

# Does Ethic Content Matter in Influencing Accounting Students' Ethical Behavior?

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## Abstract

This study aims to examine whether ethic content in accounting education affects students' ethical behavior. This study also explores the possibility of students' individual aspects such as ethical culture, spiritual intelligence, gender, and intellectual intelligence as moderating variables towards the main relationship of ethic content and ethical behavior examined in this study. Out of 368 distributed-surveys, 310 surveys are collected providing this study with 84% return rate. However, only 288 surveys are further analyzed multiple linear regressions. This study finds that ethic content and students' individual aspects have no effect towards vocational school students' ethical behavior. However, this study finds that GPA is in fact negatively affects students' ethical behavior. Further, this study suggests that given the nature of accounting vocational schools, ethic education in accounting such schools is better developed and delivered pragmatically with various real-life cases rather than conceptual-type of delivery.

**Keywords:** Ethic content, ethical behavior

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## 1. INTRODUCTION

Discussions on the importance of ethics education in profession education (e.g. accountant, doctors, and nurses) have been very intense. In accounting profession, unethical conducts of accountants have caused a number of major scandals (e.g. Enron and WorldComm). Such scandals are evidence for the profession's lack of credibility (Brooks & Dunn, 2012, p. 366). In maintaining good credibility, ethics education is believed to be one of the solution (Jackling, Cooper, Leung, & Dellaportas, 2007, p. 929). However, previous research found that ethics content in profession curriculum is inadequate (Baetz & Sharp, 2004, p. 54; Low, Davey, & Hooper, 2008, p. 246).

According to Reiss & Mitra (1998, p. 1581), the behaviour of future professionals can be projected from the attitude of higher education students. Thus, the attitude of present accounting students may reflect their future behavior as professional accountant. For an accountant to have good behavior, it is crucial for them to understand profession credibility. A credible accountant behavior should reflect their professional expertise and trustworthiness. Therefore, professionals must maintain its professional credibility in showing that they are valuable to the society (Dezalay & Garth, 2004, p. 617). Maintaining professional credibility is imperative. However, it is also complicated (Dezalay & Garth, 2004, p. 618).

Higher education has an important role in producing high quality and credible professionals. According to Moretti (2004, p. 190) the presence of higher education institution found to increase the education level of its surrounding area, which in effect raises the number of educated labor force. In the current global ethical crisis, higher education is strongly demanded to produce intelligence graduates with good ethical behavior. The Association of Advance Collegiate Schools of Business (AACSB) even specifically requires ethics education to

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be accommodated in business schools curricula (Baetz & Sharp, 2004, p. 53). Ethics educators also believed that their teaching of ethics education is in favor of the profession needs (Blanthorne, Kovar, & Fisher, 2007, p. 355). Align with that, The International Federation of Accountant (IFAC) has also explicitly addressed the importance of ethics education for accountant.

By integrating ethics education in accounting curriculum, educators and researchers expect that accounting students' may have good morality expressed by their good behavior. Numerous research (i.e. Agustina & Susilawati, 2013; Becker & Ulstad, 2007; Brenner, Watkins, & Flynn, 2012; Fatmawati, 2007; Lucyanda & Endro, 2013; Maryani & Ludigdo, 2001; Nugrahaningsih, 2005; Rahman, 2003; Sapariyah & Dharma, 2016; Sari, 2014; Tikollah, Triwiyono, & Triyuwono, 2006; Triani, 2011; Ustadi & Utami, 2005) in the area of ethic education has been conducted. In most research, variables such as gender, locus of control, equity sensitivity, individual intelligence, ethics content, environment and ethical culture, are usually adopted.

An individual behavior can be classified into three aspects, namely individual, organizational, and environmental aspects (Tikollah et al., 2006). Whilst, organizational and environmental aspects have been widely research, nonetheless one ethical behavior has been rarely perceived from the perspective of individual aspects, such as intellectual intelligence, emotional intelligence, and spiritual intelligence. A person individual characteristics is inherent internal aspect of a person's moral reasoning and ethical decision making. Individual aspect of a person is less likely to change significantly in short period of time. Fundamentally, individual person's character is the main basis to develop ethical perception. According to Honeycutt, Glassman, Zugelder, & Karande (2001) and Elias (2002) a person's ethical perception is an important factor in influencing their ethical behavior.

Intellectual intelligence is one type of human intelligence. A person intellectual intelligence development is affected by the person's biological factor and external factor such as experience, education and culture. Tikollah et al. (2006) found that intellectual intelligence encourages ethical behavior, whilst emotional intelligence and spiritual intelligence do not. Meanwhile, previous research found that individual aspects, i.e. religiosity (Rahman, 2003), education and emotional intelligence, together with environmental aspects, i.e. organizational environment and family (Brenner et al., 2012). According to Maryani & Ludigdo (2001) the aforementioned variables are together affect accountant ethical behavior.

A number of researcher believes that gender may bring significant result to individual ethical behavior. Carol Gilligan (1982, in Velasquez, 2014, p. 40) argues that women has better morality than men. This is inline with (Ameen, Guffey, & McMillan, 1996, p. 596) findings that women are more sensitive to ethical issues rather than man. However, Becker & Ulstad (2007) found that individual ethical behavior is not gender-biased.

An individual has already been exposed with ethics education since childhood through family (Velasquez, 2014, p. 37). As people mature, some of their initial personal values will change due to internal and external factors. Yet, family values will remain the foundation of the change. In fact, according to Barker (2004), ethics education learnt from early childhood from family may help professionals escaping from moral crisis.

James rest (in Velasquez, 2014, p. 49) argues that there are four main stages precede an individual ethical behavior. First step is the process of recognizing ethical condition. Second step is making judgment on ethical behavior. Third step is cultivating desire to take action. The final step is execute the desire to behave. In going through with the whole four steps, which usually takes place simultaneously, several factors are influencing the process. According to Kohlberg's theory of moral development, moral reasoning is indeed takes place. However, Velasquez (2014, p. 49) argues, moral reasoning is not the only factors affecting. Based on Tikollah et al. (2006) individual, organizational and environmental aspects are the factors that influencing one moral behavior.

Based on the above discussions, the purpose of this study is two folds. First, this study is meant to explore whether ethic content taught in professional higher education may positively encourage students' ethical behaviour. Second, this study is conducted to find out whether individual aspects (i.e. spiritual intelligence, intellectual intelligence, ethics culture from family and gender) moderate the relationship between ethic content and students' ethical behavior.

In delivering the purposes of this study, six hypotheses are described as follows:

H1: Ethic content positively affects students' ethical behavior.

H2: Ethic culture (family culture) moderates the relationship between ethic content and students ethical behavior.

- H3: Spiritual intelligence moderates the relationship between ethic content and student ethical behavior.  
 H4: Gender moderates the relationship between ethic content and students ethical behavior.  
 H5: Intellectual intelligence moderates the relationship between ethic content and students ethical behavior.  
 H6: Spiritual intelligence, ethic culture, intellectual intelligence, and gender moderate the relationship between ethic content and students ethical behavior.

## 2. RESEARCH METHOD

### 2.1. Research Object

The population of this study is students of accounting vocational schools. Sample of this study is students of a leading accounting vocational schools in Yogyakarta. There were 368 students participating in this study. Two criteria are set for choosing participants, first, participating students must have taken auditing and ethics for business and profession courses, and second, the students agreed to participate in this study.

### 2.2. Data Collection Procedure

In this study, 368 questionnaire surveys are distributed in hard-copy. Each returned questionnaires are then check for acceptability (i.e. free from bias and respondents answering each of the question items) for further analysis. Only questionnaires that are acceptable will be further analysed for hypothesis testing. Students respondents are requested to finish filling out their questionnaires in 10 to 15 minutes.

This study explores whether (1) ethic content have positive relationship with students' ethical behavior; and (2) whether individual aspects (i.e. spiritual intelligence, intellectual intelligence, ethics culture from family and gender) moderate the relationship between ethic content and students' ethical behavior.

Survey-questionnaires is prepared based on instruments used in previous research. Likert scale of 1 to 5 is adopted in this study. In measuring students ethical behavior, this study uses seven question items developed by Tikollah et al. (2006). The instrument measures students' responses on dilemmatic ethical issues prepared based on Indonesian Accountant Code of Ethics. In measuring ethic content, six question item used in Sari (2014) is adopted with some modifications. According to Sari (2014) ethic content instrument is developed to measure ethics learning model that based on three ethic aspects of content (i.e. individual, organizational and environmental) and three potential of human intelligence (i.e. spiritual, emotional, and intellectual). Ethic culture is uniquely defined in this study as individual perspective on family culture and values. Five modified ethic culture questions instrument is developed by Hunt, Wood, & Chonko (1989) and modified to suit the context of family culture. Spiritual intelligence is the ability to deal with and solve the problem of meaning and value by placing the behavior of human life in a broad context (Zohar & Marshall, 2001). In measuring spiritual intelligence, this study uses 17 question items instrument used in (Tikollah et al., 2006). In this study, spiritual intelligence is believed to be closely related with the value of religious practices expressed in one behavior. The next intelligence measured in this study is intellectual intelligence. In measuring intellectual intelligence, students' GPA is taken into account. Finally, the last variable measured in this study is gender. Dummy variable is used in measuring gender, '1' for female and '0' male.

### 2.3 Data Analysis Technique

All 288 questionnaires are analysed. Based on the data from the collected questionnaires, hypothesis testing is conducted. In this study, moderated regression analysis is used for hypothesis testing. The following is regression model used to test our hypothesis:

$$EB = \alpha + \beta_1 ECon + \varepsilon \quad (1)$$

$$EB = \alpha + \beta_1 ECon + \beta_2 ECult + \beta_3 EConECult + \varepsilon \quad (2)$$

$$EB = \alpha + \beta_1 ECon + \beta_2 SI + \beta_3 EConSI + \varepsilon \quad (3)$$

$$EB = \alpha + \beta_1 ECon + \beta_2 Gender + \beta_3 EConGender + \varepsilon \quad (4)$$

$$EB = \alpha + \beta_1 ECon + \beta_2 GPA + \beta_3 EConGPA + \varepsilon \quad (5)$$

$$EB = \alpha + \beta_1 ECon + \beta_2 ECult + \beta_3 SI + \beta_4 Gender + \beta_5 GPA \quad (6)$$

$$+ \beta_6 EConECult + \beta_7 EConSI + \beta_8 EConGender + \beta_9 EConGPA + \varepsilon$$

EB = ethical behavior  
 ECon = ethic content

ECult = ethic culture  
SI = spiritual intelligence  
Gender = gender  
GPA = to represent intellectual intelligence

### 3. FINDINGS AND DISCUSSION

#### 3.1 Data Analysis

In this study, 368 questionnaire surveys are distributed, but, only 310 (84%) questionnaires are returned. From the returned questionnaires only 288 (78%) questionnaires are acceptable to be used in this study and further analysed.

In table 1 descriptive statistic of this study is presented. Based on the table, we can conclude that, first, ethic content (ECon), ethic culture (ECult), spiritual intelligence (SI) and intellectual intelligence (II) have mean values relatively high. For gender, our data shows that most of our respondents are females; second, the deviation standard values of each variable indicates the difference in value from its mean value.

Table 1 Descriptive Statistic

Variable	N	Minimum	Maximum	Mean	Std. Deviation
GPA	288	1.87	4.00	3.1877	.45461
GENDER	288	.00	1.00	.8264	.37943
ECon	288	7.00	27.00	20.0312	2.99286
SI	288	49.00	80.00	64.9583	5.88671
ECult	288	30.00	60.00	41.2604	4.71023
EB	288	7.00	28.00	16.4826	4.07076

In this study, internal validity, multicollinearity and heteroscedasticity of data are examined prior to hypothesis testing. Data for this study is normally distributed, heteroscedasticity, and outliers. Multicollinearity issue is common in this type of research model. However, it has been managed to provide minimum effect to the model of this study. In testing hypothesis, this study used linear regression analysis. Based on the six models, the following tables present linear regression analysis results.

Table 2 Model Summaries

Model	R Square	Adjusted R Square	Durbin-Watson
1	0.003	-0.001	1.620
2	0.005	-0.006	1.636
3	0.008	-0.003	1.623
4	0.014	0.004	1.601
5	0.100	0.090	1.754
6	0.108	0.079	1.756

Table 3 F Test Results

Model	F value	Sig.
1	0.800	0.372
2	0.454	0.715
3	0.756	0.520
4	1.376	0.250
5	10.494	0.000
6	3.731	0.000

Table 4 Coefficients

Model	Variable(s)	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
Model 1	(Constant)	15.044	1.627		9.248	0.000		
	ECon	0.072	0.080	0.053	0.894	0.372	1.000	1.000
Model 2	(Constant)	16.487	0.245		67.310	0.000		
	Zscore(ECon)	0.060	0.082	0.044	0.731	0.465	0.956	1.046
	Zscore(ECult)	0.039	0.052	0.045	0.748	0.455	0.960	1.042
	Econ_ECult_Centered	-0.002	0.017	-0.006	-0.097	0.923	0.994	1.006
Model 3	(Constant)	16.548	.247		67.054	.000		
	Zscore(ECon)	.106	.086	.078	1.226	.221	0.864	1.157
	Zscore(SI)	-.024	.043	-.035	-.559	.577	0.897	1.115
	ECon_SI_Centered	-.014	.012	-.071	-1.159	.247	0.920	1.087
Model 4	(Constant)	16.488	0.240		68.562	0.000		
	Zscore(ECon)	0.086	0.080	0.063	1.064	0.288	0.991	1.009
	Zscore(GENDER)	-1.172	0.643	-0.109	-1.822	0.070	0.965	1.036
	ECon_Gender_Centered	-0.047	0.214	-0.013	-0.219	0.827	0.974	1.027
Model 5	(Constant)	16.489	0.229		72.008	0.000		

	Zscore(ECon)	0.095	0.077	0.070	1.231	0.219	0.986	1.015
	Zscore(GPA)	-1.276	0.231	-0.314	-5.532	0.000	0.987	1.013
	ECon_GPA_Centered	-0.145	0.227	-0.036	-0.640	0.523	0.977	1.024
Model 6	(Constant)	16.550	0.238		69.512	0.000		
	ECon_Gender_Centered	0.003	0.208	0.001	0.014	0.989	0.954	1.048
	ECon_ECult_Centered	0.002	0.019	0.007	0.106	0.916	0.657	1.522
	Zscore(GENDER)	-0.197	0.241	-0.048	-0.814	0.416	0.913	1.095
	Zscore(ECon)	0.395	0.253	0.097	1.560	0.120	0.828	1.207
	Zscore(SI)	-0.226	0.275	-0.056	-0.825	0.410	0.706	1.417
	Zscore(ECult)	0.147	0.271	0.036	0.543	0.587	0.725	1.380
	ECon_SI_ZScore	-0.249	0.248	-0.073	-1.006	0.315	0.616	1.625
	Zscore(GPA)	-1.220	0.238	-0.300	-5.114	0.000	0.935	1.069
	ECon GPA Centered	-0.146	0.231	-0.036	-0.630	0.529	0.957	1.045

Based on table 2 Model Summaries, model 1, 2, 3, 4, 5 and 6 linear regressions capable to explain 0.3%, 0.5%, 0.8%, 1.4%, 10%, and 10.8% of variance of data, respectively. Table 3 F test results shows that model predictors variables in model 1 to model 4 fails to predict EB, however this condition is not applicable to model 5 and 6. Whilst multicollinearity is not present in model 1, multicollinearity still exists in the other model with steps taken to counteract this issues to minimize its effect to this study regression analysis. In table 4, only one variable predictor, i.e. GPA, found significant among the 6 models proposed. This variable is found significant as independent variable, not moderating variable, in model 5 and 6. For model 5 and 6, other independent variables still affects EB as dependent variable, but very low in value. The following is the final equations for model 5 and 6.

#### Model 5

$$EB = 16.489 + 0.095ECon - 1.276GPA - 0.145EConGPA + \varepsilon$$

#### Model 6

$$EB = 16.550 + 0.395ECon + 0.147ECult - 0.226SI - 0.197Gender - 1.220GPA + 0.002EConECult - 0.249EConSI + 0.003EConGender - 0.146EConGPA + \varepsilon$$

This findings is consistent with Agustina & Susilawati (2013) but inconsistent with Sari (2014) and Sapariyah & Dharma (2016). According to Lidigdo & Machfoedz (1999) and Sari (2014), ethic content developed in accounting curriculum is still less than adequate. This condition makes students not properly trained with sound ground of ethics conceptual framework (Baetz & Sharp, 2004, p. 54). Brooks & Dunn (2012, p. 376) believe that students will be able to develop their moral reasoning and ethic skills through learning and understanding more on various ethical issues that's very important to be delivered in education institution. Therefore, it is understandable if in this study, ethic content delivered to students have no effect on their ethical behavior, because it is possible that the materials taught and/or delivery method itself is not adequate and incapable of making the students gain better understanding on ethical issues.

Hence, the moderating variables have also found individually has no moderating effect on the ethic content and students' ethical behavior relationship. However, when all moderating variables are examined together, different results appear. It is found that together, all of the moderating variables, able to amplify the relationship between ethic content and students' ethical behavior. Borrowing Kohlberg's theory of moral development, this condition is possible due to the fact that the sample of this study is students that are at their young adulthood, which in Kohlberg's stage is at the conventional level. Individuals at this level of moral development usually still holds family and society's values strongly (Velasquez, 2014, p. 38). Further, according to Brooks & Dunn (2012, p. 376), researchers found that compared to other nonbusiness students, business students are tend to leave ethical issues based on right and wrong. Therefore, as they add, it is important for those students to be exposed with proper ethics training and education. Having this, therefore, with the condition of inadequate ethic content delivered in higher education, it is therefore acceptable if, take together, students' individual aspects of behavior (i.e. spiritual intelligence, ethic culture, intellectual intelligence, and gender) must be presence to strengthen the acceptance of ethic content taught. Thus, would then make ethic content to be able to affect students ethical behavior as expected.

#### 4. CONCLUSION AND SUGGESTION

This study shows that ethic content has no effect on students' ethical behavior. One of the most possible reason is because there is not enough ethic content developed in accounting higher education, especially at the vocational type of education. The rigid nature of vocational schools offers job-specific education that facilitates students to pursue careers at their expected job. Their curriculums are pragmatism based programs. Thus,

nearly all moderating variables are not capable to intensify or strengthen the relationship between ethic content and students' ethical behavior, as they are all non-rigid-abstract condition, which is very different from the vocational schools education that package its program in a very rigid and practical manner. When all of moderating variables are examined together, this study finds that the ability of these variables to influence the relationship between ethic content and students' behavior is so little to none. Hence, one finding on the role of GPA as an independent variable, not moderating variable, exemplifies the case which among other proposed moderating variables, only GPA that has rigid and technical nature.

The results of this study, shows that if higher education are expected to be able to nurture accounting professionals with credibility, therefore it is crucial for vocational schools accounting institutions to seriously develop their ethic content in a pragmatic way, through case studies that shows real-work cases. This is certainly a challenge for any lecturers who taught ethics courses as usually ethics courses are delivered in combination with theoretical components that is abstract and unclear, which hopefully may enable the students to better develop ethic concepts in real-life. Failing to do this, therefore, accountant as a profession will be deemed as less and less credible and ethical with so many accounting and business scandals happening around the globe.

This study has a number of limitations. First, this study was conducted in only one higher education in Yogyakarta, makes respondents' of this study less diverse. Second, in analysing the data, this study has two limitations, namely variations of reliability test values and normality test that only based on scatter plot. Third, respondents were only given 10 to 15 minutes to fill out questionnaires. Fourth, students intellectual intelligence was only based on GPA.

For future research, first, it is important that the generalizability of this study is further examined, either through increasing the diversity of the respondents and/or involving more higher education institutions in the study. Second, this research technical limitation should be better overcome in the future research. Third, respondents supposed to be given more time in better answering the questionnaires. Fourth, respondents intellectual intelligence supposed to be not only using GPA as benchmark. It will be better if other measurement are taken into account.

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