

## Religiosity in the Generation Z Era: Its Impact on the Ethical Perceptions of Prospective Accountants

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### Article history

Submitted: 2026/02/01; Revised: 2026/03/11; Accepted: 2026/05/19

### Abstract

This research is motivated by the increasing number of cases of ethical violations in the accounting profession, which indicates the importance of developing ethical perceptions among prospective accountants during their higher education. This study aims to analyze the influence of religiosity on the ethical perceptions of prospective accountants of Generation Z and to examine the moderating role of knowledge of accounting professional ethics on this relationship. The study population was students of the Accounting Department of Politeknik Negeri Ujung Pandang, with purposive sampling as the sampling technique. Data were obtained through questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that religiosity has a positive and significant effect on the ethical perceptions of prospective accountants of Generation Z. However, knowledge of accounting professional ethics is unable to moderate the relationship between religiosity and ethical perceptions. This study concludes that religiosity is an important factor in shaping the ethical perceptions of accounting students, while knowledge of professional ethics has not been able to strengthen the influence of religiosity on the ethical perceptions of prospective accountants.

### Keywords

Religiosity; Ethical Perception; Ethical Knowledge; Generation Z



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## INTRODUCTION

The ethical perceptions of prospective accountants are becoming an increasingly important issue in the development of the modern accounting profession. The increasingly complex global business environment is pushing the accounting profession to focus not only on technical skills in preparing and presenting financial reports, but also on emphasizing the importance of integrity, objectivity, and moral responsibility in every professional decision-making process. Accountants play a strategic role in maintaining the quality of financial information

used by management, investors, creditors, the government, and the public. Therefore, the accounting profession demands individuals who are able to uphold the professional code of ethics to maintain public trust in financial reports. (Arens et al., 2019) explains that professional ethics is the main foundation for accountants in carrying out audit and financial reporting tasks independently, objectively and responsibly.

Various cases of accounting ethics violations demonstrate that weak ethical perceptions can have significant impacts on both companies and society. The cases of financial report manipulation at Enron in the United States and the Wirecard audit scandal in Germany demonstrate that a failure in professional ethics can lead to a loss of public trust in the accounting profession and auditing institutions. In these cases, management and auditors were found to have manipulated financial information for their own interests, thereby harming investors and other stakeholders. This situation demonstrates that technical competence without a strong ethical awareness can lead individuals to engage in actions that contradict the principles of professionalism. Ethical behavior is a fundamental element in maintaining the credibility of the accounting profession amidst increasing business pressures and global competition (International Ethics Standards Board for Accountants, 2022).

Accountants' ethical factors are also closely related to an individual's moral sensitivity when facing professional dilemmas. A prospective accountant must be able to distinguish between right and wrong actions based on professional ethical standards and prevailing moral values in society. According to (Mintz & Miller, 2025), ethical decision-making in the accounting profession is influenced by moral sensitivity, ethical awareness, and an individual's ability to consider the moral consequences of professional actions. Individuals with good ethical perceptions tend to be better able to avoid behavior that conflicts with the accounting profession's code of ethics.

Higher education plays a crucial role in shaping the ethical perceptions of prospective accountants from an early age. Universities are not only responsible for providing academic knowledge and technical skills in accounting, but also for instilling professional ethical values in students. A learning process that includes ethics education, case studies, and discussions of moral dilemmas can help students understand the importance of integrity in the accounting profession. According to (Mintz & Miller, 2025), Effective accounting ethics education can enhance students' ability to exercise moral judgment and make ethical decisions in a professional

environment. Furthermore, an academic environment that upholds academic honesty can also shape students' character, leading to greater responsibility and integrity in their future professions.

Moral development theory states that individuals experience the development of moral reasoning in determining right and wrong actions. Individuals with higher moral standards tend to consider ethical values and social responsibility in professional decision-making (Kohlberg, 1981). In the context of this research, religiosity and knowledge of professional ethics are seen as factors that can influence the moral development of prospective accountants in forming ethical perceptions. This is in line with the (Sevi et al., 2021) study, which explains that knowledge of professional ethics helps accounting students understand the boundaries of professional behavior and improves their ability to evaluate accounting practices that conflict with the code of ethics. The study also shows that religiosity and ethical knowledge are related to students' ethical perceptions of creative accounting practices. In this context, ethics education is a long-term investment for accountants because the moral quality of prospective accountants will determine the level of public trust in the profession in the future. Therefore, the formation of ethical perceptions during higher education is a crucial step in creating prospective accountants who are professional, responsible, and have high integrity.

The phenomenon of professional ethics violations is also a significant concern for Generation Z, as future accountants. Generation Z is a group born and raised in the digital era, characterized by an openness to technology, a rapid acceptance of information, and a more flexible mindset than previous generations. However, technological developments and the rapid flow of information also have the potential to influence how Generation Z views moral values and professional ethics.

Research by (Klopotan et al., 2020) shows that Generation Z has ethical decision-making characteristics that are more influenced by personal beliefs than formal organizational guidelines. This condition indicates the importance of strengthening ethical and moral values so that Generation Z can face professional pressure responsibly. (Shawver & Miller, 2017) also shows that younger accounting students have different tendencies in viewing ethical dilemmas compared to previous generations due to the influence of technological developments and a dynamic social environment. Therefore, research on the ethical perceptions of prospective Generation Z accountants is relevant because this generation group will dominate the accounting profession in the future.

Religiosity is an individual's level of belief and appreciation of religious values, manifested in their daily behavior. Individuals with high levels of religiosity tend to use religious teachings as a guideline for determining the rightness of an action. In the context of the accounting profession, religiosity can foster moral awareness and ethical responsibility, leading individuals to be more cautious in making professional decisions. According to (Brooks & Dunn, 2021), religiosity can strengthen an individual's integrity in the face of ethical pressures in the workplace. Several studies have shown that religiosity is related to the formation of ethical perceptions in accounting students. Research conducted by (Sevi et al., 2021) explains that students with high levels of religiosity tend to have more critical perceptions of creative accounting practices. Research (Kwarteng et al., 2024) shows that religiosity contributes to the internalization of ethical values in accounting students through the ethics education process, although religiosity does not directly influence students' anti-corruption behavior. These findings suggest that religiosity can serve as a moral foundation that influences the ethical perceptions of prospective accountants in facing various professional pressures. Furthermore, (Putri et al., 2025) explain that religiosity is related to accounting students' ethical views on creative accounting practices and is an important part of the discourse on the formation of accounting professional ethics in higher education. Thus, religiosity is seen as an important factor in shaping the professional character of prospective accountants.

Ethical knowledge is also a crucial factor in shaping the ethical perceptions of prospective accountants. Ethical knowledge is an individual's understanding of moral principles, professional codes of ethics, and standards of conduct applicable to the accounting profession. Knowledge of professional ethics helps accounting students recognize ethical dilemmas, evaluate moral consequences, and raise awareness of professional behavior in accordance with the accountant's code of ethics (Okougbo et al., 2021). In the accounting profession, knowledge of the professional code of ethics is an essential foundation for maintaining accountants' independence, objectivity, and integrity. Students with high ethical knowledge tend to view creative accounting practices as unethical (Pratiwi & Fajar, 2023). Research conducted by (Okougbo et al., 2021) shows that accounting ethics education can increase ethical awareness and students' ability to recognize ethical dilemmas and understand the moral consequences of professional decision-making. These results indicate that ethical knowledge can help students understand the ethical consequences of every professional decision they make.

The relationship between religiosity and ethical perceptions is strengthened when individuals possess adequate ethical knowledge. Individuals who are religious but lack a grasp of professional ethical standards may experience difficulties applying moral values in professional contexts. Conversely, individuals with high religiosity and sound ethical knowledge tend to develop stronger ethical perceptions when facing accounting dilemmas. Furthermore, (Okougbo et al., 2021) also explain that learning accounting ethics has a positive influence on accounting students' ethical awareness when facing professional situations involving ethical dilemmas. In line with this, research (Kwarteng et al., 2024) shows that ethics education can be a mechanism linking religious values to the ethical behavior of accounting students. The combination of religious values and ethics education helps internalize moral values in dealing with professional situations involving conflicts of interest and the risk of unethical behavior. This situation suggests that ethical knowledge has the potential to strengthen the influence of religiosity on the ethical perceptions of prospective Generation Z accountants.

Different from the above research, (Gomes et al., 2024) found that religiosity is personal and not always reflected in professional actions when individuals face organizational pressure or economic interests. In other words, religiosity can be an internal value, but its implementation in professional behavior is influenced by ethical knowledge and the work environment. These findings underlie why moderating variables such as ethical knowledge are important to research. Based on the above description, this research is important to conduct because there are still discrepancies in research results regarding the influence of religiosity on the ethical perceptions of accounting students. Furthermore, research on the ethical perceptions of prospective Generation Z accountants, considering the role of ethical knowledge, is still relatively limited, particularly in the context of accounting education in Indonesia. This research is expected to provide theoretical contributions to the development of accounting ethics literature and provide practical contributions to higher education institutions in developing prospective accountants who are professional, possess integrity, and possess a strong ethical awareness.

## **METHODS**

This research was conducted at the Accounting Department of Politeknik Negeri Ujung Pandang. This study used a quantitative approach because it aimed to objectively examine the relationship between variables through statistical analysis. The quantitative approach was used to determine the effect of religiosity on the ethical perceptions of prospective Generation Z accountants, with knowledge of

accounting professional ethics as a moderating variable. According to (Creswell & Creswell, 2022), quantitative research is a research method used to test theories through variable measurement and numerical data analysis using statistical procedures.

The population in this study was all students in the Accounting Department of the Ujung Pandang State Polytechnic. The study selected accounting students because they are prospective professional accountants who are currently studying professional ethics and accounting practices. The research sample was drawn using a purposive sampling technique. This technique was used because the study established certain criteria that align with the research objectives. The respondent criteria in this study included active accounting students, belonging to the Generation Z category, and having completed the Professional Ethics course. The sample size was determined based on the formula (Hair et al., 2022), which is 10 times the number of the largest paths to the endogenous construct.

This study used primary data sources. Primary data were obtained directly from respondents through a questionnaire containing statements related to religiosity, knowledge of accounting professional ethics, and ethical perceptions of prospective accountants. This study used quantitative data in the form of scores based on respondents' responses to the statements in the questionnaire. Variables were measured using a five-point Likert scale to indicate the level of respondent agreement with each statement. Response scores ranged from Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly Agree (5).

The dependent variable in this study was the ethical perceptions of prospective accountants. Ethical perceptions are an individual's ability to assess an action based on moral principles and the accounting profession's code of ethics. The independent variable in this study was religiosity. Religiosity reflects the level of belief in and practice of religious values in an individual's life, which influences moral behavior and ethical decision-making. The moderating variable in this study was knowledge of accounting professional ethics. Knowledge of accounting professional ethics is an individual's understanding of the accounting profession's code of ethics.

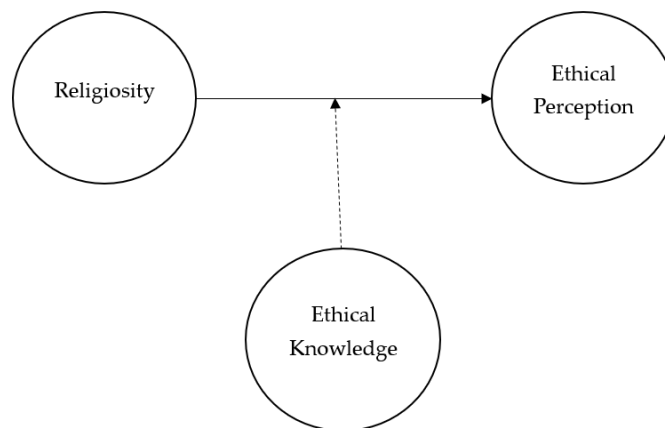
This study used Partial Least Squares (PLS) analysis with the help of the SmartPLS application version 4.0 to test the research hypotheses. PLS analysis is a multivariate analysis technique used to simultaneously estimate relationships between variables, both direct and moderated. According to (Hair et al., 2022), PLS-SEM is used for prediction, exploration, and structural model development in research involving latent variables and complex models. This study developed a

structural model by positioning knowledge of accounting professional ethics as a moderating variable, strengthening the influence of religiosity on the ethical perceptions of prospective Generation Z accountants.

The data analysis stages in this study included testing the measurement model (outer model) and testing the structural model (inner model). The outer model was tested to measure the validity and reliability of the research instrument through convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. Next, the inner model was tested to measure the model's ability to explain relationships between variables through R-square, Q-square, Inner VIF, and goodness of fit. Hypothesis testing is conducted by examining the t-statistics and p-values. The research hypothesis is accepted if the p-value is  $<0.05$  and the t-statistics is  $>1.96$ .

he framework of thought in this research is:

**Figure 1.** Research Framework



## FINDINGS AND DISCUSSION

The respondents in this study were students of the Accounting Department of the Ujung Pandang State Polytechnic. The sample size was 245. (Hair et al., 2022) explained that the sample size in PLS-SEM can be determined based on the largest number of structural paths leading to the endogenous construct (10-times rule). In this study, there were two paths leading to the endogenous construct, so the minimum sample size was 20 respondents. However, this study used a larger sample size to increase the stability and predictive power of the model. Based on gender, the respondents consisted of 194 women and 51 men. Based on study program, 49 respondents were from the Diploma 3 Accounting program and 196 from the

Diploma 4 Managerial Accounting program. The respondent characteristics can be seen in the following demographic data table:

**Table 1. Demographic Data**

<b>N</b>	<b>Gender</b>	<b>Total</b>	<b>Percentage</b>
1	Female	194	79%
2	Male	51	21%
	Total	245	100%

<b>N</b>	<b>Study Program</b>	<b>Total</b>	<b>Percentage</b>
1	D3 Akuntansi	196	80%
2	D4 Akuntansi Manajerial	49	20%
	Total	245	100%

Source: Questionnaire Data Tabulation

The initial stage of testing involved an outer model test, which measures construct validity and reliability. Outer model testing was used to assess the relationship between indicators and latent constructs through the validity and reliability of the research instrument. This testing aimed to ensure that each indicator accurately and consistently represented the research variables, thus ensuring the research model was suitable for use in hypothesis testing. Evaluation of the outer model was conducted through convergent validity, discriminant validity, composite reliability, and Cronbach's alpha tests. Convergent validity testing is performed using an outer loading value of  $>0.7$  and an Average Variance Extracted (AVE) value of  $>0.5$ . In this study, six items had outer loading values  $<0.7$ , which required removal from the model. The results of the convergent validity test using AVE are shown in the following table:

**Table 2. Convergent Validity Test Results**

<b>Variabel</b>	<b>AVE</b>	<b>Keterangan</b>
Ethical Knowledge	0.556	Valid
Ethical Perception	0.594	Valid
Religiosity	0.548	Valid

Source: SmartPLS 4.0 Data Processing

Discriminant validity testing uses the Heterotrait-Monotrait Ratio (HTMT) method, the latest and most recommended method for SEM-PLS testing. The HTMT

value must be  $<0.9$ . In this study, the HTMT value was  $<0.9$ , indicating that the variable has good discriminant validity.

**Table 3.** Discriminant Validity Test Results

Variabel	HTMT	Keterangan
Ethical Perception <-> Ethical Knowledge	0.847	Valid
Religiosity <-> Ethical Knowledge	0.368	Valid
Religiosity <-> Ethical Perception	0.421	Valid

Source: SmartPLS 4.0 Data Processing

Construct reliability testing was measured using composite reliability and Cronbach's alpha. A construct is considered reliable when both the composite reliability and Cronbach's alpha values are greater than 0.7. The test results showed that all constructs had composite reliability and Cronbach's alpha values above 0.70, thus confirming the reliability of the research constructs.

**Table 4.** Reliability Test Results

Variabel	Composite Reliability	Cronbach Alpha	Keterangan
Ethical Knowledge	0,955	0,950	Reliable
Ethical Perception	0,950	0,943	Reliable
Religiosity	0,956	0,951	Reliable

Source: SmartPLS 4.0 Data Processing

After conducting validity and reliability tests, the next stage is to test the structural model or inner model. This test is carried out using the R-Square, Q-Square, Inner VIF, and goodness of fit tests. The R-Square value of ethical perception obtained is 0.67. This value indicates that religiosity and knowledge of accounting professional ethics are able to explain the ethical perception of prospective accountants of Generation Z by 67%, while the remaining 33% is explained by other variables outside the research model. The R-Square value indicates the ability of the independent variable to explain the dependent variable. A value of 0.25-0.50 is interpreted as weak, 0.50-0.75 is interpreted as moderate, and 0.75 and above is interpreted as strong. A value of 0.67 is interpreted as moderate to strong predictive ability.

The results of the predictive relevance test showed that the Q-square value for the ethical perception variable was 0.371. This value is greater than 0, indicating that the research model has predictive relevance. Furthermore, based on the criteria of

Hair et al. (2022), a  $Q^2$  value above 0.35 indicates strong model predictive ability. Therefore, the research model has good predictive ability in explaining the ethical perceptions of prospective Generation Z accountants. The inner VIF test was conducted to determine the presence of multicollinearity among the predictor variables in the structural model. All VIF values were  $<5$ , indicating that the research model did not experience multicollinearity. These results indicate that the independent and moderating variables in the study were able to explain the dependent variable without excessive correlation between the predictor constructs.

**Table 5.** Multicollinearity Test Results

<b>Variabel</b>	<b>Inner VIF</b>
Ethical Knowledge -> Ethical Perception	1,219
Religiosity -> Ethical Perception	1,341
Ethical Knowledge x Religiosity -> Ethical Perception	1,341

Source: SmartPLS 4.0 Data Processing

Goodness of fit testing was performed using the Standardized Root Mean Square Residual (SRMR) value. An SRMR value  $<0.10$  indicates good predictive power for the model (Muhson, 2022). The test results showed an SRMR value of 0.072, or  $<0.10$ , indicating a good fit between the theoretical model and the empirical data. These results indicate that the structural model in this study is suitable for hypothesis testing. The final stage is hypothesis testing. Hypothesis testing is conducted by examining the t-statistics and p-values. The research hypothesis is accepted if the p-value is  $<0.05$  and the t-statistic is  $>1.96$ . The test results indicate a coefficient of religiosity on ethical perceptions of 0.164 with a p-value of 0.014 (95% confidence level). These results indicate that the higher the student's religiosity, the higher the prospective accountant's ethical perceptions. These results indicate that religiosity has a positive and significant effect on ethical perception. Therefore, it can be said that religiosity can improve the ethical perception of prospective Generation Z accountants. Students with higher levels of religiosity tend to have better moral sensitivity and ethical judgment when facing accounting professional dilemmas.

Religiosity reflects an individual's level of belief and appreciation of religious values, which can influence moral behavior and ethical decision-making. Individuals with high levels of religiosity tend to use religious teachings as a guide in distinguishing between right and wrong. In the context of the accounting profession, religiosity can shape students' moral awareness, making them more cautious in

assessing actions related to financial statement manipulation, abuse of authority, and violations of the professional code of ethics.

The results of this study support Moral Development Theory (Kohlberg, 1981) which explains that an individual's moral development influences their ability to make ethical judgments about actions. Students with strong religious values tend to have greater moral sensitivity, enabling them to consider moral aspects and social responsibility in professional decision-making. These results also align with research by (Kwarteng et al., 2024) which explains that religiosity contributes to the formation of ethical values in accounting students through ethics education. This study shows that individuals with high religiosity tend to exhibit more anti-corruption behavior and uphold professional integrity. (Mubako et al., 2021) also explain that religiosity and personal values are related to accountants' ethical behavior and ethical decision-making in the accounting profession. This study indicates that individuals with stronger moral and religious values tend to exhibit more ethical behavior.

In the context of Generation Z, the results of this study indicate that religious values still play a significant role in shaping the ethical perceptions of prospective accountants, even though Generation Z lives in a digital era filled with social change and developments in information technology. Students' religious values can serve as a moral foundation in dealing with professional pressures and ethical dilemmas in the workplace. Meanwhile, the results of the moderating variable test show that the interaction of Religiosity on Ethical Perception moderated by Ethical Knowledge has a path coefficient value of 0.077 with a p-value of 0.219. P-values greater than 0.05 indicate that the interaction between Ethical Knowledge and Religiosity does not have a significant effect on Ethical Perception. Thus, Ethical Knowledge is unable to moderate the influence of Religiosity on Ethical Perception of prospective accountants of generation Z.

The results of this study indicate that students' level of professional ethics knowledge does not strengthen the relationship between religiosity and ethical perception. This indicates that religiosity directly shapes students' ethical perceptions, regardless of their level of professional ethics knowledge. Students with high levels of religiosity tend to maintain positive ethical perceptions despite varying levels of professional ethics knowledge. The results of this study indicate that students' understanding of professional codes of ethics does not necessarily strengthen the internalization of religious values in the ethical decision-making process. This condition may occur because students understand professional ethics more theoretically than in practical application in complex professional situations.

Furthermore, Generation Z tends to acquire moral values from various social and digital sources, so the influence of religiosity on ethical perceptions does not entirely depend on formal knowledge of professional ethics.

The results of this study imply that professional ethics education in higher education should be directed not only at a theoretical understanding of accounting codes of ethics, but also at strengthening the internalization of moral values and the practice of ethical decision-making in real-world situations. Thus, students will not only cognitively understand the concept of professional ethics but also be able to apply ethical values in their future professional behavior. These results align with research (Poje et al., 2025) which explains that students' personal moral predispositions are more dominant than formal ethics education in shaping accounting students' moral judgments. The results of this study are also supported by research by (Rusop et al., 2022) which found that religiosity influences accounting students' ethical perceptions, while certain academic factors showed no significant influence on students' ethical perceptions of earnings management practices. Furthermore, research by (Mukhtaruddin et al., 2022) showed that moral reasoning and professional perceptions did not significantly influence accounting students' perceptions. These findings suggest that a theoretical understanding of ethics may not necessarily shape students' ethical perceptions if it is not followed by the internalization of moral values in everyday behavior.

## **CONCLUSION**

This study aims to analyze the influence of religiosity on the ethical perceptions of prospective Generation Z accountants and examine the moderating role of knowledge of accounting professional ethics in this relationship. The results show that religiosity has a positive and significant effect on the ethical perceptions of prospective Generation Z accountants. These results indicate that students with higher levels of religiosity tend to have better moral sensitivity and ethical considerations in assessing professional behavior in the accounting field. The religious values held by students can serve as moral guidelines in distinguishing right from wrong actions, thus forming better ethical perceptions. This study also shows that knowledge of accounting professional ethics is unable to moderate the relationship between religiosity and ethical perceptions of prospective Generation Z accountants. These results indicate that the level of professional ethics knowledge possessed by students has not been able to strengthen the influence of religiosity on ethical perceptions. This condition indicates that religiosity works directly in shaping

students' ethical perceptions without being influenced by the level of knowledge of accounting professional ethics. These results also indicate that students' understanding of professional ethics tends to be theoretical and has not been fully internalized in students' moral considerations when facing professional ethical dilemmas.

This study has several limitations. First, the study was conducted only on accounting students at the Ujung Pandang State Polytechnic, so the results cannot be generalized to all accounting students in Indonesia. Second, the study only used religiosity and professional ethics knowledge as variables influencing ethical perceptions, whereas other factors could potentially influence students' ethical perceptions, such as love of money, moral reasoning, social environment, idealism, and emotional intelligence. Based on these limitations, future research is recommended to expand the research object to various universities and regions to achieve greater generalizability. Furthermore, further research is also recommended to include other variables that could potentially influence prospective accountants' ethical perceptions, such as moral reasoning, emotional intelligence, organizational culture, or the influence of digital technology on accounting practice.

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