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THE INFLUENCE OF ETHICS AND THE LEVEL OF RELIGIOSITY ON THE QUALITY OF FINANCIAL STATEMENT COMPILERS MUHAMMADIYAH ACEH UNIVERSITY

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ABSTRACT

This study aims to determine whether there is an influence between ethics and religious levels on the quality of compilers of financial statements of the University of Muhammadiyah Aceh. Initial allegations, ethics, and the level of religiosity affect the quality of financial statement compilers. The subjects of this study were employees at the University of Muhammadiyah Aceh, both in the Rectorate and faculty. The source of data in this study is primary data, namely data that is not yet available in the scope of observation, but there must be researcher interaction with respondents (Juliandi 2014: 66). Meanwhile, the data collection technique used in this study was the technique of distributing questionnaires directly to respondents. The results of the research experiment showed that ethical variables have a significant positive effect on the quality of financial statement compilers, this is indicated by the significant probability value of moral variables of $0.024 < 0.05$ meaning that ethical variables have a significant effect on the quality of financial statement compilers, while the variable level of religiosity, this hypothesis was rejected because according to the results of tests conducted by researchers, changes in the level of trust did not have a significant effect on the quality of financial statements. This is indicated by a significant probability value of $0.645 > 0.05$.

KEYWORDS: Ethics, Level of Religiosity, Quality of Financial Statements, Employees.

1. INTRODUCTION

Financial Statements are one of the communication media used by interested parties in the company. The interested parties are internal parties of the company and external parties, namely investors, the government, and the public. The financial statements provide information about the financial condition of the company to the parties interested in the report.

In the word of Allah Almighty, verse 282 of the Qur'an surah Al Baqarah urges Muslims to record non-monetary transactions. "Furthermore, the direction of financial data collection is that it is necessary to ensure the actuality, clarity, publicity, fairness of the directions involved and prohibit transactions that are not by Sharia", (Akuntansi Syariah, pembelajaran Islam Seri Konsep Ekonomi dan aplikasi bisnis: 125-126). For PSAK "Number 1 of 2015, Financial Statements are a structured presentation of the financial position and financial performance of an entity".

At the University of Muhammadiyah Aceh, there is a component of financial statements, namely "financial position reports, business statements, cash statements and notes to financial statements". Of course, the preparation of financial statements will encounter several obstacles that prevent financial report makers from completing good and accurate reports for making reports that are of worse quality.

The University of Muhammadiyah Aceh in campus life has implemented sunnah upbringing, of course, it has directed ethical values that are suitable / under the guidance of Allah and Rosulnya. Values that prioritize responsibility and the concept of maslahat / sharing benefits to others, (Raja Grafindo Persada, 2016: 53).

By this, the researcher tries to elaborate on the researcher's problem; "The Influence of Ethics and The Level of Religiosity, on the Quality of Financial Statement Compilers of the University of Muhammadiyah Aceh."

Research Formulation

The problem uses 2 variables, namely ethics and the level of religiosity so that the construction of the problem is;

- a. "Does the ethics of implementing financial statements affect the quality of the compilers of financial statements of the University of Muhammadiyah Aceh"?
- b. "Does the level of religiosity of the financial statement implementer affect the quality of the compiler of the financial statements of the University of Muhammadiyah Aceh"?

Research Objectives

The purpose is to test empirically regarding:

- a. "The influence of the ethics of implementing financial statements on the quality of the compilers of financial statements of the University of Muhammadiyah Aceh".
- b. "The influence of the level of religiosity of financial statement implementers on the quality of the compilers of financial statements of the University of Muhammadiyah Aceh".

2. LITERATURE REVIEW

Quality of Financial Statement Compilers

Robbins (2016) defines "the quality of the compilers of financial statements as one's view of how one should act in a situation". Whereas David, Newstrom, and Davis (1998: 52) "stated that the quality of the compiler of financial statements is what should be done in the view of a person in his role, and how others should act in the preparation". Therefore, a person's view of the actions that need to be taken corresponds to the qualities that he possesses in a particular situation.

Financial Statements.

Financial statements are the final result of the accounting activity process that can provide financial information that can be understood by users and can be used for decision-making in the future. The quality of financial statements is the presentation of financial statements that have criteria including: "(a) conformity with SAP, (b) Adequacy of Disclosures, (c) Compliance with laws and regulations, (d) Effectiveness of the Internal Control System (SPI).

Definition of Financial Statements

According to PSAK No. 1 (2015: 1), "Financial statements are a structured presentation of the financial position and financial performance of an entity". The report displays the history of entities quantified in monetary value. PSAK No.1 (2015:2) also states that financial statements are part of the financial reporting process. A complete financial statement usually includes a balance sheet, a statement of income, a report on changes in financial position (which can be presented in various ways for example, as a cash flow statement, or a statement of flows of funds), notes and other reports and explanatory materials that are an integral part of the financial statements. It also includes additional information relating to the report, for example, financial information on industry and geographic segments and disclosure of the effects of price changes.

The University of Muhammadiyah Aceh is a non-profit organization, which is organization that does not orient its activities for profit. According to SFAC No.4 the objectives of financial reporting for non-profit organizations (nonprofit organizations) are;

1. As a basis for making decisions regarding the allocation of company resources (assets).
2. To assess the organization's ability to provide services to the public.
3. To assess how management carries out financing and investment activities.
4. Provide information about the company's resources (assets), liabilities, and net worth, as well as their changes.
5. Provide information about the organization's work.

6. Provide information about the organization's ability to pay off its short-term obligations.
7. Contains management explanations and interpretations.

As for the Accounting Manual of the University of Muhammadiyah Aceh, the objectives of the financial statements prepared and presented by the University are:

- a. Providing information about the financial position, performance, cash flow, and other information that is useful for users of financial statements in the context of making economic decisions; and
- b. Forms of accountability for the use of resources entrusted to him.

Ethics

Definition of Ethics

Maryani and Ludigdo (2001) define ethics as a set of rules or norms or guidelines that govern human behavior, both to be carried out and to be abandoned that is embraced by a group or class of human beings or societies or professions. The study aims to find out the factors that are considered to influence the ethical attitudes and behaviors of accountants as well as factors that are considered by most accountants to influence the unethical attitudes and behaviors of accountants.

Ethics research (accountants) in Indonesia has been widely carried out. However, this study is still limited to the cognitive aspects of accountants (relating to ethical decision-making). The research emphasized these cognitive aspects the main references are the Theory of Moral Reasoning developed by Kohlberg and the Defining Issues Test (DIT) developed by Rest. Based on these two models, ethical research, in general, develops instruments that contain ethical decision-making situations and their approach is definite or unequivocal.

Basic Principles of Professional Ethics

According to the Code of Professional Ethics of Public Accountants of the Indonesian Institute of Public Accountants (IAPI, 2020), there are five types of Basic Principles of Professional Ethics, namely:

1) The Principle of Integrity.

Every practitioner must be firm and honest in establishing professional relationships and business relationships in carrying out their work.

2) The Principle of Objectivity.

Each practitioner must not allow subjectivity, conflicts of interest, or undue influence from other parties to affect his professional considerations or business considerations.

3) Principles of Competence and an attitude of professional scrupulousness and prudence (professional competence and due care).

Each practitioner is obliged to maintain his professional knowledge and expertise at a level that is required on an ongoing basis so that clients or employers can receive professional services provided competently based on the latest developments in practice, legislation, and methods of carrying out work. Each practitioner must act professionally and by professional standards and the applicable professional code of ethics in providing his professional services.

4) Principle of Confidentiality.

Each practitioner is obliged to maintain the confidentiality of information obtained as a result of his or her professional relationships and business relationships, and may not disclose such information to third parties without the consent of the client or employer unless there is an obligation to disclose it by the provisions of any other applicable law or regulation. Confidential information obtained from professional relationships and business relationships shall not be used by the Practitioner for his or her benefit or third parties.

5) Principles of Professional Conduct.

Every practitioner is obliged to comply with applicable laws and regulations and must avoid all actions that may discredit the profession.

Levels of Religiosity

Definition of Religiosity Level

Religiosity comes from the word "religi" which in the Big Indonesian Dictionary (KBBI) means belief in God. Religiosity is devotion to religion. In terms of language aspects, religion is referred to as al-din, religion (relegere, Religare). Al-din means law or law, then in Arabic, this word means to master, subdue, obey, and habit. While the word religi (Latin) or relegere means to collect or read, then Religare means to increase (Jalaluddin, 2008).

The level of Religiosity is also an integrated system of beliefs, lifestyles, ritual activities, and institutions that give meaning in human life to sacred values or the highest values (Glock and Stark, 1988). Emerson and McKinney (2010) argue that religion is one of the determinants often associated with moral values. According to this approach, religion plays an important role in guiding what is right or wrong in decision-making, and God is seen as the source of ethical standards.

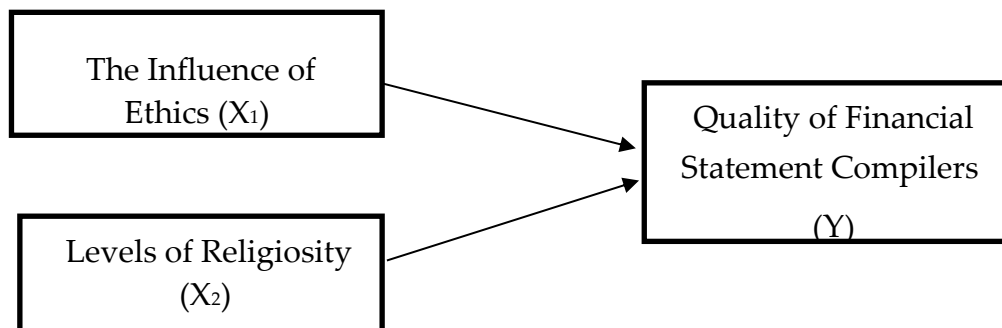
Religiosity Level Indicators

Glock and Stark (1965) stated 5 dimensions to measure the Level of Religiosity, as for these dimensions, namely:

- 1) Dimensions of Confidence The extent of the level of trust or belief of a person and acknowledging the truth of his religious teachings of a fundamental nature. For example, his belief in the existence of God.
- 2) Dimensions of Worship Measures the extent to which a person performs an obligation in his rituals and obedience to the religion he professed or believed in. For example, doing worship, or going to a place of worship.
- 3) Dimensions of Experience Dimensions are Derived from feelings and the religious experiences one has experienced or how far a person has experienced religious feelings and experiences. Like feeling close to God, prayers are granted.
- 4) Dimensions of Knowledge The extent to which one knows, understands, and understands the religious teachings he professes and believes in. This is related to a person's activity to find out the teachings in his religion, and how a person is willing to increase his religious understanding.
- 5) Consequence Dimension is a dimension that measures the extent to of a person's behavior is motivated and willing to commit to religious teachings in his daily life.

Frame of Mind

The frame of thinking that is used as a reference in this research so that researchers have clear goals are:



Based on the relationship between variables that have been previously described, the exposure, in summary, is as follows:

The Relationship of the Influence of Ethics on the Quality of Financial Statement Compilers.

The influence of ethics contribution to the quality of the compilers of financial statements of the University of Muhammadiyah Aceh, the better the ethics of financial reporting, the better it affects the quality of financial reporting compilers of the University of Muhammadiyah Aceh.

The Relationship between the Influence of Religiosity Levels on the Quality of Financial Statement Compilers.

The level of religiosity contributes to the quality of the compiler of the financial statements of the University of Muhammadiyah Aceh, so the better the level of religiosity of the compilers of financial statements, the better the influence on the quality of the compilers of financial statements of the University of Muhammadiyah Aceh.

Research Hypothesis

The hypotheses of this study are:

1. There is an ethical influence on the quality of the compilers of financial statements of the University of Muhammadiyah Aceh.

Ethics is an attitude or principle that reflects the good and bad of a person in the eyes of others judged by his conformity with the environment or certain standards related to the tasks he performs. Special standards for the preparation of financial statements include reliability and accountability. Therefore, the higher the ethics of financial statement makers, the better the standards are achieved to carry out the responsibilities of financial statements, that way the preparation will be better.

H₁: Financial reporting ethics has a positive effect on the quality of the compilers of financial statements of the University of Muhammadiyah Aceh.

2. There is an influence of the level of religiosity on the quality of the compilers of the financial statements of the University of Muhammadiyah Aceh.

Religion is a condition in which a person understands and practices religion. Those with high confidence should be wary of things that religion prohibits for fear of committing crimes. Things that religion forbids, such as lies and deceptions, will be kept secret and every one of their works will be remembered, for they believe that whatever they do, no matter how small, will be punished.

H₂: The level of religiosity positively affects the quality of financial statement compilers.

3. RESEARCH METHODS

This research refers to the research design that has been proposed by Sekaran & Bougie (2017: 52) based on aspects that must be met. Each of the aspects is described as follows:

1) Nature of Study

The nature of the study consists of exploratory, descriptive, and hypothesis testing. The nature of the study depends on the stage of increasing knowledge regarding the topic under study. Design decisions become increasingly stringent as we progress from the exploratory stage, where researchers seek to explore new areas of organizational research to the descriptive stage. Researchers try to explain certain characteristics of the phenomenon that is the center of attention in the stage of hypothesis testing (Sekaran & Bougie, 2017:62).

2) Types of Investigations

This type of investigation consists of causal and correlational. The type of causal investigation is chosen when the researcher identifies there is a causal relationship in his study. Meanwhile, the type of correlational investigation is chosen when it is just to identify important factors related to research problems (Sekaran & Bougie, 2017: 64).

3) Level of Researcher Intervention in Studies

The level of researcher intervention in the study consists of minimal, moderate, and excessive interventions (Sekaran & Bougie, 2017:64). The minimal intervention rate is the level of intervention of the researcher in a natural organizational environment with a normal working flow. This intervention takes the form of collecting relevant data and analyzing it to produce findings. The moderate level of intervention is that researchers not only collect data and analyze it, but rather manipulate normal events intentionally.

4) Study Situation

The study situation consists of regulated and unregulated. A regulated study situation is a study situation that is controlled by the researcher to manipulate normal circumstances. While situation of unregulated studies is a situation that proceeds normally, without any arrangement from the researcher. The study situation in this study is unregulated.

5) Unit of Analysis

The unit of analysis consists of individuals, spouses, groups, and organizations. The unit of individual analysis is when the problem statement focuses on how to increase the level of motivation of the employee in general, then the researcher pays attention to the individual of the employee.

6) Time Horizon

The time horizon consists of a sectional and longitudinal cross. The cross-sectional time horizon is a study that collects data only once a period, whether daily, weekly, or monthly. Whereas a longitudinal study is a study that studies a particular situation within more than a one-time limit.

The time horizon in this study is a one-shot or cross-sectional study with an observation period for the 2020-2021 School Year, or from September 2020 to August 2021.

Population and Research Samples

Population

Population refers to the entire group of people, events, or things of interest that the researcher wants to investigate (Sekaran, 2006: 121). Or in other words, a population is a collection of overall measurements, objects, or individuals being studied and is not limited to a group/collection of people. The population in this study was all employees of the finance department both in the bureau and in the faculty, consisting of 174 employees.

Research Population Criteria

Descriptive Statistics

Gender				N	Minimum	Maximum	Mean
Man	s1	30	Age group	15	1	1	1,00
			Valid N (listwise)	15			
		31 to 41	Age group	31	2	2	2,00
			Valid N (listwise)	31			
		41 and above	Age group	12	3	3	3,00
			Valid N (listwise)	12			
s2	41 and above	Age group	20	3	3	3,00	
		Valid N (listwise)	20				
Woman	s1	31 to 41	Age group	41	2	2	2,00
			Valid N (listwise)	41			
		41 and above	Age group	20	3	3	3,00
			Valid N (listwise)	20			
	s2	31 to 41	Age group	23	2	2	2,00
			Valid N (listwise)	23			
	41 and above	Age group	12	3	3	3,00	
		Valid N (listwise)	12				

Sample

The sample is part of the number and characteristics possessed by that population. If the population is large, and it is impossible for the researcher to study everything in the population, for example, due to limited funds, energy, and time, then the researcher can take the population from a sample taken from that population. What is learned from that sample, the conclusions of which will be enforceable for the population? The sample in this study was employees of the finance department both in the bureau and in the faculty, namely 65 employees.

Hypothesis Analysis and Design Methods

Analysis Methods

In this study, non-parametric statistics were used, because the data used were ordinal, namely quantitative data in the form of rankings.

With the following conditions;

- a. Make a response of "strongly agree allowed score 5"
- b. Make a response "agree allowed score 4"
- c. Create a "neutral allowable score 3" response
- d. Make a response "disagree allowed score 2"
- e. Make a response of "strongly disapproval allowed score 1"

Hypothesis Testing Design

1) The first hypothesis

• H_0 :

Financial Reporting Ethics does not affect the Quality of Financial Statement Compilers of the University of Muhammadiyah Aceh.

• H_a :

Financial Reporting Ethics has a positive effect on the Quality of Financial Statement Compilers of the University of Muhammadiyah Aceh.

Determine the criteria for acceptance and rejection of hypotheses by:

- If the P value (significance value) > 0.05 or $pX_1 > 0.05$, then H_0 is accepted (H_a is rejected), meaning that the financial reporting ethics variable does not affect the quality of the financial statement compiler of the University of Muhammadiyah Aceh.

- If the P value (significance value) < 0.05 or $pX_1 < 0.05$, then H_a is accepted (H_0 is rejected), Financial Reporting Ethics has a positive effect on the Quality of Financial Statement Compilers of the University of Muhammadiyah Aceh.

2) The second hypothesis

• H_0 :

The level of religiosity in financial reporting does not affect the quality of the financial statement compiler of the University of Muhammadiyah Aceh.

• H_a :

The level of religiosity in financial reporting has a positive effect on the quality of the compilers of financial statements of the University of Muhammadiyah Aceh.

Determine the criteria for acceptance and rejection of hypotheses by:

- If the P value (significance value) > 0.05 or $pX_2 > 0.05$, then H_0 is accepted (H_a is rejected), meaning that the variable Level of Religiosity of Financial Reporting does not affect the Quality of Financial Statement Compilers of the University of Muhammadiyah Aceh.
- If the P value (significance value) < 0.05 or $pX_2 < 0.05$, then H_a is accepted (H_0 is rejected), the Level of Religiosity of Financial Reporting has a positive effect on the Quality of Financial Statement Compilers of the University of Muhammadiyah Aceh.

4. Results of Research and Discussion

In this section, the results of the research and discussion will be presented. The results of the study include descriptive statistics, the results of testing classical assumptions, and the results of hypothesis testing. The discussion includes explanations related to the results of the study.

Research Results

The results of the study include descriptive statistics, the results of testing classical assumptions, and the results of hypothesis testing. The following series of presentations aims to answer the formulation of research problems.

Descriptive Statistics

Descriptive statistical analysis is a statistic used in analyzing data by describing or describing the data that has been collected. According to Ghazali (2009), this analysis aims to provide an overview or describe the data in variables seen from the average (mean), minimum, maximum, and standard deviation values. The results of the descriptive statistical analysis research can be seen in the table below:

Descriptive Statistics of Research Variables

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Ethics	65	19	29	23,75	1,714
Levels of Religiosity	65	41	55	48,62	3,404
Quality of Financial Statement Compilers	65	15	24	19,65	1,624
Valid N (listwise)	65				

Source: Secondary Data, processed in 2021

The draft Ethics Table (X1) of the 65 samples showed an average value (mean) of 23.75. This value shows that during the observation period for the 2020-2021 Academic Year or from September 2020 to August 2021, it shows that the ethics of the financial reporting section at the Muhammadiyah Aceh University has an ethical rat average of 23.75 "which means that the average is higher than the standard value of 1,714 which means that the average respondent has a high level of ethics which means that the ethics of preparing financial statements are quite good".

Furthermore, Religiosity (X2) from 65 samples showed an average value (mean) of 48.62. This value shows that during the observation period for the 2020-2021 Academic Year or from September 2020 to August 2021, it shows that religiosity at the Muhammadiyah Aceh University has an average religiosity of 48.62, "which means that the average is higher than the standard value of 3,404, which means that the average respondent has a high level of trust, which is a high level of trust".

Furthermore, the Quality of Financial Statement Compilers (Y) from 65 samples showed an average value (mean) of 19.65. This value shows that the quality of financial statements during the observation period for the 2020-2021 School Year or in September 2020 to August 2021, shows that the University of Muhammadiyah Aceh has an average financial statement quality of 19.65, "which means that the average is higher than the standard value of 1,624 which means that the average respondent tends to produce high-quality financial statements, which means that the quality of financial statements is classified as very high quality".

Hypothesis Testing Results

First Hypothesis Testing Results

The first hypothesis test result is to answer the first problem formulation. In other words, the results of the first hypothesis test will answer whether the ethics of compiling financial statements have a positive effect on the quality of financial reporting. In summary, the results of the first hypothesis testing will look in Table.

Hypothesis Testing Results

	KPLK =	6,235	0,183 E	+	0,018 TR
t-value		2,426	2,309		0,463
Sig.value		0,018	0,024		0,645
F-value/Sig.	5,365 / 0,007				
R/R ² /Adj.R ²	0,384 / 0,148 / 0,120				

Source: Data processing results 2021

Based on the Table, it can be seen that the ethical value is 0.024. This value is then included in the criteria for accepting and rejecting the hypothesis. The significant value of the institutional ownership variable is less than the significance rate ($0.024 < 0.05$). This means that H_01 is rejected and H_{a1} is accepted so ethics has a positive effect on the quality of financial statements. A positive effect can be seen in the value sign of the beta coefficient of the ethical variable, which is a positive sign of 0.183. This means that for every institutional increase of 1 time (100%), the quality of financial statements will increase by $0.183 \times 100\%$ (18.3%) of the total quality of financial statement compilers.

Second Hypothesis Testing Results

The result of testing the second hypothesis is to answer the formulation of the second problem. In other words, the results of the second hypothesis test will answer whether the level of religiosity has a positive effect on the quality of financial statements.

Based on the Table, it can be seen that the significant value of the level of religiosity is 0.645. This value is then included in the criteria of accepting and rejecting the hypothesis. The significant value of the religiosity level variable is greater than the significance level ($0.645 > 0.05$). This means that H_02 is accepted, and H_{a2} is rejected so that the level of religiosity does not affect the quality of the compilers of financial statements.

DISCUSSION

The influence of ethics on the quality of the compilers of financial statements of the University of Muhammadiyah Aceh.

This hypothesis is accepted because according to experiments conducted by researchers, ethical variables have a significant positive effect on the quality of financial statement compilers. This is indicated by the significant probability value of the moral variable of $0.024 < 0.05$ meaning that the ethical variable has a significant effect on the quality of financial statements.

According to Samryn's theory, "accounting ethics refers to certain standards of behavior relating to the profession". Islamic accounting analysts, those who compile financial statements must adhere to several ethics, namely responsibility, trust, and benefit. "This research is in line with research conducted by Aditya Bachtiar Rifa'i (2014), regarding the influence of ethics, capacity, and experience of state asset management on the quality of state financial reporting (a survey of the National Land Agency of the Republic of Indonesia in Yogyakarta Province) found that variables of ethics, capacity, and experience in government property management have a significant influence on property quality, the number of government financial statements". This means that the better the ethics of financial reporting, the better the quality of the financial statements compiled.

The influence of the level of religiosity on the quality of the compilers of the financial statements of the University of Muhammadiyah Aceh.

This hypothesis was rejected because according to the results of tests conducted by researchers, changes in the level of trust did not have a significant effect on the quality of financial statements. This is indicated by a significant probability value of $0.645 > 0.05$.

"This research is in line with research conducted by Pang Er Lam (2017) on corruption, the level of corruption in Muslim countries scores worse than non-Muslim countries in the international transparency index". Therefore, this shows that the quality of financial reporting in Islamic countries does not meet the standards of high-quality financial reporting. This shows that the level of religion or belief cannot be used as a benchmark for determining the good or bad of a degree.

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