

**THE EFFECT OF RELIGIOSITY, ACADEMIC BACKGROUND, AND
STUDENTS' ACTIVITY ON STUDENTS' ETHICAL JUDGEMENT
TOWARDS FRAUD AND CORRUPTION**

An Undergraduate Thesis

**Presented as Partial Fulfilment of the Requirements
to Obtain the Bachelor Degree in Accounting Department**



By:

HABIB W. ALFACHRI

Students Number: 16312215

**DEPARTMENT OF ACCOUNTING
INTERNATIONAL PROGRAM
FACULTY OF BUSINESS AND ECONOMICS
UNIVERSITAS ISLAM INDONESIA
YOGYAKARTA**

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LEGALISATION PAGE

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By

HABIB W. ALFACHRI

Student Number: 16312215

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Examiner I



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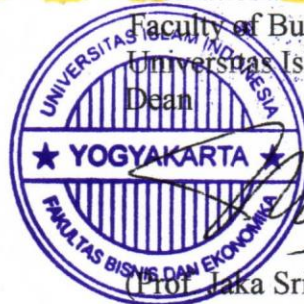
Hendi Yogi Prabowo, SE., M.For.Accy., Ph. D.

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Yogyakarta, April 22, 2020
International Program

Faculty of Business and Economics
Universitas Islam Indonesia

Dean



(Prof. Laka Sriyana, S.E., M.Si. Ph. D.)

APPROVAL PAGE

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Approved by

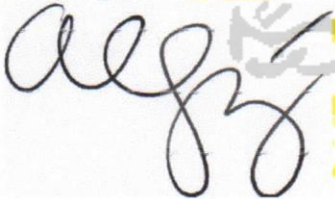
Content Advisor,



Dr. Mahmudi, S.E., M.Si., CMA

March 18, 2020

Language Advisor,



Alfi Zakiya., S. Kom., S.Pd.

March 18, 2020

DECLARATION OF AUTHENTICITY

Herein I declare the originality of the thesis; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed in the bibliography of the thesis.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, March 18, 2020


Habib W. Alfachri

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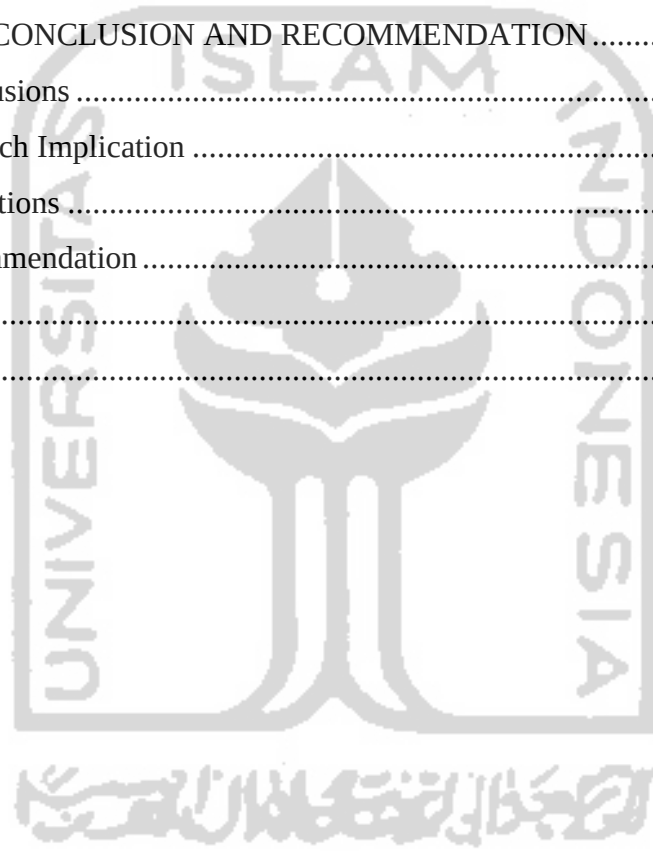
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The Effect of Religiosity, Students' Activities, and Academic Background on Ethical Judgement towards Fraud and Corruption

Habib W. Alfachri

Accounting Students of International Program

Faculty of Business and Economics Universitas Islam Indonesia

habib24fachri@gmail.com

ABSTRACT

We are dealing with the ethical judgement many times and occasions in our daily activities. Therefore, the researcher wants to find out, how specifically religion, academic background, and also activity affecting the ethical judgement. This study was intended to find out the impact of religiosity, academic background, and also students' activity in students' ethical judgement towards fraud and corruption. This research was done using a quantitative approach with students from Universitas Islam Indonesia and also Universitas Teknologi Yogyakarta as the respondents. There are 206 respondents participated in this research, 103 from each campus, and those results are compared and analysed using multiple linear regression and compared by using independent sample t-test. The results of this study are the religiosity and students' activities have a positive and significant relationship on students' ethical judgement towards fraud and corruption, while the academic background has an insignificant impact on the ethical judgement.

Keywords: *Ethical Judgement, Religiosity, Students' Activities, Academic Background, UII, UTY, Fraud, Corruption.*

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Habib W. Alfachri

Accounting Students of International Program

Faculty of Business and Economics Universitas Islam Indonesia

habib24fachri@gmail.com

ABSTRAK

Dalam aktivitas sehari-hari, kita sering dihadapkan pada kondisi yang mengharuskan kita membuat keputusan terkait *ethical judgement*. Penelitian ini bertujuan untuk mengetahui religiusitas, latar belakang akademik, dan kegiatan mahasiswa dalam memengaruhi *ethical judgement* terkait *fraud* dan korupsi. Penelitian ini menggunakan pendekatan kuantitatif pada sampel mahasiswa dari Universitas Islam Indonesia dan Universitas Teknologi Yogyakarta sebagai responden. Terdapat 206 responden yang berpartisipasi dalam penelitian ini, masing-masing 103 dari setiap kampusnya. Penelitian ini dianalisis menggunakan regresi linier berganda dan dibandingkan secara spesifik menggunakan independent sample t-test. Hasil dari penelitian ini adalah religiusitas dan kegiatan mahasiswa berpengaruh positif terhadap *ethical judgement* mahasiswa terkait *fraud* dan korupsi, sedangkan latar belakang akademik tidak berpengaruh terhadap *ethical judgement*.

Keywords: *Ethical Judgement, Religiosity, Students' Activities, Academic Background, UII, UTY, Fraud, Corruption.*

CHAPTER I: INTRODUCTION

1.1. Background

Fraud is a huge problem in every single joint of our life, not only for the financial sector but also for another industry, no one in this world got the advantage of fraud except the fraudster itself. There are several reasons why fraud could happen, one of the very famous theory is the fraud triangle theory. Cressey in 1953 cited from Zamzam (2017) mentioned that there are three main reasons why people doing fraud, which are opportunity, rationalisation, and pressure. Those reasons are related to each other, and those reasons led this research to ethical judgement as the main focus. Ethical judgements are crucial in our life, it plays its roles in every single decision-making process, which why the way people ability in making ethical judgement very important. That ability is affected by some factors, in general, we can classify it into SQ or spiritual quotient, IQ or intelligent quotient, and EQ or emotional quotient. It strengthened by research results conducted by Wahyuningsih and Suryadi (2018) who found that there is a strong and important impact, jointly among IQ, SQ, and EQ on the ethical behaviour of accounting students. Living in this era with great IQ, SQ, and EQ would be very useful since nowadays are the disruption era.

With so many needs we have to think and fulfil, and living in this era where process much easier leading us in to get used to instant stuff and shortcuts, there are people out there willing to legalise the fraud process for achieving their needs, or even chase after their ambition. There are some reasons of why people doing fraud, one of the theories from Cressey is fraud triangle, where the fraud is conducted due

to three reasons; opportunity, rationalisation, and pressure. Another theory from Wolfe and Hermanson cited from Rahayu (2017) is the fraud diamond, the consummation of the fraud triangle, where the fourth aspect is the capability. They said that the fraud will never happen if there is no right person with the right capability. Nevertheless, people take a lot of consideration when they are planning to conduct fraud, like their principle, their way of life, they religion, and others consideration. It clearly stated in most of the religion that doing fraud is not a good thing to do, or even some of them prohibit fraud.

Religion from what stated in Merriam Webster Dictionary (2019) is a personal set or institutionalized system of religious attitudes, beliefs, and practices. There is a lot of religion in this world, but most of the religion does not support or event prohibits something that achieved by doing fraud. One of the religions which not supporting fraud activities is Islam. Even though Indonesia is dominated by Muslims, but it does not mean that the country is free of fraud. Based on the Corruption Perception Index, Indonesia score for corruption is 38 out of 100, while the country position is 89 amongst 180 countries.

Another thing which also affects is the academic background of the people. People with business and economic faculty have a deeper understanding of fraud compare to the other major since they interacting with fraud study case in their daily life. They even more to advanced fraud.

In academic life, the student who joined several students' activity on the campus also might affect their decision-making process. The research conducted by Sulaeman (2017) found that some of the students who joined campus activity also affecting the students' performance in many aspects. The research conducted by Besedes *et al* (2011) proof that people with a graduate degree have more chance to choose optimal option compared to not, so we can indirectly say that the ages also affecting the people decision-making process, in this term is the ethical judgement towards fraud and corruption.

As the nation's next-generation, student understanding of fraud also plays a big impact on the development of the country. The nation is relying on their future to the student. Therefore, the student has to understand what role they playing in this nation so that the country can be led to a brighter future. In this research, the researcher will investigate the effect of students' religiosity, students' activity, and students' academic background effect towards fraud by taking respondent from religion affiliated campus and general campus students as the respondents.

1.2. Research Problem

Based on what discussed previously in the background, the research problem proposed are:

1. Does the religiosity influence ethical judgement towards fraud and corruption?

2. Whether the students who joined any organisation activity on the campus have better ability in taking ethical judgement towards fraud and corruption.
3. Whether students from the Faculty of Business and Economics have a greater ability to make ethical judgement towards fraud and corruption than students from another faculty.

1.3. Research Objectives

The purposes of the research are as follows:

1. To investigate whether students' religiosity affect the ethical judgment towards fraud and corruption
2. To investigate the effect of student's activity towards fraud and corruption ethical judgement.
3. To investigate the students' academic background effect on ethical judgement towards fraud and corruption.

1.4. Research Contribution

By doing this research, the researchers hope that the research contributes to society and any other sides in several ways such as:

1. Theoretical Contribution

This research is made to depict the student's ethical judgement on fraud and corruption in many perspectives. The results of this research can provide new data along with the new insight into the students' perspective about their ethical judgement towards fraud and corruption. This can be used for future

researchers or academicians who might want to use this data as a reference. This research also can be used to expand previous research results conducted by Herlyana *et al* (2017) “entitled the effect of students religiosity and spirituality towards academic fraud” and also research conducted by Zamzam *et al* (2017), entitled “the effect of fraud diamond and religiosity towards academic fraud in students life”. This research results also might bring us to a new method in this field, which can be very useful for academicians in many ways.

2. Practical Contribution

This research results will be very useful in applied life since the results of this research can be a reference for evaluating an organisation internal control so that the organisation would be better preventing and handling the fraud. In addition to this, the results of this research can be used as consideration for the company in some cases which might have a similar condition with the research conducted by the researcher. For recruiters, this can be a good source of understanding of their potential recruits, so that the recruiters also have further consideration for recruiting their recruits. At the other hand, this research results also can be used as the reference for a lot of users who are trying to understand the thought of the students, so that they can use this research results as prevention tools for fraud in a lot of aspects. Besides, using this research to facilitate students better study path to shape their mind in a better way will also very useful for the education providers.

1.5. Research Scope

The researcher focusses on doing this research using Islamic perspective as the main comparison or reference because, in the Islamic perspective, fraud is considered as haram and clearly stated in the Quran that a Muslim should not conduct any fraud in their life. Also, since Islam is the majority religion believed by Indonesian, so it would be very suitable with the current situations and condition in the environment.

1.6. Systematic of Writing

CHAPTER I: INTRODUCTION

The first chapter of this research provides the general understanding of the research by giving the study background, research question, goals of the research, the use of the research, and systematics of writing.

CHAPTER II: LITERATURE REVIEW

The second chapter of this research contains the review of previous studies that can give a thorough research formation and can relate to specified theories. In this chapter also explained several terminologies used in this research so that the research is understandable for everyone even for someone without any academic background.

CHAPTER III: RESEARCH METHOD

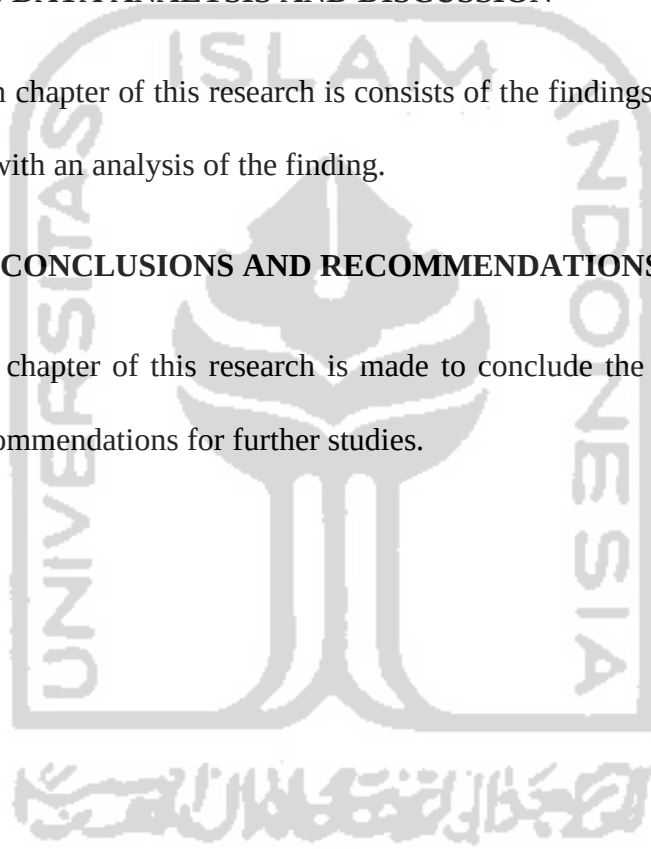
This chapter explaining how the research is done, starting with the research population and samples, data collecting method, and the data analysis process, and also explaining both dependent and independent used in this research.

CHAPTER IV: DATA ANALYSIS AND DISCUSSION

The fourth chapter of this research is consists of the findings of the research and discussion with an analysis of the finding.

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

The last chapter of this research is made to conclude the whole research process and recommendations for further studies.



CHAPTER II: LITERATURE REVIEW

2.1. Theoretical Basis

2.1.1. Fraud

Fraud is something that we don't ever want to have in our organisation. Fraud makes people suffer for the ego satisfaction of someone else which can happen both in the governmental or public sector and private sector. Fraud is harmful to any entities in this world since what they did is not supposed to be done and also the impact of the fraud not only for the entity but also to the entire systems in the entities. It also can affect some small details that we think that might never have the impact of the fraud, but the truth is the impact of the "games" is way too broad. Several theories are explaining the reason that people have for having a fraud, namely:

1. Fraud Triangle (Cressey, 1953)

Cited from research conducted by Zamzam, Mahdi, and Ansar (2017), Fraud triangle is a theory found by Donald R. Cressey, in his research entitled *Other's People Money: A Study in the Social Psychology of Embezzlement* explained that there are three reasons of why people doing fraud, which are;

a. Pressure

Pressured is a condition where someone feels like there are obligations to make them achieve what they want, and where they found a dead end, then there is no more way than doing fraud. This pressure can come from

the fraudster itself as an internal factor, the environment as the external factor such as family, friends, colleague, and any other else.

b. Opportunity

Opportunity is a gap or flaw of an organisation or systems used by the fraudster to execute their plan. We can say that the opportunity is an external factor, but also at the other hand even though there is a chance of doing fraud, then there is the individual principle being examined. Albrecht in research conducted by Zamzam (2017) said that several factors might be the reasons for the opportunity occurrence such as:

1. There is no internal control to prevent or detect fraud.
2. Fails in keeping the compliance
3. There is no checking process.

c. Rationalisation

The rationalisation is an internal conflict in the perspective of the fraudster, whether they should do this or not, and what justifications they should use if they doing this? This rationalisation is done before they doing the fraud, and being the motivation for doing the fraud. According to Pamungkas (2014), rationalisation could happen when the potential fraudster think that their act is not considered as illegal although it still considered to be unethical. For example, someone planning to “borrow” some money of an organisation without anyone acknowledgement, so they think that they can give back the money that they took in the future before someone else realise that some amount of the money is missing.

This triangle theory then adopted by the American Institute of Certified Public Accountant or AICPA as their Statement on Auditing Standard No. 99 about fraud consideration.

2. GONE Theory (Bologne, 1993)

There is a continuation of the fraud triangle theory in 1993, issued by Jack Bologne. The GONE theory, cited from Isgiyata (2017), stating that there are several reasons why people doing a criminal act. He stated that there are several reasons that human doing fraud in their life. This factor namely;

a. Greed

Greed means that to fulfil the human ego which will never enough. Human will always look up to see what they do not have and they have the eagerness to have it.

b. Opportunity

This one is related by the organisation condition which perhaps contains a gap which fraudster can use as their entrance door to conduct their intention.

c. Needs

Needs are related to the current condition of the person who is going to conduct the fraud to fulfil their basics needs.

d. Exposure

Related to exposing the fraud case, whether in an environment the exposing of the fraud case is high or not. If the exposing rate of the fraud case is higher, the lower intention of potential fraud to happen. *Vice Versa*, if the exposing rate of fraud case is lower, then the more people or potential fraud which can happen.

Quoted in research done by Isgiyata (2018), the research regarding the GONE theory still limited especially in the governmental sector. Tuanakotta cited in Isgiyata (2018), greed and need are come from the individual factor of the fraudster, while opportunity and exposure can be considered as the general factor, where it comes from the company although the organisation is the victim.

3. Fraud Diamond, by Wolfe (2004)

Fraud diamond theory develops a new perspective on the reasons of why people doing fraud. This theory is an improvement of the previous theory developed by Cressey, Fraud Triangle. Since this is the continuation of a theory, so almost all of the theory about it similar to the theory developed by Cressey. It just has one more additional reason why people doing fraud. According to Wolfe in Yesiriani's (2017), he agreed with the three reasons of why people doing fraud, but he also thinks that all of those three reasons could not work without capabilities. According to him, fraud can happen in a place supported by the capabilities of the fraudster. This

makes sense since people would not do something that they cannot do, otherwise, it could affect their self like being caught or even worse.

2.1.2. Ethical Judgement

Accounting and auditing ethics are specifically related to accountants and auditors themselves. In accounting, especially the auditing field, the way decision making is much more crucial compare to another field, which requires us to have good ethical judgement. Ethical Judgement is the rationale for possible actions in the case and the evaluation of the most moral actions (Narvaez, 2001). Based on that statement, we can say that ethical judgement is like reasoning, the way someone chooses their decision, or/and the reason why people choose theirs. A person making an ethical judgement uses reason to decide what the best solution or decision is to a problem. S/he contemplates such questions as “what is the best action to take for this case?”

According to Bransford & Stein in Narvaez (2001), the very basic steps of problem-solving and decision making is understanding the problem since it arbitrates the types of options proposed and identified, and helping in making effective decision. Understanding the problem becomes a crucial thing because it is related to the ethical judgement in the end. The ethical judgement is final results in our daily life, not only for the accounting field but also to another like thinking whether this is the ethical thing we should do or not. Therefore, the ability of ethical judgement is crucial for our environment.

In this research, the students' ability in making ethical judgement will be analysed and compared from the campus with religiosity affiliated and the non-religiosity affiliated. Furthermore, this research will also try to investigate whether students from economics and business academic background has better ability in making ethical judgement compare to students from another academic background. The research conducted by Gautschi and Jones cited from Saat research (2011), stated that the business ethics course was able to increase the students' ability in making an ethical judgement. This is the very base of this thought because students from business and economics backgrounds usually taught in their curriculum about business ethics, which triggered the researcher to investigate it. Another thing which makes researcher want to explore more in the ethical judgement area is the students who joined organisation are expected to have better ability in thinking, management, and other things (Garner, 2012), led the researcher to curiosity in finding whether the students who joined students extracurricular activities or organisation has better ability in making an ethical judgement.

2.1.3. Religiosity

Religion is one of the aspects that play a significant role in our life. We can see a lot of things affected by religion, they are everywhere, in every inch of our joints. In Indonesia even more, they will not let their citizen have an ID card without obligating them to choose one out of five beliefs that recognised in Indonesia. Therefore, religion almost affects our life as a whole, especially in the way we behave, making a decision, and many more. In general, religion affecting

the way we think, so it would be very interesting to find out whether the religiosity also affecting ethical judgement towards fraud and corruption. Since this research will only focus on Islamic religiosity point of view, so the explanation will also give based on the Islamic point of view.

Economics is part of human life and we cannot separate both of them, and since Islam regulates almost every detail in human life, then economics is also regulated in this religion. In Islam, the main reference for everything in the first place is the Holy Quran because the Quran is directly the words of God, the Quran is the legal evidence for Muslims all across the world. There are so many times stated in the Quran regarding the prohibition of doing fraud. Muslims were told to not to do fraud or even have thought to do so. In Quran (Al-Baqarah, 2:188) mentioned that human cannot consume one another's wealth unjustly or taking people's things which might aid their self which we understand that is unlawful and become sin to human as the results. That is the very basic explanation of not doing fraud in Quran. Every behaviour contributing to such conduct is therefore known to be a fraud. Islam bans all forms of fraud or deceit, be it cheating in buying and selling practices or between citizens in any other matter. All Muslims are encouraged to be honest and true in every way. There is a regulation which explicitly prohibits Muslims to do fraud, even a simple one, it stated in the Quran (Al-Mutaffifin, 83:1-6) which after translation means:

“Woe to those who deal in fraud, those who, when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight to men give less than due. Do they not think that they will be called to account on a mighty Day, a day when (all) mankind will stand before the Lord of the Worlds?”

Those translation explaining, with greater punishment, Islam rejects those who are dishonest. Among them are the insincere citizens when a calculation is given. The act of giving less weight than is due and providing less than one should earn is deemed to be cheating and those who conduct it will face severe punishment. It just the simple kind of fraud, but Islam already prohibits it, then we can say that the bigger the case is, the more Islam prohibit and punish the person who did it.

From that Quran explanation, we can see that how Islam sees cheating or fraud which should make their believers think twice when planning to do fraud. but is it really what happened? Does the religion affecting person ethical judgement towards fraud and corruption, while their beliefs strictly prohibit it? This is what made the researchers choose religiosity as the variable in this research.

2.1.4. Students Activity

There are several types of the students, they who joined organisational activities both in the campus or outside of the campus, or they who choose to only focus on their in-class or academic things. It is not a bad thing when someone wants to choose to focus more on the academic stuff or want to do both extracurricular and the academic because the most important thing is, they learn, both of those things should provide similar things in their way. It strengthened by Aulia's statement in Herlyana et al, (2017), who said that the results of education should not only knowledge but also personal integrity. Yet when it comes to

reality in the class is different, students only focus on their marking or score, number instead of value.

Therefore, extracurricular activities will help the students in developing this soft-skills. A research conducted by Norhidayah (2019) resulting in five aspects affecting the performance of the students in the class, one of them is the students extracurricular. The research results show that the students who engaged with the extracurricular activities tend to have better score in the GPA compare to the one who not, which indicating that there are possibilities for the students who choose to join extracurricular have a better ability in critically think or make a better decision.

There is a gap between those research results and current condition which make researcher wondering. Those researches result showing that the students who joined extracurricular like organisational activities are positively significance with the thinking ability, their score or GPA, in-class performance, and many more. But are they better in making ethical judgement towards fraud and corruption? This is what the researcher tries to figure out.

For this research, extracurricular involvement applies to any events that are funded or not funded by the campus and are optional or those that have entered some non-campus association that fulfils two basic conditions: they are not part of the regular curricular curriculum of the campus and are in some form organized

2.1.5. Academic Background

Another thing that also plays a significant role in ethical judgement is the background of someone, like their economics background, academic background, family background, and many more. In this research the researcher will focus more on the academic background of someone concerning their ethical judgement towards fraud and corruption, to be specifically comparing the economics and business students, and the other major or faculties students.

The reason of why the researcher chooses to focus more on this area is because someone from economics and business faculties is given the material regarding the fraud and corruption itself, they handle a lot of study case or example in their daily life. They not given this material so that in the future they can use these lessons to conduct their fraud or corruption, yet they will use these lessons to prevent, detect, and investigate the fraud and corruption instead. As mentioned by Peterson (2003), accounting students should provide improvement service by arming students with fraud knowledge.

The students from Economics and Business faculties are taught about the business in detail, including several things that we do not want to happen like fraud and corruption, prevention of that is the results of their study. Furthermore, Caliyurt (2006) on her research gathered several course syllabi of economics and business students, especially accounting, in different universities, and she found out that the universities give their students business ethics course syllabus, and also fraud case syllabus which cover the nature of fraud, who commits the fraud and why, fraud prevention and detection, management fraud, other types of fraud,

and the fraud resolution. From those results, we can imply that the students from economics and business faculties have a better understanding in terms of fraud and corruption compared to the students from other faculties. But does that understanding make their ability in making ethical judgement towards fraud and corruption better compared to the other students from another academic background? That is why the researchers think that the academic background would be very interesting to be put as one of the variables which might affect the results.

2.2. Review of Prior Research

There are several kinds of research done with pretty similar scope and theme by previous researchers which also found pretty interesting results. Pamungkas in his research (2014) trying to find out about whether someone's religiosity affecting their rationalisation, and is that rationalisation affecting someone's tendency for doing fraud in accounting. The results somehow shocking, where someone's religiosity is not determining their rationalisation, and that rationalisation is not affecting the tendency of doing accounting fraud.

Another research was done by Putri (2016) who more focused on the religiosity of someone regarding the whistleblowing also divided the research respondents into campus with religion-affiliated and non-religion-affiliated. Previous researches cited in her work said that the results of religion-affiliated campus and non-religion-affiliated campus vary, some of them saying that there are no significance or strong relation of how the respondents' moral behaviour, while the others also saying that the religion-affiliated campus has a significant influence

in the students moral behaviour. Despite the previous researches result she has cited on her work, her research results showed that there are no different results between the campus with religion-affiliated and the campus without religion-affiliated.

Punamasari (2013) also have researched to find out the factors that affect academic fraud for students, some of the factors that she wanted to tests are religiosity, self-efficacy, and moral development. Out of those three factors, the most dominant factors which affect the students' tendency in doing academic fraud is the self-efficacy. The religion affecting the students in doing academic fraud, but still in the middle criteria, where it is quite significant but also not too significant.

Urumsah, Wicaksono, and Harianto (2018) also conducted research questioning the importance of religiosity and organisational culture in reducing fraud. They used a semi-structured questionnaire as their guideline in interviewing for gathering the data. The results showed that people know and understand that their religion is not allowing the fraud, and they also know or conscious enough to understand the religion value in their life. Ironically, religion sometimes becomes a tool to ease the fraud process, or to covering what happened in the field, so that people think that the religious people would not do such things.

There is also research which tries to link the religiosity of the students and the fraud diamond in academic fraud by Zamzam, Mahdi, and Ansar (2017) which more focus on Ternate City. They do this empirical research using disproportionate stratified random sampling with 400 respondents answered the questionnaire in every corner of Ternate city. After analysing the data using multiple regression,

then the results obtained are religiosity was in the last position in affecting the students doing academic fraud, after pressure in the first position, then followed by opportunity, rationalisation and then capabilities. There is also another empirical study conducted in Bali with religiosity and spirituality in affecting the students' academic fraud by Herlyana, Sujana, and Prayudi (2017). This research calculated using the Likert scale and they decided the sample by using the purposive sampling method with 50 students as their respondents. The results also quite similar to the research explained before, the religiosity and the spirituality of the students have negative significance in their academic fraud.

Next research that researchers trying to link with current situations is the students' activities in the campus. Sulaeman (2017) found out that the students' activities in the campus play a significant role in their academic performance, which indicating that the students get more ability to think critically when they joined several in-campus organisation which improve their discipline and applied it in their academic performance, even can be considered as satisfying. Strengthening Sulaeman's research results, it has been acknowledged that extracurricular activities have a positive influence on students' educational success (Garner, 2012). Ali (2009) also found that there are significant results of the students actively engaged in the extracurricular activities relationship and their academic performances. It has to be admitted as well that the students' activity or extracurricular is the only factors that affecting the thinking way of students. There also other factors affecting the students' performance like the socio-economic status

(SES), parents' education, ages, students' intention during the class, and demographic (Ali, 2009) and (Farooq, 2011).

2.3. Hypothesis Formulation

2.3.1. The Effect of Religiosity on Ethical Judgement towards Fraud and Corruption

As explained previously, religion influences our way of living in many ways. Especially in Islam, they explicitly prohibit their people to do or even getting close to fraud. Cited from WorldMeter.Org (2019), Indonesia is one of the most populated countries in the world, ranked at 4th place, and data from Pew Research Center (2010) shows that Majority of Indonesian is Muslims, with 200 million believers. This would be very interesting to find out about how religion affecting the way people think. Furthermore, religion is included in the subject for a primary school in Indonesia, which means that the government put the religion value in their education systems from the very first moment.

In addition to that, religion currently also offered by the higher education provider. There so many education providers who choose to affiliate their campus to religion, which need several adjustments in their learning process. In religion-affiliated campus, the education towards the religion value is way more emphasized and detailed, they try to link the reality and the religion value in almost every subject they teach. Research conducted by Zamzam, Mahdi, and Ansar (2017) resulted in the religiosity being in the last position to affect academic fraud students while Herlyana, Sujana, and Prayudi (2017) resulted in the students' religiosity and spirituality have negative significance in their academic

fraud. Therefore, the researchers want to figure out whether students' religiosity play significant role on the ethical judgement towards fraud and corruption, and the first hypothesis can be written as follows:

H₁: Religiosity has positive relationship on students' ethical judgement towards fraud and corruption

2.3.2. The Effect of Students' Activity on Ethical Judgement towards Fraud and Corruption

As proven by the previous researches, students' activities like extracurricular and organisational campus activity are proven in boosting the students' performance. It happened a long time ago, since we were at a young age, the more we act, the more we learn and think. This can be confirmed through research findings by Frederick and Ecle's citation in research conducted by Garner (2012) which shows that children in middle school report a higher rate of academic success through involvement in extracurricular activities. Kuh (2009) in Garner (2012) reported that it can be in forms of academic engagement, a higher level of language acquisitions, and a lower dropout rate. Students activities play even more significant role when human get older, Norhidayah (2017) research findings is a proof that the students who joined extracurricular activities have better results in GPA and strengthened by Sulaeman (2017) who said that students' activities in the campus play a significant role in students' academic performance.

In conclusion, students who joined the extracurricular like organisational activities are expected to be better in many ways and that is not a secret anymore.

One of the results of those activities is the ability to think critically, which will affect someone's way of seeing the problems. Someone ability in making ethical judgement is made based on the way they see the problem. This is the reason for researcher feel triggered to find out about the relationship between those two things, whether joining students' activities or extracurricular affecting the way students make their ethical judgement towards fraud and corruption. With that kind of understanding, then the second hypothesis can be written as follows:

H₂: Students who joined in campus extracurricular activities has better ability in making ethical judgement towards fraud and corruption compare to who did not join any.

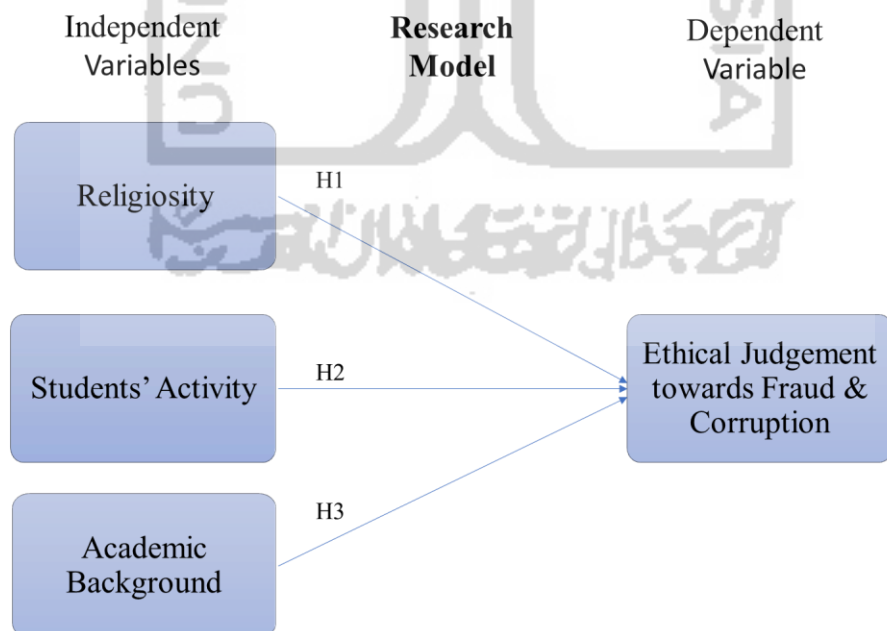
2.3.3. The Effect of Students' Academic Background on Ethical Judgement towards Fraud and Corruption

As mentioned earlier, the students in economics and business faculties are given the knowledge even more specific regarding fraud compared to the other students from another educational background. These fraud lessons are given to expecting the students' ability to prevent, detect, and investigate the fraud itself as mentioned by Peterson in his research (2003). Based on that research results, we can conclude that the students with economics and business academic background have deeper understanding related to fraud compared to another major from the other faculties.

Let say the students of engineering faculties when they talking about fraud, perhaps what comes up in their mind is the general fraud like corruption,

academical fraud, bribery, and another general type of fraud. Different results when we ask the economic students, their knowledge is not only about what the fraud is yet, in fact, they also know how to do it, how to prevent it, how to investigate it, and another detailed understanding towards the fraud. Research in Turkey conducted by Caliyurt (2006) showing that their respondents believe that fraud education will help the prevention of fraud itself. Therefore, the researcher is wondering whether the results of students with economic and business academic background might be different compared to the other major or faculties. From that explanation, we can make the third hypothesis as:

H3: Students who come from economics and business faculties has better ability in making ethical judgement towards fraud and corruption compared to the students from other faculties.



CHAPTER III: RESEARCH METHOD

3.1. Research Type

This research uses a quantitative method to perform the research. The data will be taken from the sample of population which are taken from the primary data directly from the respondents. Finally, the data gathered will be analysed statistically. Further detail about the data analysing will be explained later in the data analysing method sub-chapter.

3.2. Population and Sample

Kothari (2004) explained that all items in any field of inquiry are 'Population' or 'Universe.' In the meantime, sampling is defined as the selection of certain parts of an aggregate or totality based on the assessment or interpretation of the totality. The researcher chooses Yogyakarta college students as the population, where the students will be divided into two division, whereas the campus with religion-affiliated and campus without religion-affiliated. Since the focus of the religiosity used in this research is in Islamic point of view, therefore the population of this research is limited to the campus with Islamic religion-affiliated campus. Furthermore, the researcher will only use private university in choosing the population, so the comparison would. In this research, the campus chosen is Universitas Teknologi Yogyakarta as the general campus with no religion affiliated and Universitas Islam Indonesia as the campus with religion affiliated.

The sample used in this research is college students in Yogyakarta who included in the requirements of the population, then every single result of the respondent will be recorded, and then classified into some level, whether they are from religion-affiliated campus or not, having economics and business academical background, and joining extracurricular like organisational activities.

Table 3. 1. Number of Active Students in UII and UTY

Campus	Amount of Active Students
UII	28,611
UTY	13,813
Total	42,424

Source: Forlap Ristekdikti

The method used by the researcher for calculating the minimum sample in this research is the simple random sampling technique, by using Slovin formula.

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = the sample size

N = the population size

e = the level of precision (error)

The number used for the population is the total of active students from both campus, 42,424, and the error tolerated in the research are usually either 10% or 5%, and in this research, the error used is 10% since a large amount of population.

When we put that number in the Slovin Formula, the results are 99.17 with calculation written as follows:

$$= \frac{42,424}{1 + 42,424 \times 10\%^2}$$

Since the number are used in person, so the researcher round the results into 99. Though the researcher using simple random sampling, there is some classification for the sample used in this research, students from which campus they are, what faculty or major they are, and those who joined students' activity like organisation or not.

3.3. Data Collecting Method

As mentioned earlier, this research will use primary data which will be gathered by spreading the questionnaire to 200 respondents, 100 from UII and the other 100 from UTY. The scope of the area is only in Jogja City, specifically to UII students and UTY students to make results of this research even more accurate. While the data from other research or prior research are used in this research as comparison and reference. All of this data will be analysed following the variables of this research.

3.4. Research Variables

This research has two types of variables, dependent and also independent variables. Further detail about those variables are explained below:

3.4.1. Dependent Variable

This research is trying to focus on the students' ability in making an ethical judgement, whether they have better ability compare to another. Instead of using

general ethical judgement, this research is trying to focus on more specific area, ethical judgement towards fraud and corruption. There is an instrument called DIT or defining issues test which founded by James Rest in 1974, but that test is only focused on the general ethical judgement. To ensure that this research is using the right instrument to find out the ethical judgement towards fraud and corruption, so the researcher combines several cases from previous research so that the results obtained would be more precise and also reliable. The case and source of the questionnaire for the dependent variable are described as follows:

Table 3. 2 Question for Ethical Judgement

No.	Given Case	Source:
1	You are a manager in a company which having a project and looking for a contractor through auction. You got an offer from a participant of the auction to choose their contractor as the winner of the auction, and you will get Rp. 100,000,000 in return. Will you take this offer?	Stanga and Turpen (1991)
2	You are an employee of a company, and you found a way to transfer Rp. 300,000,000 from the company account into your personal account. Since there is technical complexity,	Betz et al (1989)

	<p>your action would not be exposed.</p> <p>Will you take this action?</p>	
3	<p>You are a data analyst of a company, and you know every single crucial information about your company. You can use that information to gain billions Rupiah by selling it to other parties without having a significant impact on your company. Will you do it?</p>	Stanga and Turpen (1991)
4	<p>You on a business trip which should be 5 days and the job finished sooner than expected so you only work for 3 days. You have a chance to embezzle the business trip funds by falsifying your report and you will get Rp. 1,500,000 in return. Will you do this action</p>	Betz et al (1989)

All of those questions will be given 6 option of answer, from 1 as the lowest perception score and 6 as the highest perception score. Further detail of the option is explained as follows:

1 = I Definitely Would Do That

4 = Maybe I Would Not Do That

2 = I Would Do That

5 = I Would Not Do That

3 = Maybe I Would Do That

6 = I Definitely Would Not Do That

3.4.2. Independent Variable

Generally, there are three independent variables used in this research, which are student's religiosity, students' academic background, and also students' activity. The detail explanation will be described as follows:

3.4.2.1. Religiosity

The religiosity in this research was meant to imply that students who come from Universitas Islam Indonesia or UII, have a better ability in terms of religiosity since the education curriculum which involves religiosity value, compare to general campus with no religion affiliated like Universitas Teknologi Yogyakarta or UTY. Therefore, in this research, the respondent will directly be divided into two, for those who come from UII as the religion-affiliated campus and for those who come from UTY as a non-religion-affiliated campus. Since the option is only two, so the regression model used in this research are dummy variable. According to Suits (1975), a dummy variable is a variable used for quantifying a qualitative object like race, gender, different situation, etc, a categorical variable which will have connections, relation, or continuation with other variables. This variable will consider as 1 as the first option, and 2 as the other option. In this

research, the students' who comes from religion affiliated campus, UII, will be categorised as 1, and those who come from non-religion affiliated campus, UTY, will be categorised as 2. Furthermore, to get the students religiosity deeper, the researcher will also include some questions from Islamic Religiosity Scale (IRS) by Tiliouine et al (2009) and edited so that all religion can fit this questionnaire. The questions are measured using 6 points Likert Scale, 1 for never, and getting higher into 6 for always, and the question asked are as follows:

Table 3. 3 Question for religiosity adapted from Islamic Religiosity Scale

No.	Questions	1	2	3	4	5	6
1	How often you do the obligatory prayers?						
2	How often do you read, listen, or join spiritual content or program?						
3	How often do you remind the others to do the good deeds?						
4	How often do you pray before and after doing the activity?						
5	How often are you remembering god when you anxious or sad?						

Source: Islamic Religiosity Scale

3.4.2.2. Students' Academic Background

In the students' academic background, it is pretty similar to religiosity variable. The students' academic will be divided into two, those who come from economics and business faculty, or those who come from other faculties, which also means that in this variable, the dummy variable will also be used. This will show us whether the students who have a better understanding in the fraudulent and corruption case has better ability

compare to the students from another faculty who do not learn this issues directly in their daily academic life.

3.4.2.3. Students Activity

As mentioned many times in previous research, the students who joined campus organisation or extracurricular are expected better in many ways compare to who not joined any. To find out the students who joined the organisation has better ability in making ethical judgement towards fraud and corruption, the respondents will be asked whether they have ever joined any organisation both inside or outside of the campus or not. Subsequently, the researcher will ask about how many organisations that they joined and the duration of joining the organisation, how long they have joined it, so the researcher able to categorise the one who active in the organisation or those who only joined without any goals or purpose. The respondents will be asked whether they have ever joined any organisational activity both in campus or outside of the campus, and in order to understand how deep their activity in the organisation, the respondent also will be asked about how long they have joined that organisation. There will be 5 option of how long they have joined the organisation, the first one is less than six months (<6 months), then six months until a year (<6 months – 1 year), then a year until two years (1 year – 2 year), two years until three years (2 years – 3 years), and last is more than three years.

3.5. Data Analysis Method

This research is quantitative research, where the data or results of the research are shown in forms of numbers, therefore in processing the data researcher

use the help of calculating apps, in this case, the researcher chooses to use SPSS and will be analysed by using multiple linear regression.

3.5.1. Descriptive Statistics Analysis

Descriptive statistics analysis intends to describe or depict the observed object defines the attribute of the data so the information would be easier to process and understand. All of the calculation in the statistics will be classify into average or mean, median, modus, standard deviation, minimum and also maximum value.

3.5.2. Validity Test

Validity test is a measure to see how valid a research instrument is. Cited from Sulaeman's research (2017), the instrument can be considered as valid when the instrument can measure what to be measured. In Scribbr (2019), it's mentioned that the validity test addressed by inspecting how well the results are consistent with founded statements or theories and other measures of a similar view. In a simple word, the measurement can be considered as valid when they are reliable, if the test contributes a factual output, they should be recyclable. Retrieved from Binus University website, we can calculate the validity of instrument research by comparing the r count and r table, if the r count $\geq$ r table with the significance level 0.05, then the instrument can be considered as valid, and apply vice versa.

3.5.3. Reliability Test

Reliability test is telling the reader about the degree to which the findings may be replicated when the work is performed under the same conditions. It's

transmitted through checking the accuracy of the results over time, across multiple participants and across portions of the experiment itself. When a valid instrument got to be reliable, but reliable instruments do not always valid, there is a chance for the instrument to reproduce the results, but not necessarily correct. Cited from Binus University Quality Management Center (2014), empirically, the way to test the instrument's reliability are look at the number of reliability coefficient. The closer the Cronbach's Alpha value to 1, the more reliable the instrument, although generally it is agreed that the number is enough when greater or at least 0.700.

3.5.4. Classical Assumption Test

Estimation, consistency, and inconsistency of the regression are tested using classic assumption. Furthermore, the classic assumption also can be used to test whether the model used are appropriate or not. There are several classic assumption tests used in this research, whereas:

3.5.4.1. Multicollinear Test

The multicollinear test is intended to analyses whether in the regression model used are found a correlation between the independent variable. If there is a correlation among those, then we can say that there is a multicollinear problem. The way to run this test is looking at the value of the VIF, or variance inflation factor. Generally, VIF refers to the tolerance level of the research, and since this research are using 10% or 0.1 level of tolerance. If the tolerance is smaller than 0.1, and VIF is greater than 10, then we can sum that the regression we are using has multicollinearity problem, and apply vice versa. If the tolerance is greater

than 0.1, while the VIF is smaller than 10, then the regression model we are using is free from the multicollinearity problem.

3.5.4.2. Heteroscedasticity Test

If there is heteroscedasticity, meaning that there is a variance of the variable in different forms of model or constant. There are several methods we can use to find out the indication of heteroscedasticity, whether there is any pattern in the residual of the model, by using park geysers diagram, barlett, rank sparmen, or scatterplot model. In this research, the researcher uses scatterplot method to find out the indication of heteroscedasticity with criteria such as the data are spread above and around the zero, the point is not only gathered in the lower level which is well spread, the point spread without having any pattern.

3.5.5. Multiple Linear Regression

Cited from Tittle VII in Law and Contemporary Problems (1983), multiple linear regression modelling is a method which can be used to evaluate the relationship between several variables. The basic formula for multiple linear regression retrieved from Yale in the Statistics class is written as follows:

$$\mu Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \varepsilon$$

Where:

μy = Dependent Variable

β_0 = Constant

$\beta_1, \beta_2, \beta_p$ = Regression Coefficient

X_1, X_2, X_p = Variables

ε = Error

In this research, there are three independent variables used, which are religiosity, students' academic background, and also students' activity. based on that, the formula used for this research are as follows:

$$\mu Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

μy = Dependent Variable

β_0 = Constant

$\beta_1, \beta_2, \beta_3$ = Regression Coefficient

X_1 = Students' religiosity

X_2 = Students' academic background

X_3 = Students' activity

ε = Error

3.5.6. Independent Sample T-Test Independent Sample t-test

Independent sample t-test is used to compare two means or another statistical difference of two different groups are significant or not. In this research, the two different groups are the campus, UII or UTY, whether the students have

experience in any students activities, and also the students who come from economics and business background or another major.



CHAPTER IV: DATA ANALYSIS AND DISCUSSIONS

4.1. Data Gathering Results

The respondents in this research are divided into two in general, active students who come from UII, and active students who come from UTY. The questionnaires are spread to 207 respondents, and all of the responses are usable. Since the number of total responses is odds, therefore researchers decided to exclude one sample from the respondent, so the total respondent is 206, where 103 of them are active students from UII and the other 103 are active students from UTY.

4.2. Respondent Characteristics

In this research, the respondents' characteristics are categorised into gender, age, campus, major, and students' activity.

4.2.1. Based on Gender

The respondents' characteristics detail is shown in table 4.1. below:

Table 4. 1 Respondents Characteristics based on Gender

Gender	Quantity	Percentage
Male	100	49%
Female	106	51%
Total	206	100%

Source: Primary Data, 2020

From the table shown above, we can see that there are 106 respondents with female gender or in other words 51% of the total respondents, while the other 100 are male with the percentage of 49%.

4.2.2. Based on Age

The researcher divides the option of the respondent age into three, further detail of the respondent age is shown in table 4.2. below:

Table 4. 2 Respondents Characteristics based on Age

Age	Quantity	Percentage
16-18	10	4%
19-21	128	63%
22-25	68	33%
Total	206	100%

Source: Primary Data, 2020

The respondent as shown in the table above is mostly in the age of 19-21, with 128 respondents in total or 63% of the respondent. The next group are the students with age 22-25 with a percentage of 33%. The last group are the respondent with age 16-18, with total count only 10, or 4% out of the total respondent.

4.2.3. Based on Campus

The respondent in this research is the students who come from UII or UTY. Detail characteristics based on their campus are shown in table 4.3. below:

Table 4. 3 Respondents Characteristics based on Campus

Campus	Quantity	Percentage
UII	103	50%
UTY	103	50%
Total	206	100%

Source: Primary Data, 2020

The respondents are divided equally from both campuses, with ratio 50:50, where 103 of them are from UII and the other 103 are active students from UTY.

4.2.4. Based on Students Academic Background

The researcher also finds out whether the respondent is students who come from economics and business faculty or students who come from the other major. Further detail of the students' academic background is shown in table 4.4. as follows:

Table 4. 4 Respondents Characteristics based on Academic Background

Campus	Quantity	Percentage
Economics and Business Students	115	56%
Other Major	91	44%
Total	206	100%

Source: Primary Data, 2020

As we can see from the table above, 115 students have economic and business background with 56% as the percentage. On the other hand, 91 students have no economics and business background with a percentage of 44%.

4.2.5. Based on Students Activities

The respondent involvement in the organisational activities are summed in table 4.5 as follows:

Table 4. 5 Respondents Characteristics based on Students' Activities

Students' Activities	Quantity	Percentage
Joined Any	127	62%
Not Joined Any	79	38%
Total	206	100%

Source: Primary Data, 2020

This category is intended to find out whether the students are ever or have been joined any students' activities inside of the campus or from the outside of the campus. According to the table shown above, 127 students in total joined or involved in organisational activity with a percentage of 62%.

At the same time, there is 79 respondent who has never joined or involved in any organisational.

4.3. Instrument Test

4.3.1. Validity Test

Validity test is done using SPSS with Pearson Correlation approach. This test is comparing the R count value with the R table value. If the R-value of the test is higher than the R table value, then the question of the instrument is considered as valid. The validity results will be shown in table 4.6. below:

Table 4. 6 Validity Test

Variable	Instrument Code	R count	R table	Results
Religiosity	R1	0.733	0,138	Valid
	R2	0.629	0,138	Valid
	R3	0.663	0,138	Valid
	R4	0.735	0,138	Valid
	R5	0.598	0,138	Valid
Ethical Judgement	EJ1	0.716	0,138	Valid
	EJ2	0.841	0,138	Valid
	EJ3	0.837	0,138	Valid
	EJ4	0.807	0,138	Valid

Source: Primary Data, analysed using SPSS, 2020

Based on the results of validity test shown above, we can see that all of the questions asked from religiosity variable, and ethical judgement variable are higher than the R table value, which make us conclude that the instrument is valid. The other variable like the students' activities, or

students' academic background is not necessarily tested using validity test since they are using a dummy variable.

4.3.2. Reliability Test

The reliability test is conducted using Cronbach's Alpha approach. The result of this testing is considered reliable when the Cronbach's Alpha value is at least 0.6, the closer the results into 1, the more reliable the instrument is. The reliability test results are shown in Table 4.7. below:

Table 4. 7 Reliability Test

Variable	<i>Cronbach's Alpha</i>	Critical Value	Conclusion
Religiosity	0.698	0.60	Reliable
Ethical Judgement	0.808	0.60	Reliable

Source: Primary Data, analysed using SPSS, 2020

As shown in Table 4.7, both religiosity and ethical judgement Cronbach's Alpha score are higher than 0.6, so we can conclude that the question in the questionnaire on each variable is considered as reliable. Just like in the validity test, some other variables like the students' activities and their academic background are measured using a dummy variable, meaning that the reliability test is not necessary for these two variables.

4.4. Descriptive Statistics

The descriptive statistic test is done using SPSS and we can see the minimum, maximum, standard deviation, and mean in details for each variable.

The results of the descriptive statistics are shown in Table 4.8. as follows:

Table 4. 8 Descriptive Statistic

Variable	Minimum	Maximum	Mean	Std. Deviation
Ethical Judgement	1	6	5.09	1.02
Religiosity	2	6	4.50	0.78

Source: Primary Data, analysed using SPSS,2020

From the descriptive statistic results shown in the table above, we can see that the minimum result score for ethical judgement variable is 1, while the maximum is 6 with mean or average of the respondent are 5.09, meaning that mostly the respondent tends to not going to do the case given regarding ethical judgement, or in other words, they have good ability in making an ethical judgement in general. On the religiosity variable, the minimum value is 2 and maximum are six, with average 4.50 meaning that the respondent religiosity level is at the 4.5 out of 6.

4.5. Classical Assumption Test

4.5.1. Multicollinear Test

As mentioned earlier in chapter three, the multicollinear test is intended to analyses whether in the regression model used are found a correlation between the independent variable. The results of this test are described as follows:

Table 4. 9 Multicollinearity Test Result

Model	Unstandardized Coefficients		Collinearity Statistics	
	B	Std. Error	Tolerance	VIF
(Constant)	3.524	0.444		
Major	0.239	0.134	0.966	1.035
Students' Activities	-0.572	0.138	0.958	1.044
Religiosity	0.447	0.084	0.991	1.009

Source: Primary Data analysed using SPSS

As seen on the table above, the VIF value of each variable is lower than 10, meaning that the variables are free of the multicollinearity problem.

4.5.2. Heteroscedasticity Test

In this research, the method used in testing whether there is heteroscedasticity problem or not are test by using scatterplot graph. If the scatterplot graph is not making any special or specific pattern, and the dot is spread well above and around zero, then we can say that it is free of heteroscedasticity. The results of this research heteroscedasticity are shown as follows:

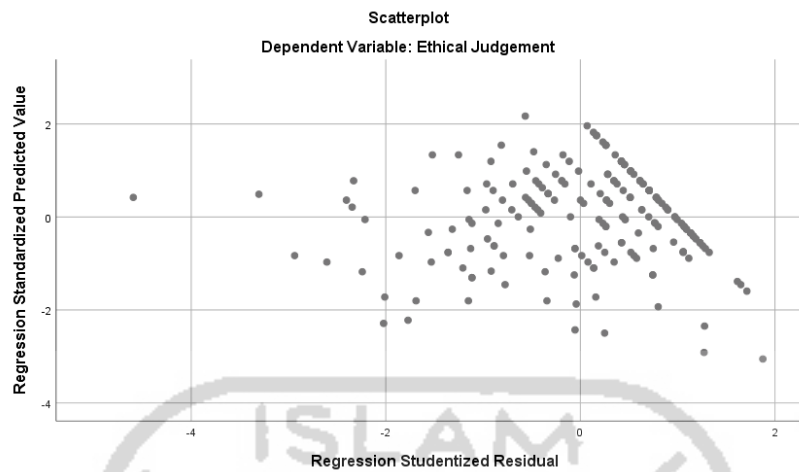


Figure 4. 1 The Heteroscedasticity Test using Scatterplot

As we can see from the figure 4.1, the dots are spread without making any specific pattern and the dot are also spread around and above zero, which means that the regression model used in this research is free of heteroscedasticity problem.

4.6. Multiple Linear Regression

Multiple linear regression is done using SPSS. This regression is used to analyse how significant are the independent variable affecting the dependent variable. The variable will be considered as significant when the significance value is lower than 0.05, while when it higher will be considered as not significant. The multiple linear regression also can be used to analyse the direction of the impact occurs between affecting variables. The results of multiple linear regression are shown as follows:

Table 4. 10 Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.808	0.519		3.486	0.001
Major	0.239	0.134	0.116	1.782	0.076
Student's Activities	0.572	0.138	0.271	4.154	0.000
Religiosity	0.447	0.084	0.340	5.298	0.000

Source: Primary Data, analysed using SPSS, 2020

From the data analysed as shown in Table 4.10, we can substitute the multiple linear regression formula as follows:

$$\mu Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \varepsilon$$

into ethical judgement, and we can get an ethical judgement equation shown below:

$$\text{Ethical Judgement} = 1.808 + 0.239 (\text{Major}) + 0.572 (\text{Activities}) + 0.447 (\text{Religiosity})$$

With explanation as follows:

1. The constant value is 1.808, meaning that the ethical judgement or dependent variable would not be affected by the independent in any case.
2. The Major or the students' academic background coefficient is 0.239, meaning that every time there is an improvement of the major variable by 1, the value will also increase by 0.239 by assuming another variable are have no change or constant.
3. The students' activity or involvement in the organisation in this regression can be seen through the act variable, with coefficient 0.572, meaning that

every time there is an improvement by students' activity value by one, the ethical judgement would increase by 0.572 with the assumption that the other variable is not changing or constant.

4. Since the religiosity coefficient value are 0.447, so we can tell that every time there is an increase in the religiosity variable, the ethical judgement coefficient would increase by 0.447, assuming another variable are constant.

Furthermore, we can also see that religiosity and students organisational are have positive significant impact on the ethical judgement with significant value 0 for both variables, while students' academic background is not significant with sig. value 0.076. Further explanation about these results will be explained in the next chapter along with the interpretation of independent sample t-test.

4.7. Independent Sample t-Test

In this research, the researcher has conducted several independent t-test comparisons to find out the difference of two groups, such as the religiosity between two campuses, ethical judgement between two types of major, and ethical judgement between students' activities. If the Sig. 2 tailed value is lower than 0.05, then the variable has significant differences between two groups. At the other hand, when the value of Sig. 2 tailed is higher than 0.05, then there is no significant difference in the results of the two groups.

4.7.1. Religiosity Between Two Campuses

This section will show the students' religiosity difference between UII students and UTY students. The data gathered has been analysed and the result is shown in the Table 4.13 as follows:

Table 4. 11 Independent Sample T-Test of Religiosity Between Campus

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Religiosity	Equal variances assumed	6.395	0.012	0.003	0.32233	0.10679
	Equal variances not assumed			0.003	0.32233	0.10679

Source: Primary Data, analysed using SPSS, 2020

As we can see from table 4.11. above, the sig. 2-tailed value is 0.003 which is lower than 0.05 so we can conclude that religiosity both campuses are significantly different. Further detail of this difference is shown in the table 4.14 as follows:

Table 4. 12 Group Statistics Result of Religiosity Between Campus

Group Statistics					
Campus		N	Mean	Std. Deviation	Std. Error Mean
Religiosity	UII	103	4.6680	0.66719	0.06574
	UTY	103	4.3456	0.85415	0.08416

Source: Primary Data, analysed using SPSS, 2020

The data shown in table 4.12 telling us that that respondent from UII has a slightly higher mean compared to the UTY, with students from UII has mean 4.6 out of 6 in terms of religiosity, while on the other hand, students from UTY has mean 4.3 out of 6, meaning that UII students are better in terms of religiosity.

The data shown in the table 4.10 tells us that the religiosity has significant and positive relationship to the ethical judgement, meaning that **The Hypothesis One is Supported**. This result is a bit contrary with the previous research conducted by Pamungkas (2014) who said that the tendency of doing accounting fraud is not determined by religiosity. It is also in accordance with the research by Zamzam, Mahdi, and Ansar (2017) with results that religiosity is in the last position in affection someone's tendency of doing fraud. This vary result might happened because there are several factors that also play a role in terms of making the ethical judgement instead of only the religiosity, like SES or socio-economic status, academic background, family, internal and also other external factors. For instance, a research by Purnamasari (2013) who found that religion is affecting the students' tendency in doing academic fraud, but the position is on the middle, while the first thing is the self-efficacy and the last is the moral development. Another research, conducted by Putri (2016) also stated that there are so many variations of the religion impact on an aspect of someone's life, some of them has positive and significant impact, while some of them has insignificant impact.

4.7.2. Ethical Judgement Between Students Activity

Table 4. 13 Independent Sample T-Test for Ethical Judgement Between Students Activity

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	T	df	Sig. (2-tailed)
Ethical Judgement	Equal variances assumed	16.816	0.000	-3.191	204	0.002
	Equal variances not assumed			-2.918	121.822	0.004

Source: Primary Data, analysed using SPSS, 2020

As we can see from Table 4.13. above, the significant two-tailed for ethical judgement are 0.004, which is lower than 0.05 so we can tell that there is a significant difference on the ethical judgement of the students who joined any organisational activity during their study and those who have not joined any organisational activity. Further detail of the difference will be shown in Table 4.14. below:

Table 4. 14 Groups statistic of ethical judgement Between students' activity

Group Statistics					
Students' Activity		N	Mean	Std. Deviation	Std. Error Mean
Ethical Judgement	Not Joined Any Activities	79	4.8101	1.23725	0.13920
	Joined Any Activities	127	5.2697	0.82952	0.07361

Source: Primary Data, analysed using SPSS, 2020

As we can see from Table 4.14, the mean of ethical judgement for students who not involved in the organisation has mean 4.8 out of 6, while at the other hand, the students who have ever been joined any organisational activities have higher mean by 5.2 out of 6, which make it significantly different compared to those who have not involved in any organisational activities.

from this result, we can conclude that the data **Supports Hypothesis Two** about students who joined extracurricular activities has better abilities in making ethical judgement compared to those who not involved in organisational activities. The students who joined any students' activity has a positive and significant relationship on ethical judgement towards fraud and corruption.

This result is in line with the previous research conducted by Garner (2012) who said that students involved in organisational or extracurricular activities have better performance, and now in this research, it is proving that organisation is not only helping in academic life but also in terms of their ethical judgement towards fraud and corruption. This result also has a congruent result with research conducted by Sulaeman (2017) who stated that students who joined organisational activities have better ability in critical thinking and able to apply it in their daily basis. Another research that inlines with this results is the results conducted by Norhidayah (2019) who found that extracurricular activities are one out of five aspects that affect the students' performance in many ways, and now the performance is not only about the GPA performance but also ethical judgement ability, specifically for fraud and corruption.

4.7.3. Ethical Judgement Between Major

Table 4. 15 Independent Sample T-Test for Ethical Judgement Between Two Majors

		Levene's Test for Equality of Variances		t-test for Equality of Means			
		F	Sig.	t	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Ethical Judgement	Equal variances assumed	2.442	0.120	-0.990	0.324	-0.14264	0.14415
	Equal variances not assumed			-0.998	0.320	-0.14264	0.14299

Source: Primary Data, analysed using SPSS, 2020

As we can see in Table 4.15, the Sig. 2 tailed value is 0.320, meaning that there is no significant difference in the respondents' ethical judgement regardless they have business and economics academic background or not. Further detail of the difference between these two groups are shown in Table 4.16 as follows:

Table 4. 16 Group Statistics of Ethical Judgement and Major

Group Statistics					
Major		N	Mean	Std. Deviation	Std. Error Mean
Ethical Judgement	FEB	115	5.0304	1.05815	0.09867
	Non-FEB	91	5.1731	0.98720	0.10349

Source: Primary Data, analysed using SPSS, 2020

Group Statistics purpose is to explain the difference between these two groups in detail. As shown on the table 4.16, the students who come from major other than economics and business faculties have slightly better ability in making

an ethical judgement towards fraud and corruption, although the difference is not significant by comparing mean from both variables. Students who come from economics and business faculties average score in making ethical judgement are 5.03 out of 6, while those who come from other faculties are 5.17 out of 6. From this analysis, we can tell that the **Third Hypothesis**, which indicating that the students with business and economics academic background has better ability in making ethical judgement towards fraud and corruption compare to the students who come from other academic background. **is Rejected or Not Supported.**

This might happen because the students who come from economics and business faculties have a deeper understanding regarding the fraud and corruption compared to other faculties, as mentioned by Peterson (2003). This deeper understanding makes the students know what they can do and what they cannot do to avoid the fraud, but still getting the advantage. This strengthen by Wolfe and Hermanson statement from Rahayu (2017) about fraud diamond, the fraud will never occur if there is no right person with the right capability of doing so. Caliyurt and Crowther (2006) said that fraud education is given to the students with expectation the students able to help the fraud prevention itself. Yes it is able to prevent the fraud, but also helping the students gaining the capability of doing fraud.

CHAPTER V: CONCLUSION AND RECOMMENDATION

5.1. Conclusions

This research was conducted to find out whether the religiosity, students' activities, and students' academic background are affecting the students' ethical judgement towards fraud and corruption. In specific, this research is comparing the results from religion affiliated campus and campus with no religion-affiliated. In another aspect, this research also comparing the results from students who joined students' activities like organisational involvement and those who not joined at all, and also compare the students who have economics and business background to those who come from other faculties. From the research done and answered the hypothesis, we can conclude that:

1. The religiosity has a positive and significant relationship to the students' ability in making the ethical judgement, the more pious the students, the more their ability in making the ethical judgement, which supported by the data gathered in this research.
2. The students' activity has a positive and significant relationship to the ethical judgement which can be seen from the data gathered in this research. Therefore, we can conclude that students who joined organisational activities have better ability in making ethical judgement related to fraud and corruption.
3. Students' academic background has a negative and insignificant relationship to the ability to making ethical judgement towards fraud and corruption, which supported by the data gathered in this research.

Therefore, we can conclude that no matter the students come from economics and business faculties or not, it is not affecting their ability in making the ethical judgement.

5.2. Research Implication

This research can, in effect, provide interested parties with knowledge on how to make decisions and take appropriate action on factors that influence the students' ethical judgement.

1. After got the pictures on what affecting the students' ability in making the ethical judgement, researchers expected that this results will be useful for further insight on what factors affecting the students' ability in making ethical judgement expanding the results of previous research conducted by Herlyana et al (2017) and also Zamzam et al (2017).
2. In practical life, this research results can be useful for the academicians who are trying to update the curriculum in preventing fraud and corruption. This research results also expected to give the recruiters insights on what aspects they should consider or focus on when understanding the potential recruits.

5.3. Limitations

This research has several limitations that might affect the research results as follows:

1. This research is a quantitative research, where the respondents are given the questionnaire and the answer are available. The results might be

even more vary compare to the option given in the research questionnaire, which also might affect the results. Due to this reason as well, there are also possibilities for the respondent to fill the questionnaire without having fully intention in understanding the research purposes.

2. This respondent participated is mostly from Islam, the answer cannot represent another religion precisely even though the purpose of this research is the religion in general, not only specific to one religion. The research might have different results if the respondent has different religiosity background.
3. The respondent is only 103 from each campus, and 206 in total, meaning that there is a lot of areas which not really covered in this research.
4. The researchers only divide the students' academic background into two, those who come from business economics faculties, and those who come from other faculties.

5.4. Recommendation

Related to the conclusions and limitation as mentioned earlier, the researcher suggests future researcher to:

1. The future researcher can try to use a qualitative method rather than only quantitative to even gain deeper results and understanding regarding this topic, like having an interview or open questionnaire

2. The future researcher also should try to dig more the perspective from another religion, which also might affect the results of whether the religiosity affecting the ethical judgement or not.
3. Next researcher also can try to not only divide the academics background into two, specific faculties might have specific answer, results and reasoning as well regarding the ethical judgement ability.



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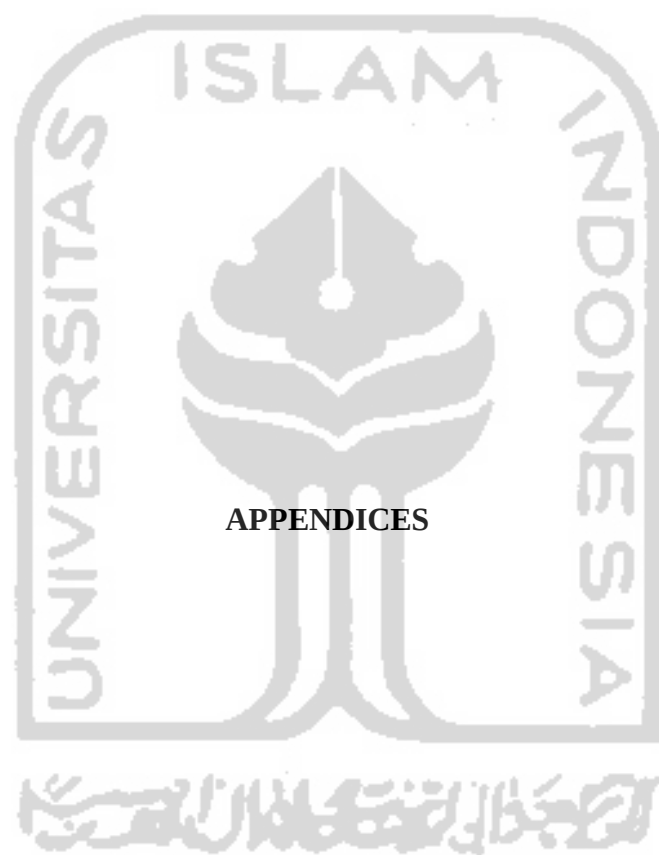
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Appendix 1 Questionnaire Spread to the Respondent

3/11/2020

Kuesioner Penelitian

Kuesioner Penelitian

Jawblah pertanyaan berikut dengan jujur dan sesuai dengan kata hati dari saudara/i sekalian, segala macam data dan identitas yang diperoleh dari kuesioner ini bersifat rahasia dan tidak akan disebarluaskan.

*** Required**

1. Nama

2. Jenis Kelamin *

Mark only one oval.

☐ Laki-laki

☐ Perempuan

3. Usia *

Mark only one oval.

☐ 16

☐ 17

☐ 18

☐ 19

☐ 20

☐ 21

☐ 22

☐ 23

☐ 24

☐ 25

<https://docs.google.com/forms/d/1yzY3Zr20JVZZmgTB8qDkw9CAwrX0KbWOZ-cx4Ot-GM8/edit>

1/9

4. Kampus asal *

Mark only one oval.

- ☐ UII Skip to question 5
☐ UTY Skip to question 6

Skip to question 7



5. Program Studi *

Mark only one oval.

- ☐ Akuntansi
- ☐ Analisis Kimia
- ☐ Arsitektur
- ☐ Bahasa Inggris
- ☐ Ekonomi Islam
- ☐ Farmasi
- ☐ Hubungan Internasional
- ☐ Hukum Islam
- ☐ Hukum Keluarga (Ahwal Syakhshiyah)
- ☐ Ilmu Ekonomi
- ☐ Ilmu Hukum
- ☐ Ilmu Kimia
- ☐ Ilmu Komunikasi
- ☐ Informatika
- ☐ Kedokteran
- ☐ Keuangan & Perbankan
- ☐ Manajemen
- ☐ Pendidikan Agama Islam
- ☐ Pendidikan Bahasa Inggris
- ☐ Pendidikan Kimia
- ☐ Psikologi
- ☐ Rekayasa Tekstil
- ☐ Statistika
- ☐ Teknik Elektro
- ☐ Teknik Industri
- ☐ Teknik Kimia
- ☐ Teknik Lingkungan
- ☐ Teknik Mesin
- ☐ Teknik Sipil

Skip to question 7

6. Program Studi *

Mark only one oval.

- ☐ Akuntansi
- ☐ Arsitektur
- ☐ Bahasa Inggris
- ☐ Bahasa Jepang
- ☐ Bimbingan Konseling
- ☐ Hubungan Internasional
- ☐ Ilmu Komunikasi
- ☐ Manajemen
- ☐ Manajemen Informatika
- ☐ Pendidikan Bahasa Inggris
- ☐ Pendidikan Teknologi Informasi
- ☐ Perencanaan Wilayah Kota
- ☐ Psikologi
- ☐ Sastra Inggris
- ☐ Sistem Informasi
- ☐ Sistem Komputer
- ☐ Teknik Industri
- ☐ Teknik Informatika
- ☐ Teknik Sipil

Skip to question 7

Bagian Kedua

7. Apakah kamu pernah mengikuti kegiatan ekstrakurikuler baik dari dalam kampus ataupun dari luar kampus? *

Mark only one oval.

- ☐ Ya Skip to question 8
- ☐ Tidak Skip to question 10

8. Organisasi apa yang Anda pernah ikuti? *

Check all that apply.

- ☐ BEM/LEM
☐ Himpunan Mahasiswa Jurusan
☐ HMI/PMII
☐ Kopma
☐ Jurnalisme Mahasiswa

Other: ☐ _____

9. Berapa lama anda telah mengikuti kegiatan tersebut *

Mark only one oval.

- ☐ <6 bulan
☐ 6 bulan - 1 tahun
☐ 1 Tahun - 2 tahun
☐ 2 tahun- 3 tahun
☐ >3 tahun

Jawablah pertanyaan dibawah ini dengan memilih salah satu 6 skala yang tersedia, tidak ada jawaban yang salah, oleh karena itu jawablah semua pertanyaan dengan jujur.

Keterangan:

1. Tidak Pernah
2. Pernah
3. Jarang
4. Kadang-kadang
5. Sering
6. Selalu

Bagian
Ketiga

10. Agama yang sedang dianut *

Mark only one oval.

- ☐ Islam
☐ Kristen
☐ Katolik
☐ Buddha
☐ Hindu
☐ Konghucu
☐ Lainnya

11. Seberapa sering Anda melaksanakan ibadah dalam agama Anda? *

Mark only one oval.

	1	2	3	4	5	6
Tidak Pernah	☐	☐	☐	☐	☐	Selalu ☐

12. Seberapa sering Anda membaca buku keagamaan atau mengikuti program keagamaan baik di TV, Radio, media cetak, dsb? *

Mark only one oval.

	1	2	3	4	5	6
Tidak Pernah	☐	☐	☐	☐	☐	Selalu ☐

13. Seberapa sering Anda mengajak orang lain untuk berbuat baik dan menghindari perbuatan tercela? *

Mark only one oval.

	1	2	3	4	5	6
Tidak Pernah	☐	☐	☐	☐	☐	Selalu ☐

14. Seberapa sering Anda berdoa sebelum dan sesudah melakukan aktifitas? *

Mark only one oval.

	1	2	3	4	5	6	
Tidak Pernah	☐	☐	☐	☐	☐	☐	Selalu

15. Seberapa sering Anda mengingat tuhan ketika menghadapi masalah? *

Mark only one oval.

	1	2	3	4	5	6	
Tidak Pernah	☐	☐	☐	☐	☐	☐	Selalu

Bagian
Empat

Jawablah pertanyaan dibawah ini dengan memilih salah satu 6 skala yang tersedia, tidak ada jawaban yang salah, oleh karena itu jawablah semua pertanyaan dengan jujur.
Keterangan:
1. Saya pasti tidak akan lakukan
2. Saya tidak akan lakukan
3. Saya mungkin tidak akan lakukan
4. Saya mungkin akan lakukan
5. Saya akan lakukan
6. Saya pasti akan lakukan

16. Anda adalah seorang manajer di sebuah perusahaan yang sedang melakukan lelang atas sebuah proyek. Anda mendapatkan tawaran dari salah satu peserta lelang untuk memilih mereka sebagai pemenang proyek tersebut, dan Anda memiliki kesempatan untuk mendapatkan komisi sebesar Rp.100,000,000.- sebagai imbalan karena Anda sudah memilih mereka sebagai pemenang proyek tersebut. Akankah anda menerima tawaran tersebut? *

Mark only one oval.

	1	2	3	4	5	6	
Saya pasti akan lakukan	☐	☐	☐	☐	☐	☐	Saya pasti tidak akan lakukan

17. Anda bekerja pada sebuah perusahaan besar dan Anda menemukan cara untuk memindahkan dana dari perusahaan tersebut ke akun rekening pribadi Anda sebesar Rp.300,000,000.- Dikarenakan adanya kompleksitas teknis, tidak ada kemungkinan perbuatan Anda akan terungkap. Akankah Anda melakukan tindakan tersebut? *

Mark only one oval.

	1	2	3	4	5	6	
Saya pasti akan lakukan	☐	☐	☐	☐	☐	☐	Saya pasti tidak akan lakukan

18. Anda merupakan data analyst disebuah perusahaan, dan Anda memiliki segala informasi perusahaan di tempat Anda bekerja. Anda dapat menggunakan informasi rahasia perusahaan yang Anda ketahui untuk mendapatkan milyaran rupiah dari menjual data tersebut tanpa mengakibatkan kerusakan besar bagi perusahaan Anda. Akankah Anda melakukan tindakan tersebut? *

Mark only one oval.

	1	2	3	4	5	6	
Saya pasti akan lakukan	☐	☐	☐	☐	☐	☐	Saya pasti tidak akan lakukan

19. Anda dalam sebuah perjalanan dinas yang sebenarnya hanya 3 hari, dan Anda berkesempatan untuk menggelapkan dana sebesar Rp.1,500,000.- dengan cara memalsukan laporan pertanggungjawaban atas perjalan dinas tersebut. Anda dapat mengubah laporan perjalanan dinas untuk 5 hari dari yang seharusnya 3 hari. Akankah Anda melakukan tindakan tersebut? *

Mark only one oval.

	1	2	3	4	5	6	
Saya pasti akan lakukan	☐	☐	☐	☐	☐	☐	Saya pasti tidak akan lakukan

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Appendix 2 Respondents' Characteristics

Classification of Respondents' Campus

Campus	Quantity	Percentage
UII	103	50%
UTY	103	50%
Total	206	100%

Classification of Respondents' Gender

Gender	Quantity	Percentage
Male	100	49%
Female	106	51%
Total	206	100%

Classification of Respondents' Age

Age	Quantity	Percentage
16-18	10	4%
19-21	128	63%
22-25	68	33%
Total	206	100%

Classification of Students' Activities

Organisational Involvement	Quantity	Percentage
Involved	127	62%
Not Involved	79	38%
Total	206	100%

Appendix 3 Instrument Tests

Validity Test

Variable	Instrument Code	R count	R table	Results
Religiosity	R1	0.733	0,138	Valid
	R2	0.629	0,138	Valid
	R3	0.663	0,138	Valid
	R4	0.735	0,138	Valid
	R5	0.598	0,138	Valid
Ethical Judgement	EJ1	0.716	0,138	Valid
	EJ2	0.841	0,138	Valid
	EJ3	0.837	0,138	Valid
	EJ4	0.807	0,138	Valid

Reliability Test

Variable	Cronbach's Alpha	Critical Value	Conclusion
Religiosity	0.698	0.60	Reliable
Ethical Judgement	0.808	0.60	Reliable

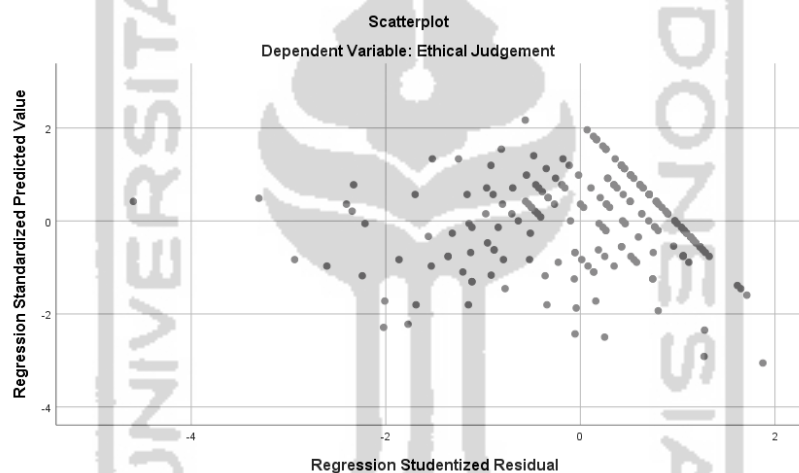
Descriptive Test

Variable	Minimum	Maximum	Mean	Std. Deviation
Ethical Judgement	1	6	5.09	1.02
Religiosity	2	6	4.50	0.78

Multicollinearity Test

Model	Unstandardized Coefficients		Collinearity Statistics	
	B	Std. Error	Tolerance	VIF
(Constant)	3.524	0.444		
Major	0.239	0.134	0.966	1.035
Organisational Involvement	-0.572	0.138	0.958	1.044
Religiosity	0.447	0.084	0.991	1.009

Heteroscedasticity Test



Appendix 4 Respondents Results on Questionnaire

Respondents' Respond on Religiosity Questionnaire

No	R1	R2	R3	R4	R5	R6	R7	R8	MeanR
1	1	1	2	6	3	3	5	5	4.4
2	1	1	2	6	6	3	6	6	5.4
3	1	1	2	5	3	5	4	6	4.6
4	1	1	2	6	4	4	4	5	4.6
5	1	1	2	5	4	3	6	6	4.8
6	1	1	2	4	5	4	5	4	4.4
7	1	1	2	5	4	4	5	6	4.8
8	1	1	2	5	3	4	5	6	4.6
9	1	1	2	6	6	6	6	6	6
10	1	1	2	5	4	6	3	5	4.6

11	1	1	2	4	3	5	4	5	4.2
12	1	1	2	6	5	4	6	6	5.4
13	1	1	2	5	2	5	6	6	4.8
14	1	1	2	5	4	5	5	6	5
15	1	1	2	4	3	4	4	5	4
16	1	1	2	3	3	3	3	5	3.4
17	1	2	2	6	5	5	5	6	5.4
18	1	2	2	6	3	5	6	6	5.2
19	1	2	2	6	4	4	5	6	5
20	1	2	2	4	4	3	4	4	3.8
21	1	2	2	6	6	4	5	6	5.4
22	1	2	2	4	4	3	4	4	3.8
23	1	2	2	6	3	6	5	6	5.2
24	1	2	2	6	4	4	6	6	5.2
25	1	2	2	5	4	5	6	6	5.2
26	1	2	2	6	2	2	2	4	3.2
27	1	2	2	3	4	3	3	6	3.8
28	1	2	2	6	4	5	4	6	5
29	1	2	2	5	4	5	5	6	5
30	1	2	2	6	4	3	5	6	4.8
31	1	2	2	2	2	2	1	6	2.6
32	1	2	2	5	4	4	5	6	4.8
33	1	2	2	6	4	6	5	6	5.4
34	1	2	2	6	4	4	4	6	4.8
35	1	2	2	5	4	5	5	6	5
36	1	1	1	5	4	5	5	6	5
37	1	1	1	5	3	4	5	6	4.6
38	1	1	1	5	4	5	6	6	5.2
39	1	1	1	5	3	3	5	6	4.4
40	1	1	1	4	3	4	3	5	3.8
41	1	1	1	4	3	4	5	6	4.4
42	1	1	1	5	3	5	5	6	4.8
43	1	1	1	5	3	5	5	6	4.8
44	1	1	1	5	4	6	6	6	5.4
45	1	1	1	4	3	4	4	5	4
46	1	1	1	5	5	4	6	6	5.2
47	1	1	1	4	4	4	6	4	4.4
48	1	1	1	5	4	4	6	6	5
49	1	1	1	5	4	4	5	6	4.8
50	1	1	1	2	3	3	6	6	4
51	1	1	1	5	4	3	6	6	4.8
52	1	1	1	5	3	4	4	5	4.2

53	1	1	1	5	4	5	4	5	4.6
54	1	1	1	5	6	4	4	5	4.8
55	1	1	1	3	2	6	6	6	4.6
56	1	1	1	6	4	4	5	6	5
57	1	1	1	6	6	6	6	6	6
58	1	1	1	6	5	4	5	6	5.2
59	1	1	1	4	5	5	5	6	5
60	1	1	1	6	4	5	6	6	5.4
61	1	1	1	6	4	4	6	6	5.2
62	1	1	1	4	3	5	5	5	4.4
63	1	1	1	6	3	5	3	6	4.6
64	1	1	1	5	3	5	6	6	5
65	1	1	1	5	4	4	5	6	4.8
66	1	1	1	6	4	5	6	6	5.4
67	1	1	1	3	2	5	3	4	3.4
68	1	1	1	6	3	4	4	4	4.2
69	1	1	1	6	6	5	5	5	5.4
70	1	1	1	5	4	5	6	5	5
71	1	1	1	5	4	6	4	5	4.8
72	1	1	1	5	4	3	4	5	4.2
73	1	1	1	4	3	4	4	6	4.2
74	1	1	1	6	5	5	6	6	5.6
75	1	1	1	4	2	3	4	5	3.6
76	1	1	1	5	4	5	5	5	4.8
77	1	1	1	5	3	4	6	6	4.8
78	1	1	1	3	2	3	3	5	3.2
79	1	1	1	5	2	4	4	5	4
80	1	1	1	5	3	5	6	6	5
81	1	2	1	5	2	4	5	5	4.2
82	1	2	1	4	2	5	5	6	4.4
83	1	2	1	6	4	5	6	6	5.4
84	1	2	1	4	2	3	4	4	3.4
85	1	2	1	5	3	5	4	6	4.6
86	1	2	1	5	1	2	3	2	2.6
87	1	2	1	1	5	3	2	4	3
88	1	2	1	2	5	4	6	3	4
89	1	2	1	6	5	6	4	2	4.6
90	1	2	1	1	3	1	5	2	2.4
91	1	2	1	1	3	4	6	1	3
92	1	2	1	1	3	1	2	3	2
93	1	2	1	6	6	1	5	6	4.8
94	1	2	1	2	3	4	6	3	3.6

95	1	2	1	4	5	2	2	6	3.8
96	1	2	1	4	5	5	6	3	4.6
97	1	2	1	4	1	4	2	5	3.2
98	1	2	1	4	1	4	1	3	2.6
99	1	2	1	6	4	5	6	6	5.4
100	1	2	1	6	6	5	6	6	5.8
101	1	2	1	5	4	5	6	6	5.2
102	1	2	1	3	1	4	4	6	3.6
103	1	2	1	3	1	4	3	5	3.2
104	1	2	1	6	4	4	6	6	5.2
105	1	2	1	4	5	4	3	6	4.4
106	1	2	1	5	3	4	5	6	4.6
107	1	2	1	3	2	4	3	6	3.6
108	1	2	1	4	3	5	3	6	4.2
109	1	2	1	6	2	5	5	6	4.8
110	1	2	1	3	2	3	4	6	3.6
111	1	2	1	6	4	4	5	6	5
112	1	2	1	6	4	3	6	6	5
113	1	2	1	3	2	3	3	6	3.4
114	1	2	1	6	5	5	5	6	5.4
115	1	2	1	6	3	3	4	6	4.4
116	2	1	2	5	4	5	6	1	4.2
117	2	1	2	4	5	4	6	6	5
118	2	1	2	4	2	4	4	5	3.8
119	2	1	2	3	2	4	4	5	3.6
120	2	1	2	6	4	4	6	4	4.8
121	2	1	2	4	4	1	4	1	2.8
122	2	1	2	6	4	4	6	6	5.2
123	2	1	2	4	2	4	4	5	3.8
124	2	1	2	5	5	6	5	6	5.4
125	2	1	2	5	4	5	5	6	5
126	2	1	2	5	4	6	6	6	5.4
127	2	1	2	6	5	5	6	6	5.6
128	2	1	2	5	2	4	5	5	4.2
129	2	1	2	5	4	5	5	5	4.8
130	2	1	2	5	5	5	6	6	5.4
131	2	1	2	4	5	5	4	6	4.8
132	2	1	2	4	3	5	5	5	4.4
133	2	1	2	6	5	5	5	6	5.4
134	2	1	2	5	4	4	3	5	4.2
135	2	1	2	4	2	6	6	6	4.8
136	2	1	2	6	5	4	5	6	5.2

137	2	2	2	5	5	5	5	5	5
138	2	2	2	6	4	4	2	6	4.4
139	2	2	2	6	4	5	5	6	5.2
140	2	2	2	5	4	4	6	6	5
141	2	2	2	6	4	5	6	6	5.4
142	2	2	2	6	6	4	4	5	5
143	2	2	2	5	4	5	4	5	4.6
144	2	2	2	5	2	5	4	6	4.4
145	2	2	2	6	4	5	6	6	5.4
146	2	2	2	6	4	4	3	4	4.2
147	2	2	2	6	6	4	4	5	5
148	2	2	2	3	3	4	5	6	4.2
149	2	2	2	3	3	1	2	4	2.6
150	2	2	2	5	4	3	4	5	4.2
151	2	2	2	6	5	3	4	5	4.6
152	2	2	2	5	4	4	6	5	4.8
153	2	2	2	5	2	3	4	4	3.6
154	2	2	2	6	4	5	6	6	5.4
155	2	2	2	6	4	5	6	6	5.4
156	2	2	2	2	4	5	3	5	3.8
157	2	2	2	2	3	1	3	2	2.2
158	2	2	2	5	2	5	6	4	4.4
159	2	2	2	6	3	1	1	5	3.2
160	2	1	1	4	4	5	5	2	4
161	2	1	1	5	4	3	3	5	4
162	2	1	1	5	2	4	3	2	3.2
163	2	1	1	5	2	5	4	4	4
164	2	1	1	6	2	6	6	5	5
165	2	1	1	4	4	5	6	3	4.4
166	2	1	1	6	4	5	6	6	5.4
167	2	1	1	6	5	5	5	5	5.2
168	2	1	1	6	4	5	5	5	5
169	2	1	1	4	3	4	5	6	4.4
170	2	1	1	5	5	4	6	6	5.2
171	2	1	1	3	2	3	4	5	3.4
172	2	1	1	5	5	5	6	6	5.4
173	2	1	1	4	4	3	5	6	4.4
174	2	1	1	6	4	4	5	5	4.8
175	2	1	1	5	4	5	5	5	4.8
176	2	1	1	6	5	5	6	6	5.6
177	2	1	1	6	3	5	6	6	5.2
178	2	1	1	6	5	6	6	6	5.8

179	2	1	1	3	1	3	3	3	2.6
180	2	1	1	6	4	4	6	6	5.2
181	2	2	1	5	2	4	5	6	4.4
182	2	2	1	3	2	4	4	5	3.6
183	2	2	1	5	2	1	2	5	3
184	2	2	1	6	2	6	5	6	5
185	2	2	1	6	6	4	4	6	5.2
186	2	2	1	5	3	4	4	6	4.4
187	2	2	1	6	4	5	6	6	5.4
188	2	2	1	5	4	4	5	6	4.8
189	2	2	1	5	3	4	4	6	4.4
190	2	2	1	5	3	5	5	6	4.8
191	2	2	1	6	2	4	4	6	4.4
192	2	2	1	5	3	4	3	6	4.2
193	2	2	1	5	5	3	6	6	5
194	2	2	1	4	2	5	4	6	4.2
195	2	2	1	6	3	3	5	6	4.6
196	2	2	1	6	3	2	3	6	4
197	2	2	1	6	3	4	4	6	4.6
198	2	2	1	6	2	5	4	6	4.6
199	2	2	1	3	4	5	4	6	4.4
200	2	2	1	2	2	3	2	6	3
201	2	2	1	4	2	3	4	6	3.8
202	2	2	1	4	2	4	4	6	4
203	2	2	1	5	4	4	4	6	4.6
204	2	2	1	6	4	5	5	6	5.2
205	2	2	1	4	3	4	4	6	4.2
206	2	2	1	5	3	3	4	6	4.2

Respondents' Respond on Ethical Judgement Question

No	EJ1	EJ2	EJ3	EJ4	MeanY
1	5	3	5	4	4.25
2	6	5	4	2	4.25
3	4	6	6	3	4.75
4	4	3	4	2	3.25
5	3	4	4	3	3.5
6	2	3	2	3	2.5
7	6	6	6	5	5.75
8	5	5	5	5	5
9	6	1	1	1	2.25
10	3	1	3	2	2.25

11	6	6	6	6	6
12	6	6	6	3	5.25
13	4	3	3	4	3.5
14	4	5	6	6	5.25
15	6	6	6	6	6
16	2	3	3	2	2.5
17	1	3	6	6	4
18	6	6	6	6	6
19	6	6	6	6	6
20	2	4	4	6	4
21	5	6	6	6	5.75
22	1	4	4	4	3.25
23	4	6	6	6	5.5
24	6	6	6	6	6
25	6	6	6	6	6
26	4	4	3	5	4
27	1	3	3	4	2.75
28	6	6	6	6	6
29	6	6	6	6	6
30	6	6	6	6	6
31	6	6	4	6	5.5
32	3	6	6	5	5
33	6	6	6	6	6
34	5	6	6	4	5.25
35	4	5	6	6	5.25
36	3	6	6	6	5.25
37	3	6	6	6	5.25
38	6	6	6	6	6
39	6	6	6	6	6
40	6	6	6	6	6
41	4	5	5	4	4.5
42	6	6	6	6	6
43	6	6	6	6	6
44	1	6	6	6	4.75
45	5	5	4	4	4.5
46	6	6	6	6	6
47	6	6	6	5	5.75
48	6	6	6	6	6
49	6	6	6	6	6
50	6	6	6	6	6
51	1	6	5	5	4.25
52	4	5	3	4	4

53	3	6	6	5	5
54	6	6	6	6	6
55	6	6	6	6	6
56	4	4	6	6	5
57	6	6	6	6	6
58	6	6	6	6	6
59	4	3	3	3	3.25
60	6	6	6	6	6
61	5	6	6	5	5.5
62	1	6	6	6	4.75
63	6	4	6	3	4.75
64	6	6	6	6	6
65	6	6	6	6	6
66	6	6	6	6	6
67	3	5	6	4	4.5
68	3	3	3	3	3
69	5	5	6	6	5.5
70	5	6	5	5	5.25
71	5	6	6	6	5.75
72	6	5	5	6	5.5
73	6	5	6	4	5.25
74	6	5	6	4	5.25
75	5	5	6	6	5.5
76	6	3	4	5	4.5
77	6	6	6	6	6
78	5	4	6	4	4.75
79	6	6	6	6	6
80	6	6	6	6	6
81	6	6	6	6	6
82	6	6	6	5	5.75
83	6	6	6	6	6
84	6	6	6	5	5.75
85	6	5	5	6	5.5
86	4	3	2	1	2.5
87	3	2	4	5	3.5
88	4	4	2	5	3.75
89	4	1	2	5	3
90	4	5	5	6	5
91	5	1	4	4	3.5
92	4	6	6	5	5.25
93	4	4	2	5	3.75
94	6	4	3	2	3.75

95	5	2	6	3	4
96	5	4	5	4	4.5
97	4	4	3	3	3.5
98	6	2	4	6	4.5
99	6	6	6	6	6
100	6	6	6	6	6
101	6	6	6	6	6
102	5	4	5	5	4.75
103	5	5	5	4	4.75
104	6	4	6	4	5
105	4	4	3	6	4.25
106	6	5	5	6	5.5
107	6	5	4	4	4.75
108	6	6	6	4	5.5
109	6	6	6	6	6
110	6	6	6	6	6
111	6	5	6	6	5.75
112	6	5	6	6	5.75
113	6	5	6	4	5.25
114	6	6	6	6	6
115	6	6	6	6	6
116	2	6	5	6	4.75
117	5	5	5	5	5
118	6	6	3	6	5.25
119	3	5	4	3	3.75
120	6	6	6	6	6
121	1	4	3	1	2.25
122	6	6	6	6	6
123	6	6	3	6	5.25
124	1	1	1	1	1
125	5	6	6	6	5.75
126	6	6	6	6	6
127	5	5	5	5	5
128	4	5	4	4	4.25
129	3	6	6	6	5.25
130	6	6	6	6	6
131	5	6	6	6	5.75
132	4	4	4	4	4
133	4	5	5	5	4.75
134	2	2	2	2	2
135	6	6	6	6	6
136	2	5	6	6	4.75

137	6	5	5	6	5.5
138	6	6	6	6	6
139	2	4	3	3	3
140	5	5	4	4	4.5
141	5	6	6	6	5.75
142	6	6	6	6	6
143	6	6	6	6	6
144	1	6	6	3	4
145	6	6	6	6	6
146	5	5	6	5	5.25
147	6	6	6	6	6
148	4	4	4	4	4
149	3	4	4	6	4.25
150	3	3	3	3	3
151	6	6	6	6	6
152	5	6	5	5	5.25
153	6	6	6	6	6
154	5	6	6	6	5.75
155	5	6	6	6	5.75
156	6	4	2	6	4.5
157	5	4	6	5	5
158	5	4	5	6	5
159	4	5	4	4	4.25
160	6	5	4	4	4.75
161	5	6	4	4	4.75
162	6	6	5	6	5.75
163	6	6	4	5	5.25
164	6	3	4	5	4.5
165	5	4	6	3	4.5
166	6	6	6	6	6
167	6	6	6	6	6
168	6	6	6	6	6
169	5	6	6	6	5.75
170	6	6	6	6	6
171	4	4	3	3	3.5
172	6	6	6	6	6
173	6	6	6	6	6
174	6	6	6	6	6
175	6	6	6	6	6
176	6	6	6	6	6
177	6	6	6	6	6
178	6	5	6	5	5.5

179	5	3	5	2	3.75
180	6	6	6	6	6
181	6	6	6	6	6
182	6	5	6	6	5.75
183	6	5	6	6	5.75
184	6	5	4	2	4.25
185	6	4	5	5	5
186	6	6	6	3	5.25
187	6	6	6	6	6
188	6	6	6	6	6
189	4	5	5	5	4.75
190	5	5	6	5	5.25
191	5	6	5	4	5
192	6	5	6	3	5
193	6	5	6	5	5.5
194	5	5	4	6	5
195	6	6	6	6	6
196	6	6	6	6	6
197	6	6	5	6	5.75
198	6	5	6	6	5.75
199	6	4	6	6	5.5
200	6	6	5	6	5.75
201	5	4	4	6	4.75
202	5	6	5	6	5.5
203	6	5	4	6	5.25
204	6	6	6	6	6
205	5	4	5	6	5
206	5	5	6	6	5.5

Appendix 5 Data Analysis Results

Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.808	0.519		3.486	0.001
Major	0.239	0.134	0.116	1.782	0.076
Organisational Involvement	0.572	0.138	0.271	4.154	0.000
Religiosity	0.447	0.084	0.340	5.298	0.000

Independent Sample T-Test of Religiosity Between Two Campuses

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Religiosity	Equal variances assumed	6.395	0.012	0.003	0.32233	0.10679
	Equal variances not assumed			0.003	0.32233	0.10679

Group Statistics Results of Religiosity Between Two Campuses

Group Statistics					
Campus		N	Mean	Std. Deviation	Std. Error Mean
Religiosity	UII	103	4.6680	0.66719	0.06574
	UTY	103	4.3456	0.85415	0.08416

Independent Sample T-Test for Ethical Judgement Between Two Campuses

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Ethical Judgement	Equal variances assumed	2.354	0.127	-0.592	204	0.554	-0.08495	0.14339
	Equal variances not assumed			-0.592	195.759	0.554	-0.08495	0.14339

Group Statistics of Ethical Judgement Between Two Campuses

Group Statistics					
Campus		N	Mean	Std. Deviation	Std. Error Mean
Ethical Judgement	UII	103	5.0510	1.12968	0.11131
	UTY	103	5.1359	0.91741	0.09039

Independent Sample T-Test for Ethical Judgement Between Students' Activity

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Ethical Judgement	Equal variances assumed	16.816	0.000	-3.191	204	0.002
	Equal variances not assumed			-2.918	121.822	0.004

Groups Statistics of Ethical Judgement Between Students' Activity

Group Statistics					
Students' Activity		N	Mean	Std. Deviation	Std. Error Mean
Ethical Judgement	Not Joined Any Activities	79	4.8101	1.23725	0.13920
	Joined Any Activities	127	5.2697	0.82952	0.07361

Independent Sample T-Test for Ethical Judgement Between Two Majors

		Levene's Test for Equality of Variances		t-test for Equality of Means			
		F	Sig.	t	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Ethical Judgement	Equal variances assumed	2.442	0.120	-0.990	0.324	-0.14264	0.14415
	Equal variances not assumed			-0.998	0.320	-0.14264	0.14299

Group Statistics of Ethical Judgement Major

Group Statistics					
Major		N	Mean	Std. Deviation	Std. Error Mean
Ethical Judgement	FEB	115	5.0304	1.05815	0.09867
	Non-FEB	91	5.1731	0.98720	0.10349