



Assessing Antecedents of Prospective Accountant Ethical Behaviour across Demographics: The Case of Accounting Students in Ghana

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<https://doi.org/10.51867/scimundi.4.2.22>

ABSTRACT

This study examined demographic differences of prospective accountants' antecedent of ethical behaviour (AEB) (morality and religiosity). Kohlberg's Theory of Moral Development guided the study. The study employed a cross-sectional survey design to ascertain how demographics affect future accountants' AEB. Only final-year accounting education students at the University of Cape Coast (UCC) and the University of Education, Winneba (UEW) constituted the study's population. A census method was used to include all final-year students in this field involving 120 final-year accounting education students from UCC and 53 from UEW. A structured questionnaire i.e., closed-ended questionnaire was used to gather comprehensive data on the variables under investigation. Descriptive statistics (frequency counts, percentages, means, and standard deviations), and inferential statistics (One-way ANOVA and independent sample t-tests) were used for data analysis using SPSS version 26. The study revealed that accounting students demonstrated a high level of AEB overall. Furthermore, the results showed that there were no statistically significant differences in AEB among accounting students based on age, gender, and institutional affiliation. The study concluded that there were high levels of ethical commitment among accounting students, with no significant differences observed based on gender, age, or institutional affiliation. The study recommended that accounting programmes should place a stronger emphasis on integrating practical and scenario-based learning opportunities into their ethical education curricula as this will help accounting students engage with real-world ethical dilemmas and enhance their ability to apply theoretical knowledge in professional contexts.

Keywords: Accounting Students, Antecedent of Ethical Behaviour, Morality, Religiosity

I. INTRODUCTION

The field of accounting is inherently linked to ethical considerations, with practitioners frequently encountering complex ethical dilemmas in their professional roles. Ethical behaviour in accounting is not merely a matter of regulatory compliance but is also a fundamental necessity for preserving the credibility of financial information (Arens et al., 2023). This resulted in the adoption of the first code of ethics in 1917 by the American Institute of Accountants, now known as the American Institute of Certified Public Accountants (AICPA). The ethical evolution of the accounting profession has been shaped by numerous factors, culminating in the establishment of comprehensive codes of conduct (Kusolsuk & Mouritsen, 2018).

Morality is regarded as one of these variables that has shaped the ethical evolution of the accounting profession. Morality defines what constitutes "right" and "wrong" behaviour, such as acting fairly and avoiding injustice (Haidt & Kesebir, 2010). According to Rest (1983), morality is not a fixed trait but a dynamic process that shapes an individual's moral behaviour, choices, and actions. This process involves four key components: moral



sensitivity, which refers to the ability to recognise and interpret ethical issues; moral judgement, the capacity to discern right from wrong and make sound decisions; moral motivation, which prioritises moral principles and assigns them significance; and moral character, encompassing traits like courage, persistence, and strength of character. Alleyne et al. (2006) explored moral intensity perceptions among final-year accounting students in Barbados, finding high moral intensity levels across scenarios with no significant gender differences. Similarly, Oboh (2019) examined personal and moral intensity variables affecting ethical recognition, judgment, and intention among accounting professionals. The study found high ethical sensitivity, with male respondents displaying greater ethical sensitivity and judgment. Age also influenced outcomes; professionals aged 30–39 exhibited higher ethical sensitivity, while those aged 40 and above were more inclined to make ethical judgments and decisions. Both studies highlight the role of demographic factors in shaping ethical behaviour in accounting.

Religiosity is also recognised as a factor that has influenced the ethical development of the accounting profession. According to Iannello et al. (2019), religiosity refers to the formal, institutional, and outward expression of an individual's relationship with God, often characterised by the unique customs, beliefs, and worldview of a specific religious group. Nazaruddin et al. (2018) examined how religiosity and gender moderate the relationship between love of money and students' ethical perceptions, finding that accounting students, who were highly religious, viewed questionable accounting actions as unethical. Resty (2018) studied accounting students in Minangkabau and concluded that religiosity positively influenced ethical judgment, with students applying strong religious values to differentiate between ethical and unethical behaviour in decision-making. Sofyani et al. (2016) explored ethical sensitivity and religious commitment among prospective accountants at the University of Muhammadiyah Yogyakarta and found that gender affected both religiosity commitment and ethical sensitivity, with female students exhibiting stronger religiosity commitment. However, Helmy (2018) found that gender did not significantly impact ethical judgment, contradicting the view that women are more ethical than men.

Ideally, it is expected that prospective accountants' ethical behaviour would be shaped by their morality and religiosity, with demographic factors such as age and institutional affiliation further influencing these relationships. Prospective accountants with strong moral foundations would likely demonstrate a clear sense of right and wrong, consistently applying ethical principles in their decision-making, regardless of external pressures. Those with a solid religious grounding may also be more inclined to uphold ethical standards, drawing on their faith to guide their actions in challenging situations. Age may influence antecedents of ethical behaviour (AEB), as older students could exhibit greater moral sensitivity and religiosity. Gender, however, would not show significant differences in AEB, suggesting that both male and female prospective accountants would exhibit similar levels of morality and religiosity. Institutional affiliation could also impact AEB, with students from institutions emphasising ethics and religiosity likely to demonstrate heightened ethical awareness.

1.1 Statement of the Problem

Ghana's position on Transparency International's Corruption Perceptions Index highlights the pervasive nature of corruption in both the public and private sectors. With a score of 40 on a scale from 0 (highly corrupt) to 100 (very clean), Ghana has been considered one of the most corrupt countries since 2017. Although there was a slight improvement to a score of 43 in 2020, this progress has been minimal, indicating that corruption remains a significant issue (Transparency International, 2020). In the 2023 Index, Ghana ranked 70th out of 180 countries, where the highest-ranked country is regarded as having the most transparent public sector (Transparency International, 2023). Despite efforts to enhance ethical practices, the pervasive influence of corruption, as demonstrated by Ghana's ranking on Transparency International's Corruption Perceptions Index, raises critical questions about how moral foundations and religiosity can influence accounting students' ethical intentions. While morality and religiosity are expected to guide prospective accountants in making ethical decisions, the demographic factors of age, gender, and institutional affiliation may further shape these ethical perceptions and behaviours. Research suggests that a strong moral foundation and religiosity can deter unethical actions. However, the growing social acceptance of corruption may weaken students' resolve, particularly as they transition into professional environments. This underscores the need to assess how morality, religiosity, and demographic factors impact the academic and professional ethical behaviour of prospective accountants.

Studies on AEB across demographics have produced conflicting results. For example, Sofyani et al. (2016) found a significant difference in religiosity commitment between female and male students, with females demonstrating stronger religiosity commitment. In contrast, Helmy (2018) examined the influence of ethical orientation, gender, and religiosity on accounting students' ethical judgments and found no support for the idea that women are more ethical than men in their decisions. Alleyne et al. (2006) studied moral intensity perceptions among final-year accounting students in Barbados and found no significant gender differences in perceived moral intensity. Similarly, no age-related differences in moral intensity were observed. However, Sari et al. (2021) investigated the



impact of ethics education on ethical perceptions and found significant differences based on the type of university attended, with students from religious-based universities exhibiting stronger ethical perceptions.

Apart from contradictory findings, the study will address a geographical and population gap as few studies in Ghana have examined demographic differences in morality and religiosity of accounting students. According to literature search over the past decade in Ghana, only one study by Frimpong and Omane-Adjekum (2024) has examined gender differences in accounting students' morality. This clearly indicates that studies in AEB among prospective accountants based on demographic factors such as age, gender and institutional affiliation in Ghana are still in an embryonic stage.

1.2 Research Objectives

The study was guided by the following objectives:

- i. To determine the level of prospective accountants' antecedent of ethical behaviour (AEB) (morality and religiosity).
- ii. To examine the difference in AEB among prospective accountants based on age.
- iii. To examine the difference in AEB among prospective accountants based on gender.
- iv. To examine the difference in AEB among prospective accountants based on institutional affiliation.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Kohlberg's Theory of Moral Development

Developed by Lawrence Kohlberg in the 1950s, Kohlberg's Theory of Moral Development describes how people develop their moral reasoning over time. Kohlberg, building on Jean Piaget's early research on children's moral development, postulated that moral reasoning develops in three major phases, each of which consists of two stages that correspond to progressively more complex ethical understandings. According to the theory, there are three phases of moral development: pre-conventional, conventional, and post-conventional. People make moral judgements at the pre-conventional level based on the results of their activities, such as avoiding punishment or pursuing rewards. At a conventional level, people prioritise upholding connections and social order by following the norms and trying to win others' approval. People at the post-conventional level are distinguished by their tendency to challenge social conventions in order to promote the abstract ethical concepts of justice, equality, and human rights (Kohlberg, 1973; Kohlberg, 1976; Kohlberg & Hersh, 1977; Kohlberg, 1994; Piaget, 2013).

The Theory of Moral Development by Kohlberg provides important insights into how the ethical conduct of aspiring accountants may change depending on their moral reasoning proficiency. In the present study, morality and religion are important antecedents that influence ethical decision-making. Kohlberg's phases offer a framework for comprehending the ways in which accounting students at various developmental stages approach ethical quandaries. As students advance through Kohlberg's phases, they develop increasingly complex moral reasoning skills, which may result in more morally sound accounting scenarios. In this development, demographic factors including age, gender, and institutional affiliation may be important. For example, more life experience may cause older students to display more advanced phases of moral development, while gender and institutional affiliation may have an impact on the ethical principles and values that direct students' actions. This hypothesis contributes to the understanding of how the interplay of personal morality, religious beliefs, and demographic characteristics shapes ethical behaviour among aspiring accountants.

2.2 Empirical Review

2.2.1 Level of Prospective Accountants' Antecedent of Ethical Behaviour

In Ghana, Frimpong and Omane-Adjekum (2024) investigated morality among accounting students across gender. The results revealed that accounting students have a high level of morality. Nazaruddin et al. (2018) analysed the moderating effect of religiosity and gender on the relationship between love of money and students' ethical perceptions. They reported that accounting students were highly religious and perceived questionable accounting actions as unethical. Similarly, Singh et al. (2020) explored the level of ethical sensitivity and its relationship with religiosity among final-year accounting students in Malaysia. Their findings revealed that accounting students were ethically sensitive and demonstrated a strong connection between their religiosity and ethical decision-making. Resty (2018) conducted a study on accounting students in Minangkabau and concluded that religiosity positively influenced ethical judgment. The study indicated that accounting students exhibited a high level of religiosity, as individuals with strong religious values consistently applied those principles in distinguishing ethical from unethical behaviour in their decision-making processes.



Alleyne et al. (2006) examined the perceptions of moral intensity among final-year undergraduate accounting students in Barbados and found that students exhibited high levels of moral intensity across all scenarios. These scenarios highlighted factors such as magnitude of consequences, probability of effect, temporal immediacy, concentration of effect, proximity, and social consensus, which shaped students' perceived moral intensity regarding ethical dilemmas. The researchers observed that students heightened moral intensity in non-audit-related scenarios might have been influenced by self-preservation concerns, particularly given the "health-threatening" nature of the scenario presented. Furthermore, these non-audit-related scenarios demanded less technical knowledge and interpretation in ethical decision-making processes. Similarly, Oboh (2019) investigated the impact of personal and moral intensity variables on ethical recognition, ethical judgment, and ethical intention among accounting professionals. The study revealed that accounting professionals demonstrated high ethical sensitivity and were more inclined to make ethical judgments and decisions.

2.2.2 Prospective Accountants' Antecedent of Ethical Behaviour and Age

Conroy and Emerson (2004) conducted a survey among students from two Southern United States universities, one public and the other a private religious institution, and found that age significantly influenced ethical perception. Their findings revealed that in 11 of the vignettes used, older age was a significant predictor of ethical perception at the 10% level, showing the role of age in ethical decision-making. In contrast, Alleyne et al. (2006), in their study on moral intensity among final-year undergraduate accounting students in Barbados, found no significant differences in perceptions of moral intensity across different age groups. Meanwhile, Oboh (2019) examined the influence of personal and moral intensity variables on ethical decision-making among accounting professionals and reported that age significantly affected ethical recognition, judgment, and intention. Specifically, professionals aged 30–39 demonstrated higher ethical sensitivity, whereas those aged 40 and above were more inclined toward making ethical judgments and decisions.

2.2.3 Prospective Accountants' Antecedent of Ethical Behaviour and Gender

In Ghana, Frimpong and Omane-Adjekum (2024) examined morality among accounting students and found no statistically significant differences in morality levels between male and female students. Similarly, Sofyani et al. (2016) investigated ethical sensitivity and religious commitment among prospective accountants at the University of Muhammadiyah Yogyakarta, revealing that gender influenced both factors. Female students exhibited stronger religiosity commitment, supporting the view that women are generally more ethical, less aggressive, and more risk-averse than men. However, Helmy (2018), in a study on the effects of ethical orientation, gender, and religiosity on accounting students' ethical judgment, found no evidence to suggest that women are more ethical than men, indicating that gender did not significantly affect ethical behaviour. Alleyne et al. (2006) explored perceptions of moral intensity among final-year accounting students in Barbados and reported no significant gender differences in perceived moral intensity. In contrast, Oboh (2019) discovered that gender significantly influenced ethical recognition, judgment, and intention among accounting professionals, with male respondents demonstrating higher ethical sensitivity and a greater tendency to make ethical decisions.

2.2.4 Prospective Accountants' Antecedent of Ethical Behaviour and Institutional Affiliation

Sari et al. (2021) investigated the effectiveness of ethics education in instilling core ethical values and examined differences in ethical perceptions between students in religious and public universities. The findings revealed significant differences, indicating that the type of university students attend influences the development of their ethical behaviour, with religious-based universities fostering stronger ethical perceptions. Similarly, Mujtaba et al. (2011) investigated the ethical maturity of individuals in the public and private sectors in Iranian cities such as Tehran, Karaj, and Kerman, focusing on the role of institutional environment in affecting ethical perceptions. Their findings indicated differences in ethical maturity levels, with public sector individuals scoring higher in personal business ethics compared to those in the private sector, students, and unemployed individuals. This suggests that private institutions may create an environment more conducive to cultivating ethical behaviours.

2.3 Conceptual Framework

The conceptual framework in Figure 1 illustrates the hypothesised relationships between demographic factors (age, gender, and institutional affiliation) and the antecedents of ethical behaviour, specifically morality and religiosity. The framework suggests that age (H1) is expected to have a direct influence on ethical behaviour, implying that ethical perspectives and values may evolve as individuals mature, potentially affecting their sense of morality and religiosity. Additionally, gender (H2) is hypothesised to impact ethical behaviour, with the notion that societal and cultural gender roles may shape ethical beliefs differently. Lastly, institutional affiliation (H3) is proposed to influence ethical behaviour, under the assumption that different institutional environments may foster unique ethical values and

attitudes. This model aims to explore how these demographic variables contribute to understanding the antecedents of ethical behaviour, emphasising morality and religiosity as key components.

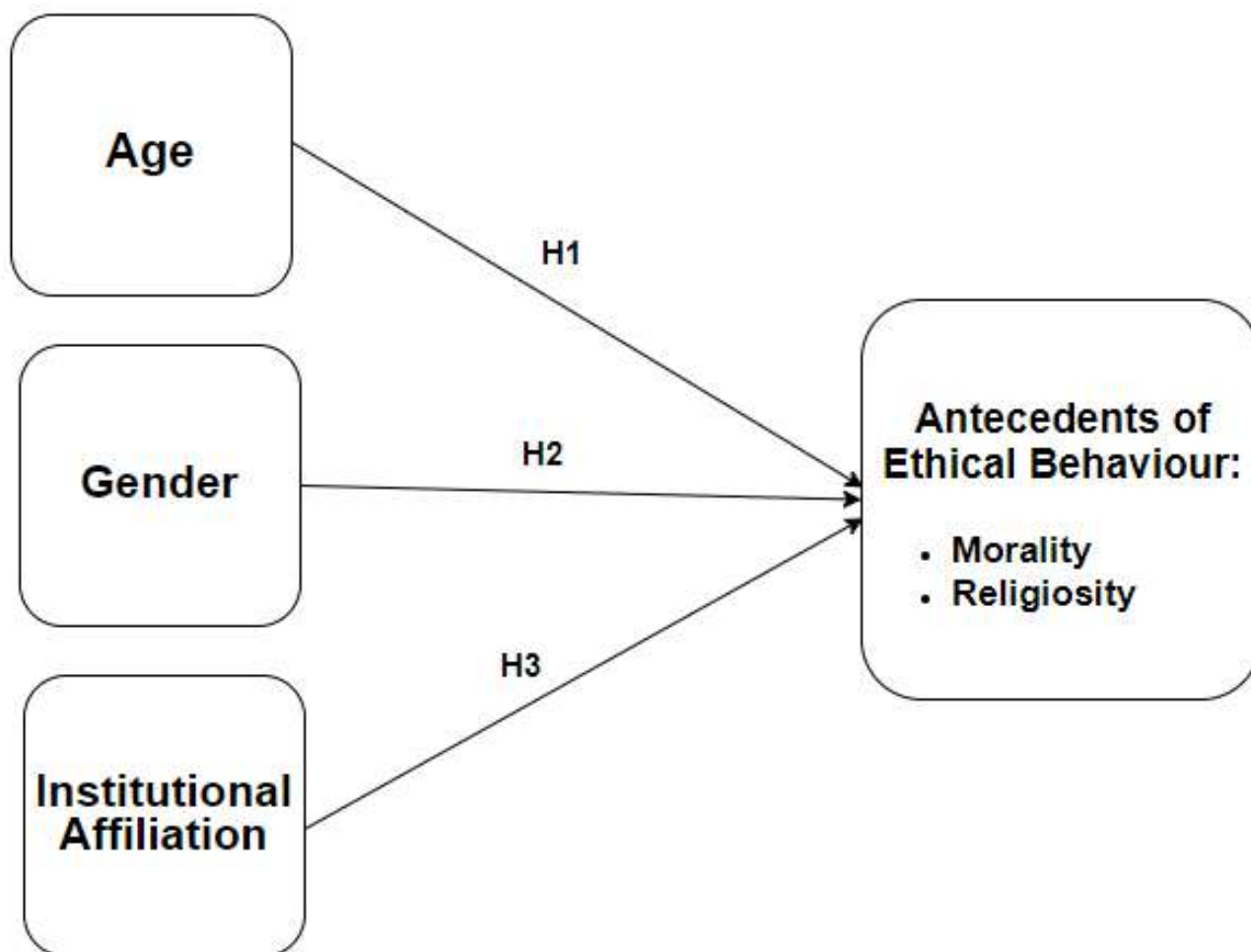


Figure 1

Conceptual Framework Depicting Age, Gender, and Institutional Affiliation Difference in AEB

III. METHODOLOGY

3.1 Research Design and Sampling Procedure

The study employed a cross-sectional survey technique to ascertain how demographics affect future accountants' AEB. Only final-year accounting education students at the University of Cape Coast (UCC) and the University of Education, Winneba (UEW) provided the data. A census method was used to include all final-year students in this field. The focus on final-year students was justified by their extensive knowledge of accounting principles and ethical frameworks, which enables them to provide valuable perspectives on the factors influencing anti-corruption efforts in the accounting sector. Because there were 120 final-year accounting education students from UCC and 53 from UEW overall, this significant group was well covered.

3.2 Instrumentation

The study's instruments were a structured, five-part, closed-ended questionnaire that gathered comprehensive data on the variables under investigation. Section A focused on collecting demographic information, including the participants' age, gender, and institution, in order to provide a baseline image of the sample. Section B included a 20-item scale adapted from Katz and Schmida (1992) to assess the level of religious participation and underlying beliefs among the accounting students. Ten measures assessed religious beliefs, while ten items assessed observance of religious activities. The 12-item Moral Efficacy scale, which was adapted from Albaum and Peterson (2006), May et al. (2014), and Onumah (2019), was used in Section C to measure students' confidence in their capacity to behave morally. Section D evaluated moral meaningfulness using an 8-item scale adapted from May et al. (2014) and Ahinful et al. (2017), focusing on the importance that students place on moral values in their daily lives. Finally, section E



employed a 12-item moral courage scale, which was adapted from Howard (2012), May et al. (2014), and Sonnentag and Barnett (2016), to assess accounting students' readiness to act morally under pressure. The data collected was assessed for reliability of which the results are presented in Table 1. The reliability for the entire questionnaire was .892, which suggested that, largely, the indicators had internal consistency reliability (Nunnally & Bernstein, 2008) which was sufficient for the study.

Table 1
Reliability Test

| Scale | | Respondents | No. of Items | Cronbach's Alpha |
|-------------|----------------------------------|-------------|--------------|------------------|
| Religiosity | Religious Activities (Practices) | 173 | 10 | .684 |
| | Religious Principles (Beliefs) | 173 | 10 | .686 |
| Morality | Moral Efficacy | 173 | 12 | .610 |
| | Moral Meaningfulness | 173 | 8 | .824 |
| | Moral Courage | 173 | 12 | .848 |
| Overall | | 173 | 52 | .892 |

3.3 Data Analysis

Both descriptive and inferential statistics were used in the analysis of the data obtained. Descriptive statistics included frequency counts, percentages, averages, and standard deviations. One-way ANOVA and independent sample t-tests were used for the inferential analysis. To make sure the assumptions for using the t-tests and ANOVA were met, a normality test, Levene's test, robust test for equality of means was performed, with a significance threshold of .05.

IV. FINDINGS & DISCUSSION

4.1 Findings

4.1.1 Background Information of the Respondents

The background information of the respondents was analysed using frequency and percentages. The results on the background information of the respondents are shown in Table 2.

Table 2
Background Information of the Respondents

| Demography | Subscale | Frequency | Percentages (%) |
|-------------|--|-----------|-----------------|
| Gender | Male | 110 | 63.60 |
| | Female | 63 | 36.40 |
| Age | Below 25 years | 124 | 71.70 |
| | 25 – 30 years | 44 | 25.40 |
| | Above 30 years | 5 | 2.90 |
| Institution | University of Cape Coast (UCC) | 120 | 69.40 |
| | University of Education, Winneba (UEW) | 53 | 30.60 |

From Table 2, the study involved 173 accounting students, showcasing a diverse and dynamic demographic profile. Male respondents dominated the sample, representing 63.6%, while females accounted for 36.4%, reflecting the gender composition of the accounting programmes surveyed. Age-wise, majority of the students (71.7%) were under 25 years, suggesting a youthful cohort actively pursuing reading the Accounting Programme. Those aged between 25 and 30 years comprised 25.4%, while a small but notable 2.9% were above 30 years, showing a blend of traditional and non-traditional students in the study. In terms of institutional representation, the UCC emerged as the primary source of participants, contributing 69.4% of the respondents, indicating its prominence in accounting education within the region. The UEW followed with 30.6%, further enriching the diversity of the data.

4.1.2 Test for Normality

Sample size plays a vital role in determining the normality of a dataset. For smaller sample sizes, achieving normality cannot always be guaranteed. For instance, Altman (1991, as cited in Rochon et al., 2012) demonstrated that even a sample of 50 drawn from a normal distribution could appear non-normal. Similarly, Blanca et al. (2013) analysed 693 datasets with sample sizes ranging from 10 to 30, focusing on skewness and kurtosis. Their findings revealed that only 5.5% of these datasets approximated a normal distribution, with skewness and kurtosis values falling between ± 0.25 . These findings show the importance of assessing normality before analysis, even with small



sample sizes. To ensure normality, skewness tests are recommended due to their reliability across both small and large sample sizes (Kim, 2013). In this study, the normality of the data was assessed by examining skewness statistics. According to Kim (2013), for medium-sized samples ($50 < n < 300$), skewness values within the range of ± 1.96 to ± 3.29 are indicative of normal distribution. With a sample size of 173, the skewness statistics for all variables fell within this acceptable range, and the mean and median values were approximately equal, as presented in Table 3. This confirmation of normal distribution validated the use of parametric statistical tools for data analysis.

Table 3*Test for Normality*

| Variable | | | Statistic | Std. Error |
|-------------|----------------------------------|----------|-----------|------------|
| Religiosity | Religious Activities (Practices) | Mean | 3.128 | .040 |
| | | Median | 3.200 | |
| | | Skewness | .376 | .185 |
| | Religious Principles (Beliefs) | Mean | 3.420 | .053 |
| | | Median | 3.400 | |
| | | Skewness | 2.636 | .185 |
| | Overall | Mean | 3.275 | .042 |
| | | Median | 3.300 | |
| | | Skewness | 1.547 | .185 |
| Morality | Moral Efficacy | Mean | 3.135 | .031 |
| | | Median | 3.167 | |
| | | Skewness | .180 | .185 |
| | Moral Meaningfulness | Mean | 3.294 | .030 |
| | | Median | 3.250 | |
| | | Skewness | -1.364 | .185 |
| | Moral Courage | Mean | 3.110 | .033 |
| | | Median | 3.083 | |
| | | Skewness | -.851 | .185 |
| | Overall | Mean | 3.166 | .026 |
| | | Median | 3.188 | |
| | | Skewness | -1.778 | .185 |

Table 4*Levene's Test for Equality of Variances*

| Dependent Variable | Independent Variable | F | Sig. |
|----------------------------------|----------------------|-------|------|
| Religious Activities (Practices) | Gender | .168 | .682 |
| | Institution | .000 | .990 |
| Religious Principles (Beliefs) | Gender | .423 | .516 |
| | Institution | .225 | .636 |
| Religiosity | Gender | .004 | .953 |
| | Institution | .012 | .913 |
| Moral Efficacy | Gender | .471 | .493 |
| | Institution | .072 | .788 |
| Moral Meaningfulness | Gender | .359 | .550 |
| | Institution | .000 | .991 |
| Moral Courage | Gender | 1.564 | .213 |
| | Institution | 1.834 | .177 |
| Morality | Gender | .289 | .591 |
| | Institution | .929 | .337 |

**Table 5***Robust Test for Equality of Means (Welch)*

| Dependent Variable | Independent Variable | Statistic | df1 | df2 | Sig. |
|----------------------------------|----------------------|-----------|-----|--------|------|
| Religious Activities (Practices) | Age | .418 | 2 | 12.899 | .667 |
| Religious Principles (Beliefs) | Age | .282 | 2 | 10.684 | .760 |
| Religiosity | Age | .166 | 2 | 10.886 | .849 |
| Moral Efficacy | Age | .496 | 2 | 11.304 | .622 |
| Moral Meaningfulness | Age | 2.454 | 2 | 11.205 | .131 |
| Moral Courage | Age | .404 | 2 | 11.896 | .676 |
| Morality | Age | 1.194 | 2 | 11.550 | .338 |

Parametric mean comparison tests, such as t-tests and ANOVA, require the assumption of equal variance, which ensures that the variances of the groups being tested are consistent. Verifying the assumption of homogeneity of variance is key before conducting these tests. This verification ensures that the variances of the dependent variable (AEB) are uniform across the sub-groups of the independent variables (gender, institution, and age). As shown in Tables 4 and 5, the homogeneity of variance assumption is satisfied, confirming the appropriateness of independent sample t-tests and ANOVA for further statistical analysis.

4.1.3 Level of Prospective Accountants' AEB

Research Objective 1 determined the level of prospective accountants' AEB (morality and religiosity). Mean and standard deviation was used to measure the level of AEB among accounting students. A mean value from 1 to 2 indicates low level, 2.1 to 3 indicates moderate level, and 3.1 to 4 indicates high level. The results are presented in Table 6.

Table 6*Accounting Students' AEB*

| Variable | Mean | Standard Deviation |
|----------------------------------|------|--------------------|
| Religious Activities (Practices) | 3.13 | .53 |
| Religious Principles (Beliefs) | 3.42 | .70 |
| Religiosity (Overall) | 3.28 | .55 |
| Moral Efficacy | 3.14 | .40 |
| Moral Meaningfulness | 3.29 | .39 |
| Moral Courage | 3.11 | .43 |
| Morality (Overall) | 3.17 | .34 |

Key: Low: 1 – 2; Moderate: 2.1 – 3; High: 3.1 – 4

From Table 6, the findings revealed that accounting students demonstrated a high level of AEB overall (religiosity [M = 3.28, SD = .55]; morality [M = 3.17, SD = .34]). In terms of religiosity, accounting students exhibited a high commitment to both religious practices, such as observing sacred days, fasting, and giving tithes, and religious beliefs, including faith in divine authority, moral accountability, and adherence to religious laws. This indicates that religiosity plays a role in shaping their ethical perspectives and its influence is profoundly ingrained in their professional decision-making. Similarly, the morality of the accounting students, assessed through dimensions such as moral efficacy, moral meaningfulness, and moral courage, also reflected a high level. The findings show that accounting students possess a foundational understanding of ethical principles and recognise the importance of morality in their actions by expressing confidence in their ethical knowledge, practical commitment to moral behaviour and their willingness to confront ethical challenges.

4.1.4 Difference in AEB among Prospective Accountants Based on Age

Research Objective 2 examined the difference in AEB among prospective accountants based on age. A One-Way ANOVA, conducted at a significance level of .05, was used to determine whether significant differences exist among the age groups of accounting students regarding their AEB, encompassing morality and religiosity. This statistical tool was appropriate as the independent variable, age, comprised three distinct groups (Below 25 years, 25–30 years, and Above 30 years), while the dependent variable, AEB, was continuous and normally distributed. The results of this analysis are presented in Table 7.

**Table 7***Difference in AEB among Accounting Students Based on Age*

| Variable | Age Group | N | Mean | SD | ANOVA | | | | | |
|----------|-----------|-----|------|-----|----------------|----------------|-----|-------------|-------|------|
| | | | | | | Sum of Squares | df | Mean Square | F | Sig. |
| RA | Below 25 | 124 | 3.13 | .55 | Between Groups | .060 | 2 | .030 | .106 | .900 |
| | 25-30 | 44 | 3.13 | .50 | Within Groups | 48.452 | 170 | .285 | | |
| | Above 30 | 5 | 3.02 | .25 | Total | 48.512 | 172 | | | |
| Variable | Age Group | N | Mean | SD | ANOVA | | | | | |
| | | | | | | Sum of Squares | df | Mean Square | F | Sig. |
| RP | Below 25 | 124 | 3.44 | .76 | Between Groups | .217 | 2 | .109 | .220 | .803 |
| | 25-30 | 44 | 3.36 | .51 | Within Groups | 84.010 | 170 | .494 | | |
| | Above 30 | 5 | 3.36 | .81 | Total | 84.228 | 172 | | | |
| Variable | Age Group | N | Mean | SD | ANOVA | | | | | |
| | | | | | | Sum of Squares | df | Mean Square | F | Sig. |
| RR | Below 25 | 124 | 3.29 | .59 | Between Groups | .090 | 2 | .045 | .147 | .863 |
| | 25-30 | 44 | 3.25 | .44 | Within Groups | 51.963 | 170 | .306 | | |
| | Above 30 | 5 | 3.19 | .51 | Total | 52.053 | 172 | | | |
| Variable | Age Group | N | Mean | SD | ANOVA | | | | | |
| | | | | | | Sum of Squares | df | Mean Square | F | Sig. |
| ME | Below 25 | 124 | 3.12 | .44 | Between Groups | .112 | 2 | .056 | .338 | .714 |
| | 25-30 | 44 | 3.16 | .32 | Within Groups | 28.087 | 170 | .165 | | |
| | Above 30 | 5 | 3.25 | .29 | Total | 28.198 | 172 | | | |
| Variable | Age Group | N | Mean | SD | ANOVA | | | | | |
| | | | | | | Sum of Squares | df | Mean Square | F | Sig. |
| MM | Below 25 | 124 | 3.27 | .40 | Between Groups | .470 | 2 | .235 | 1.563 | .212 |
| | 25-30 | 44 | 3.32 | .37 | Within Groups | 25.553 | 170 | .150 | | |
| | Above 30 | 5 | 3.58 | .29 | Total | 26.023 | 172 | | | |
| Variable | Age Group | N | Mean | SD | ANOVA | | | | | |
| | | | | | | Sum of Squares | df | Mean Square | F | Sig. |
| MC | Below 25 | 124 | 3.10 | .43 | Between Groups | .111 | 2 | .055 | .297 | .744 |
| | 25-30 | 44 | 3.15 | .46 | Within Groups | 31.720 | 170 | .187 | | |
| | Above 30 | 5 | 3.18 | .25 | Total | 31.831 | 172 | | | |
| Variable | Age Group | N | Mean | SD | ANOVA | | | | | |
| | | | | | | Sum of Squares | df | Mean Square | F | Sig. |
| MR | Below 25 | 124 | 3.15 | .35 | Between Groups | .164 | 2 | .082 | .703 | .496 |
| | 25-30 | 44 | 3.19 | .32 | Within Groups | 19.826 | 170 | .117 | | |
| | Above 30 | 5 | 3.31 | .22 | Total | 19.990 | 172 | | | |

RA - Religious Activities; RP - Religious Principles (Beliefs); RR - Religiosity; ME - Moral Efficacy; MM - Moral Meaningfulness; MC - Moral Courage; MR - Morality.

The results, as shown in Table 7, indicated no statistically significant differences in the mean scores across the three age groups for religiosity ($F[2, 170] = .147, p = .863; p > .05$) and morality ($F[2, 170] = .703, p = .496; p > .05$). Consequently, no post-hoc comparison tests were conducted. This suggests that ethical values such as religiosity and morality are similar across the various age groups. Regardless of whether students are younger (Below 25 years), in the middle age group (25–30 years), or older (Above 30 years), their levels of religiosity and morality remain relatively similar. Overall, these results challenge the assumption that age-related maturity necessarily leads to higher religiosity or morality.

4.1.5 Difference in AEB among Prospective Accountants Based on Gender

Research Objective 3 examined the difference in AEB among prospective accountants based on gender. The dependent variable in this analysis is accounting students' AEB, while gender serves as the independent variable, with two categories: male and female accounting students. To assess whether there is a significant difference in the AEB between male and female students, an independent sample t-test was conducted at a significance level of .05. This statistical tool was appropriate because the independent variable (gender) has two groups, and the dependent variable (AEB) is normally distributed. The results of the analysis are presented in Table 8.

Table 8

Difference in AEB among Accounting Students Based on Gender

| Variable | Gender | N | Mean | SD | t | df | Sig. |
|----------|--------|-----|------|-----|-------|-----|------|
| RA | Male | 110 | 3.14 | .56 | .250 | 171 | .803 |
| | Female | 63 | 3.11 | .48 | | | |
| Variable | Gender | N | Mean | SD | t | df | Sig. |
| RP | Male | 110 | 3.41 | .70 | -.352 | 171 | .725 |
| | Female | 63 | 3.44 | .71 | | | |
| Variable | Gender | N | Mean | SD | t | df | Sig. |
| RR | Male | 110 | 3.27 | .58 | -.105 | 171 | .916 |
| | Female | 63 | 3.28 | .49 | | | |
| Variable | Gender | N | Mean | SD | t | df | Sig. |
| ME | Male | 110 | 3.15 | .38 | .823 | 171 | .412 |
| | Female | 63 | 3.10 | .45 | | | |
| Variable | Gender | N | Mean | SD | t | df | Sig. |
| MM | Male | 110 | 3.32 | .41 | 1.346 | 171 | .180 |
| | Female | 63 | 3.24 | .35 | | | |
| Variable | Gender | N | Mean | SD | t | df | Sig. |
| MC | Male | 110 | 3.14 | .46 | 1.306 | 171 | .193 |
| | Female | 63 | 3.05 | .37 | | | |
| Variable | Gender | N | Mean | SD | t | df | Sig. |
| MR | Male | 110 | 3.19 | .36 | 1.375 | 171 | .171 |
| | Female | 63 | 3.12 | .30 | | | |

RA - Religious Activities; RP - Religious Principles (Beliefs); RR - Religiosity; ME - Moral Efficacy; MM - Moral Meaningfulness; MC - Moral Courage; MR - Morality.

The results in Table 8 indicated that there were no statistically significant differences in AEB between male and female accounting students. Specifically, the mean scores for religiosity ($M = 3.27, SD = .58$ for male; $M = 3.28, SD = .49$ for female; $t(171) = -.105, p = .916; p > .05$) and morality ($M = 3.19, SD = .36$ for male; $M = 3.12, SD = .30$ for female; $t(171) = 1.375, p = .171; p > .05$) did not differ. This suggests that both male and female accounting students demonstrate similar levels of religiosity and morality, indicating that gender does not influence their antecedents of ethical behaviour. The fact that both male and female students scored similarly on these measures suggests that, in this context, accounting students perceive or engage with ethical principles irrespective of their gender. This result indicates that male and female accounting students share similar ethical foundations in terms of their religiosity and morality.



4.1.6 Difference in AEB among Prospective Accountants Based on Institutional Affiliation

Research Objective 4 examined the difference in AEB among prospective accountants based on institutional affiliation. The dependent variable in this analysis is accounting students' AEB, while the independent variable is institutional affiliation, which consists of two categories: UCC and UEW accounting students. To determine if there is a significant difference in AEB between students from these two institutions, an independent sample t-test was conducted at a significance level of .05. This statistical tool was suitable as the independent variable (institutional affiliation) includes two groups, and the dependent variable (AEB) is normally distributed. The results of the analysis are presented in Table 9.

Table 9

Difference in AEB among Prospective Accountants Based on Institutional Affiliation

| Variable | Institution | N | Mean | SD | t | df | Sig. |
|----------|-------------|-----|------|-----|-------|-----|------|
| RA | UCC | 120 | 3.11 | .54 | -.684 | 171 | .495 |
| | UEW | 53 | 3.17 | .52 | | | |
| Variable | Institution | N | Mean | SD | t | df | Sig. |
| RP | UCC | 120 | 3.44 | .76 | .480 | 171 | .632 |
| | UEW | 53 | 3.38 | .54 | | | |
| Variable | Institution | N | Mean | SD | t | df | Sig. |
| RR | UCC | 120 | 3.27 | .58 | -.007 | 171 | .994 |
| | UEW | 53 | 3.28 | .49 | | | |
| Variable | Institution | N | Mean | SD | t | df | Sig. |
| ME | UCC | 120 | 3.15 | .41 | .919 | 171 | .359 |
| | UEW | 53 | 3.09 | .40 | | | |
| Variable | Institution | N | Mean | SD | t | df | Sig. |
| MM | UCC | 120 | 3.30 | .37 | .351 | 171 | .726 |
| | UEW | 53 | 3.28 | .43 | | | |
| Variable | Institution | N | Mean | SD | t | df | Sig. |
| MC | UCC | 120 | 3.11 | .44 | -.056 | 171 | .955 |
| | UEW | 53 | 3.11 | .42 | | | |
| Variable | Institution | N | Mean | SD | t | df | Sig. |
| MR | UCC | 120 | 3.17 | .33 | .483 | 171 | .630 |
| | UEW | 53 | 3.15 | .37 | | | |

RA - Religious Activities; RP - Religious Principles (Beliefs); RR - Religiosity; ME - Moral Efficacy; MM - Moral Meaningfulness; MC - Moral Courage; MR - Morality.

The results in Table 9 indicated that there were no statistically significant differences in AEB between UCC and UEW accounting students. Specifically, the mean scores for religiosity ($M = 3.27$, $SD = .58$ for UCC; $M = 3.28$, $SD = .49$ for UEW; $t(171) = -.007$, $p = .994$; $p > .05$) and morality ($M = 3.17$, $SD = .33$ for UCC; $M = 3.15$, $SD = .37$ for UEW; $t(171) = .483$, $p = .630$; $p > .05$) did not differ. This suggests that students from both UCC and UEW exhibit similar levels of ethical awareness and moral values regardless of their institution despite the potential differences in the institutional environments. This indicates a shared cultural or educational framework across both institutions that fosters similar ethical perspectives among accounting students.

4.2 Discussion

The study determined the level of prospective accountants' AEB (morality and religiosity). The findings revealed that accounting students demonstrated a high level of AEB overall. Accounting students are deeply committed to religious practices and beliefs, including observing sacred days, fasting, and adherence to divine authority and moral accountability. This strong religiosity aligns with findings by Nazaruddin et al. (2018) and Singh et al. (2020), who discovered the role of religiosity in shaping ethical perceptions and decision-making among accounting students. Similarly, Resty (2018) found that students with high religiosity were more likely to consistently apply religious principles when evaluating ethical dilemmas. These observations show that religiosity does not merely serve as a private belief system but also informs the ethical frameworks accounting students use in professional scenarios. The high religiosity observed among accounting students in the current study may reflect cultural and societal norms within Ghana, where religious values are often interwoven with education and personal conduct. Again, accounting students demonstrated high levels of moral efficacy, moral meaningfulness, and moral courage. These dimensions show their confidence in their ethical knowledge, their commitment to upholding moral principles, and



their readiness to face ethical challenges. This finding corroborates the results of Frimpong and Omane-Adjekum (2024), which also identified high levels of morality among Ghanaian accounting students. The current findings also resonate with Alleyne et al.'s (2006) study, which reported the importance of moral intensity in students' ethical evaluations and decision-making processes. Accounting students' ability to engage with ethical principles suggests a foundational preparation to navigate professional challenges ethically, a critical attribute for individuals entering a profession where ethical dilemmas are commonplace. The results also correspond with the findings of Oboh (2019) who noted that accounting professionals demonstrated high ethical sensitivity and were more inclined to make ethical judgments and decisions as a result of demonstrating high level of morality and religiosity.

Furthermore, the study examined the difference in AEB among prospective accountants based on age, gender, and institutional affiliation. The results showed that there were no statistically significant differences in AEB among accounting students based on age, gender, and institutional affiliation. The results indicated that accounting students' religiosity and morality remain consistent across age groups, with no significant differences observed between younger students (below 25 years), middle-aged students (25–30 years), and older students (above 30 years). This contrasts with studies such as Conroy and Emerson (2004) and Oboh (2019), which suggested that age significantly influences ethical perception and sensitivity, with older individuals displaying heightened ethical awareness. In the context of this study, this reflects a shared educational and cultural framework that fosters a uniform development of ethical values among accounting students, regardless of age. It is possible that the accounting students' ethical training and exposure to similar moral teachings neutralise any age-related variations in ethical perspectives. Additionally, Alleyne et al. (2006) similarly reported no significant differences in perceptions of moral intensity across age groups, supporting the notion that ethical values may not necessarily evolve with age among accounting students. These results challenge the assumption that age-related maturity equates to stronger ethical principles, suggesting instead that ethical development in this context may be more influenced by shared educational and societal values.

Moreover, the study found no significant differences in AEB between male and female accounting students. Both groups exhibited similar levels of religiosity and morality, suggesting that gender does not influence their ethical foundations. This aligns with studies by Frimpong and Omane-Adjekum (2024) and Helmy (2018), which reported no significant gender differences in morality and ethical judgments among accounting students. These findings show the possibility that in this cultural and educational context, gender-neutral ethical training and socialisation have succeeded in promoting equitable ethical standards among students. Conversely, the results differ from those of Sofyani et al. (2016), who observed that female students exhibited stronger religiosity commitment than their male counterparts, attributing this to broader societal perceptions of women as more ethical and risk-averse. This disparity might be explained by cultural differences or the specific characteristics of the sample populations. Furthermore, the current findings align with Alleyne et al. (2006), who found no significant gender differences in moral intensity perceptions among students, reinforcing the conclusion that gender may not be a significant determinant of ethical behaviour in the context of accounting education.

Finally, the lack of significant differences in AEB between accounting students from UCC and UEW suggests uniformity in ethical awareness and moral values across the two institutions. This finding is notable given the potential for institutional differences in curricula, educational environments, or values to influence students' ethical perspectives. The results differ from Sari et al. (2021) who found that students in religiously affiliated universities exhibited stronger ethical perceptions than those in public institutions, indicating the role of institutional culture in shaping ethical behaviour. Similarly, the results of this current contradict with Mujtaba et al. (2011) who indicated differences in ethical maturity levels, with public sector individuals scoring higher in personal business ethics compared to those in the private sector, students, and unemployed individuals suggesting that private institutions may create an environment more conducive to cultivating ethical behaviours. The observed similarity in AEB across institutions may reflect a shared cultural or educational framework in Ghana that transcends institutional boundaries. For instance, national guidelines or standardised curricula in accounting education may ensure consistency in ethical training. Additionally, societal values emphasising morality and religiosity may reinforce these behaviours regardless of the specific institutional environment.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

The study concluded that the high levels of ethical commitment observed among accounting students suggest that their educational experiences and societal norms have effectively instilled ethical values that prepare them to navigate professional challenges. This shows the capacity of accounting education in Ghana to produce morally and ethically conscious professionals, which is key in a field often fraught with ethical dilemmas. The results imply that ethical principles, such as moral courage and accountability, are being successfully internalised, which enhance ethical decision-making in real-world scenarios. The uniformity in antecedents of ethical behaviour across age groups



suggests that ethical development among accounting students is more influenced by shared educational and cultural frameworks than by age-related maturity. This challenges the assumption that ethical values naturally strengthen with age and instead highlights the importance of targeted ethical education in fostering consistent moral standards across diverse student demographics. The lack of gender differences in religiosity and morality suggests that accounting education and societal values in Ghana have succeeded in promoting equitable ethical standards among male and female students. This underscores the potential for education systems to mitigate gender biases in ethical training and ensure that ethical competence is developed uniformly across genders. Finally, the absence of significant differences in ethical behaviour antecedents between students from UCC and UEW indicates that institutional differences in curricula or environments have minimal impact on ethical development. This suggests that national educational policies and standardised curricula may play a vital role in promoting uniform ethical training, reinforcing the broader cultural and societal emphasis on morality and religiosity.

5.2 Recommendations

The study recommended that accounting programmes should place a stronger emphasis on integrating practical and scenario-based learning opportunities into their ethical education curricula. This will help students engage with real-world ethical dilemmas and enhance their ability to apply theoretical knowledge in professional contexts. Accounting students can develop a deeper understanding of the complexities involved in ethical decision-making, ensuring they are well-prepared for challenges in their careers by providing case studies, role-playing activities, and ethical simulations. Furthermore, institutions should continue to provide equal opportunities for male and female students to develop their ethical and moral values. This will promote inclusivity and ensure that all students are equally prepared to navigate ethical dilemmas in their professional lives. Furthermore, it is recommended that collaboration between institutions, such as the UCC and the UEW, should be encouraged to strengthen the ethical education framework. Institutions can share best practices through joint workshops, conferences, and exchange programmes to standardise ethical training. Such collaboration can help ensure that students from various institutions receive comparable ethical education, fostering a uniform ethical foundation across the accounting profession. Lastly, the study recommended that it is still important to offer tailored support for ethical development across different age groups. Younger students may benefit from mentoring programmes that expose them to ethical principles through the experiences of seasoned professionals, while older students might benefit from advanced ethical training that aligns with their professional experiences and aspirations. This targeted approach can ensure that students of all ages are adequately equipped to uphold ethical standards in their professional lives.

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