud accounting, as well If environment No support so will cause increasing fraud accountancy. Cognitive style capable

form personality someone, okay That good personality or the bad depends condition environment We is at.

Student accounting Class of 2020 Muhammadiyah University Makassar feels that environment those who are Islamic and uphold tall teachings Islam Enough capable control they in acting up in demand. With thereby respectful environment tall teachings Islam follow role in push actions that don't ethical like *fraud*.

3. Love Of Money Against Perception Student Accountancy About Fraud

Research result show that there is influence positive significant between variable *love of money* towards perception student accountancy about *fraud*. This is in line with research conducted by (Wijayanti et al., 2022) stated that *love of money* influences positive in a way significant to perception ethical student accounting, meaning the more tall level *love of money* owned someone, increasingly perception is high ethical. As well as with research conducted by (Muhaimin, 2021) stated that *love of money* influences positive to *fraud*. The results of this research show that someone who has love against excess money so can cause it himself fall into action evil and lawful all method For fulfil his needs.

This is appropriate with theory one of the *fraud hexagons* the indicator is rationalization . The nature of *love of money* is love somebody towards the money that will be push somebody For do follow fraud or *fraud* with rationalize and assume that the action he took is correct action. Apart from that, ego is also a factor encouraging factors somebody For do action *fraud*. Ego shows characteristic vanity or arrogant, increasingly tall characteristic proud in self somebody so the more can trigger happen fraud Because internal control according to him No applies For himself, plus if the position he occupies tall and able Work The same with other people (collusion) then all method can done For earn money (Agustin & Achyani, 2022) .

This research proves it that *love of money* influences positive to perception student accountancy about *fraud*. That means students opinion that love somebody to money can push somebody For do cheating or *fraud*. As well as research conducted in China, which states that *love of money* influences positive to perception student graduate of Chinese accounting. Student think that money good, and symbolizes freedom. *Love of money* in essence theoretical can influence behavior ethical student accountancy in college high, especially those related with practice accounting violations law (Chen, 2020) .

CONCLUSION

The aim of this study For know influence learning ethics profession accounting, style cognitive, and *love of money* towards perception student accountancy about *fraud* (study student accounting Muhammadiyah University of Makassar). Based on data that has been obtained and has been done testing using multiple linear regression models with SPSS version 26 help, then can taken conclusion as following :

1. Learning ethics profession accountancy influential positive and significant to perception student accountancy about *fraud*. This is because the more tall knowledge ethics profession owned accounting so the more tend behave in accordance with applicable ethics and more wise in respond something phenomenon or incident
2. Cognitive style influential positive and significant to perception student accountancy about *fraud*. This is because style cognitive can give influence to behavior someone deep this research is student accountancy as candidate accountant. Cognitive style capable form personality someone, okay That good personality or the bad depends condition environment We is at .

3. *Love of money* influences positive and significant to perception student accountancy about *fraud*. Student consider that love somebody to money can push somebody For do cheating or *fraud*.

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