



The Effect of Ethical Sensitivity on Ethical Decision Making With Religiosity as Moderating Variable

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ABSTRACT

This study aims to investigate the effect of ethical sensitivity on ethical decision making with religiosity as moderating variable. This study used survey questionnaire in collecting data from five selected Universities (two public universities and three private colleges), namely STIE Asia, Universitas Negeri Malang, Universitas Kanjuruhan Malang, Universitas Islam Negeri Maulana Malik Ibrahim Malang, and STIE Malangkecewara. Samples of this study are the accounting students in the seventh semester. Based on the 202 responses received, this study found that there is a significant effect of ethical sensitivity on ethical decision making and religiosity on ethical decision making. Moreover, religiosity acts as a moderating variable on the relationship between moral sensitivity on ethical decision making.

Keywords: Accounting, Ethical Sensitivity, Ethical Decision Making, Religiosity

JEL Classifications: D8, D91, M41

1. INTRODUCTION

Ethical sensitivity and ethical decision making have an essential role in the accounting profession. The accounting scandals that have taken place such as Enron, WorldCom, Tyco international have proven the growing importance of ethical behavior among the accounting profession. Such scandals lead to a decrease in public confidence in the accounting profession (Massey and Van Hise, 2009; Muslichah, 2017), and have attracted researchers to conduct research in ethical decision making (O'Leary and Pangemanan, 2007; Modarres and Rafiee, 2011; Shawver and Miller, 2017). Various ethical violations should not occur if every accountant has the knowledge, understanding, and willingness to apply moral values to his professional work.

Knowledge of ethics plays the vital role for accountants as a basis to behave ethically. The parties concerned in ethical decision making are not only accountants who have worked but also accounting students. The moral sensitivity of students is one of the essential requirements to increase their awareness to understand possible effects of unethical behavior on society. Raising ethical awareness and sensitivity of students prevents immoral behavior

during the education period as well as during their professional carriers. Accounting education has a significant influence on the moral behavior of students. One of the causes of the decline in ethical practice that occurs in the business community, especially the accounting profession because of the learning process in the current educational system (Armstrong et al., 2003; Massey and Van Hise, 2009; Muslichah, 2017). The American Accounting Association (1986) (Richmond, 2001) states that research on ethical behavior toward accounting students is essential to improve the sensitivity of accounting students to moral and social responsibility issues. Previous research has shown that unethical reaction occurring in the academic environment was associated with immoral behavior that happens in the business environment (Sheehan and Schmidt, 2015). Moreover, Saat et al. (2010) found that students who attended an ethics course improved significantly in their ethical judgment-making ability compared to students who did not participate in the course.

A review of previous research on ethical decision making shows that few researchers are examining research on moral sensitivity (O'Fallon and Butterfield's, 2005). Ethical sensitivity is impressive to investigate because previous research has shown that ethical

behavior can be situational, individuals may have different reactions in different settings. Previous research has used a variety of methodologies in investigating on moral sensitivity for example vignettes (Lin and Zhang, 2011), questionnaires (Modarres and Rafiee, 2011), and interviews (Lepper, 2005), experiment (Kevin et al., 2012).

Professional accountants must own ethical sensitivity and ethical decision making. The profession needs public trust on the quality of the accountant's work. The moral sensitivity of accountants will influence the behavior of professional accountants in making ethical decisions. Chan and Leung (2006) find that the relationship between accounting students' ethical sensitivity and their ethical reasoning is not significant. Shawver and Miller (2017) confirm beliefs that moral intensity affects ethical evaluations and moral judgments. Musbah and Cowton (2016) find that the effect of ethical recognition of ethical decision is positive and significant.

This research extends research conducted by previous research (Chan and Leung, 2006; Modarres and Rafiee, 2011; Kevin et al., 2012; Shawver and Miller, 2017). Two reasons motivate authors to do this research. Firstly, the effect relationship between ethical sensitivity on ethical decisions making remains unclear; prior research has produced inconclusive results concerning the effect of moral sensitivity on ethical decision decisions. Secondly, the impact of ethical sensitivity on ethical decision making has been investigated by the previous researchers; however, no research incorporates the role of religiosity that moderate the relationship between the two variables. It is stated in some of the literature that religion is the crucial cultural element that determines behavior (Babakus et al., 2004; Cornwell et al., 2005). Furthermore, Keller et al. (2007) and Uyar Cemil, Ali and Ruth (2015) state that religiosity of individuals plays a foundational role in shaping their ethical attitudes. To the authors' knowledge, this study is the first attempt to study the effect of moral sensitivity on ethical decision making with religiosity as moderating variable.

2. LITERATURE REVIEW

2.1. Ethical Decision Making

There are many definitions of ethical decision making presented in the literature. Jones (1991) defines a moral decision as a legal and morally acceptable decision by a broader society, whereas wrong choices are illegal or morally unacceptable by a more comprehensive community. Cohen et al. (2001) defines ethical decision making as a decision-making in situations where there is moral conflict.

The cognitive aspect of moral behavior is a step toward an action that will affect others. Many important things must be considered to understand how individuals make ethical decisions. Rest et al. (1999), Jones (1991), and Hunt and Vitell (1986) suggest that to a moral decision-making process to be done, the consciousness that the decision should have an ethical dimension. The implication is that failing to apply an excellent decision-making scheme will result in wrong decisions, i.e., decisions that only take into account the technicalities. Many authors have presented models of ethical assessment processes (e.g., Rest 1986; Ferrell and Gresham, 1985;

Jones (1991). Jones (1991) concludes that in general the model of ethical assessment has the following four components: (1) The recognition stage in which the moral situation is recognized, (2) The step of moral judgment in which alternatives are evaluated to determine the most ethical actions, (3) where the decision maker decides the impact to be received, (4) The stage of moral conduct in which the decision maker acts by his judgment and intent.

The conclusion made by Jones (1991) above is consistent with the model developed by Rest (1986), which makes a model underlying every moral action. Rest initiated a model that underlies every thought process and right work. Rest divides the ethical decision-making process into four separate stages (Figure 1):

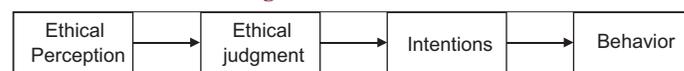
1. Moral sensitivity. Recognize moral issues
2. Moral considerations. Assess which actions are morally right or wrong
3. Moral motivation. Prioritize moral values relative to other benefits
4. Moral character. Execute and implement an ethical action plan.

Moral sensitivity can be defined as an awareness of how one's actions affect others. At this stage, there is an awareness of the possibility of different activities and how these actions can affect the parties concerned. It involves imaginative action building up several possible scenarios. Thus, an individual must first understand that the situation has ethical implications. Then he identifies the role and the effect of each scene on against all those who are likely to be affected. So in this stage alternative actions are determined and potential outcomes are evaluated. A moral judgment involves an assessment of activity as identified in stage one, that is, ethical sensitivity, i.e., whether morally action is justifiable. In this case, the response is assessed whether it is ethically right or correct. Moral judgment relates to the importance of ethical values compared to other benefits. At this stage, the individual will experience a dilemma considering that there may be other components (e.g., self-actualization) that are considered more important than doing what is right. Moral motivation emphasizes the human desire. Moral motivation is concerned with perseverance, persistence and personal ability to overcome obstacles. Moral character (action) refers to the personality such as ego strength, endurance, resilience, a strength of belief, and courage necessary to do the right thing. The Rest model can be illustrated in Figure 1.

2.2. Ethical Sensitivity

Ethical sensitivity involves awareness to make possible actions and how such actions can affect the parties concerned. Consciousness can be seen by going possible scenarios of work, knowing the cause and effect of events, empathy and role-taking skills. Dellaportas et al. (2011) describes ethical sensitivity as a way of people to realize the occurrence of a right situation and identify the consequences of the case against others. Butterfield et al. (2000) defines ethical sensitivity as a person's acknowledgment

Figure 1: Rest's model



that potential decisions or actions may affect the interests, welfare, or self-expectations of others in ways that conflict with one or more ethical standards. All of these definitions have many things in common with the description of the first step of Rest's (1986) model that is the decision-making ability to recognize ethical problems.

2.3. Religiosity

According to Delener (1990b), religiosity is the extent to which individuals are committed to specific religious groups. Religion as a belief system can be part of the value system that exists within the culture of the community. Religion is a set of beliefs or rules to guide man in his actions against god, others, and himself. Religious affiliation is a separate construction that is usually measured relative to religious group membership or individual religious identification (e.g., Muslims, Christians, Jews, Hindus, and Sikhs). Religiosity is a continuous construction that measures the level of spiritual commitment or obedience. Worthington et al. (2003) state that religiosity as "the extent to which one embraces religious values, beliefs and their use in everyday life." Furthermore, they argue that a very religious person will evaluate the world through spiritual views and thus will integrate his religion into most of his life. In the literature, there are many ways to measure a person's religiosity level. Although there are several disagreements in the studies on the number of appropriate dimensions to be used in measuring religiosity, most researchers agree that it should be multidimensional in size. Thus, the concept of religiosity allows a richer understanding of the relationship between religion and ethical behavior. Religiosity in this study is defined as an individual commitment in recognition, appreciating and applying the values and rules of faith in his everyday life.

2.4. Hypotheses Development

2.4.1. The effect of ethical sensitivity on ethical decision making

Several studies have found that a person's moral development or ethical sensitivity can affect a person's judgment/behavior, which further affects ethical decision making made in his or her business operations (Fritzsche, 2000; Reynolds, 2006; Walker, 2004). According to Dellaportas et al. (2011), so that students can understand ethical issues, ethical sensitivity is one of the critical factors that have to be owned by the student. If students understand moral problems, they can be noble. In other words higher levels of ethical sensitivity lead to more top ethical decision making (Chan and Leung, 2006; Modarres and Rafiee, 2011; Kevin et al., 2012; Wawo et al., 2015; Karakoc, 2016; Shawver and Miller, 2017).

H₁: The effect of ethical sensitivity unethical decision making is positive and significant.

2.4.2. The effect of religiosity on ethical decision making

Religion has a decisive role in the formation of professional ethics of accountants. Religion is a guideline of moral behavior; then religion can affect human moral act because of the belief enter into the construction of personality. Faith is very personal, and therefore its influence on ethical decision-making depends on the level of their commitment to the religion it embraces. Belief in many kinds of literature is considered a determinant of moral values. Religion is conceptually viewed as a value system that

guides what is right or wrong in decision making (Conroy and Emerson, 2002; Emerson and McKinney, 2010). God is seen as a source of ethical standards (Modarres and Rafiee, 2011; Keller et al., 2007). In the religion of Islam, Quran and Hadist are the sources of ethics. Islamic ethics establishes that which is the source of morals, the right measure and the badness of one's actions are based on the Qur'an and al-Hadist. In other words, Muslim accounting students make the Qur'an and al-Hadist as a guide to behaving. Studies have found that higher levels of religiosity are positively associated with ethical behavior, while lower levels of religiosity are related to the unethical action (e.g., Barnett et al., 1996; Kennedy and Lawton, 1996; Uyar et al., 2015). Based on the argument, the hypothesis of this study can be arranged as follows:

H₂: The effect of religiosity on ethical decision making is positive and significant.

2.4.3. The effect of ethical sensitivity on ethical decision making with religiosity as moderating variable

Religiosity measures the level of adherence or individual commitment to the religion it embodies that can serve to increase ethical sensitivity to ethical decision-making. Individuals who have higher levels of religiosity are expected to have higher levels of ethical decision making. Thus it is hypothesized that religiosity moderates the relationship between moral sensitivity and ethical decision making. Under high religiosity-where religiosity is considered a religious commitment-increased ethical sensitivity is likely to enhance ethical decision making. In other words, it can be said that higher religiosity and coupled with higher moral sensitivity will improve ethical decision making. The description above leads to the following hypothesis:

H₃: The higher the degree of religiosity, the more elevated impact of ethical sensitivity on ethical decision making.

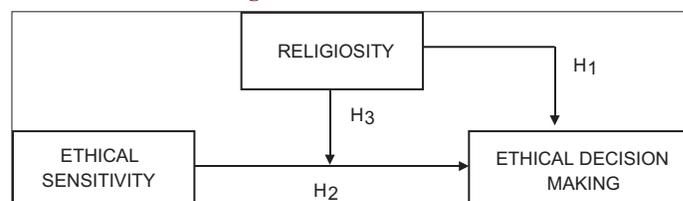
Based on the arguments developed above, the model proposed in the present study is as Figure 2 follows:

3. METHODOLOGY

3.1. Data Collection

This research is a quantitative research. Quantitative study (survey research) is used to gather Muslim students' opinions about various situations of ethical dilemmas before and after the implementation of PEABEI. The survey instrument consists of two important parts. The first section looks at demographic information from respondents such as gender, age, school origin and cumulative grade index. The second part of the survey is designed to obtain data on ethical sensitivity, ethical decision

Figure 2: Research model



making, and religiosity. Respondents of this research are Muslim students who study minimum in the sixth semester. This criterion is important to ensure that the student has taken major accounting courses, such as management accounting, auditing, and financial accounting. PEABEI's implementation was conducted in five selected universities (two public universities and three private universities), namely STIE Asia, Universitas Negeri Malang, Universitas Kanjuruhan Malang, State Islamic University Universitas Islam Negeri Maulana Malik Ibrahim Malang, and STIE Malangkeucecwara. The main reason for choosing the college as a sample for this research is because of its convenient location and easy access. Also, the universities offer an accounting program, so comparisons between institutions can be made. For each university, one class is selected as a sample. The number of Muslim accounting students involved in this study as many as 202 students.

3.2. Variable Measurement

Ethical sensitivity is defined as the awareness of how one's actions affect others. Fifteen items were developed to measure moral sensitivity. Students are asked to respond to 15 ethical situations. High scores on this scale show high ethical sensitivity; low scores indicate low ethical sensitivity. Cronbach alpha obtained for this range is very good, that is equal to 0.954882.

The ethical decision making in this study is used to express individual decision making on five basic principles of ethics: Integrity, objectivity, professional competence, confidentiality, and professional behavior. Ten items measure ethical decision-making. High scores on this scale indicate top ethical decision making while low scores will indicate low moral decisions. This measurement has a dominant Cronbach alpha, which is 0.98280.

Religiosity is the extent to which a person in practice adhere to religious values and use them in everyday life. Religiosity was measured using eight items related to the spiritual commitment

of the respondents. Respondents were asked to rate their opinion on a five-point Lickert scale ranging from 1 to 5. Cronbach alpha for this measurement is excellent, that is 0.891598.

4. RESEARCH FINDINGS

4.1. Respondents Background

Table 1 presents the demographic profile of Muslim accounting students who are respondents of the study.

As shown in Table 1, most respondents have the same age, 197 students (97.52%) aged between 20 and 24 years. Then followed by four respondents (1.98%) aged between 15 and 19 and one respondent aged between 25 and 29 years. As presented in Table 1 more women than men, 83.66% of female respondents and the remaining 16.34% (33 students) are men. Furthermore, if viewed the educational background, 107 respondents (52.97%) of general high school graduates, 27.23% of vocational graduates, 11.88% Islamic senior high school, and 7.93% others. Judging from the grade point of average (GPA), Table 1 shows that most respondents have excellent GPA, 205 (93.56%) of respondents have a GPA of more than 3, and the remaining 6.44% (13 students) have a GPA of 2.55-3.

4.2. Hypotheses Testing

The results of hypotheses testing for this study are as Figure 3 follows:

4.2.1. Hypothesis 1

Hypothesis 1 states that the effect of ethical sensitivity on ethical decision making is positive and significant. From the Table 2, it can be seen that T-statistics is 3.297424 ($P = 0.001 < 0.05$) which is greater than value of T-table 1.972. It indicates that the higher the ethical sensitivity, the higher the ethical decision making. Based on the result, it can be said that hypothesis 1 is supported.

4.2.2. Hypothesis 2

Hypothesis 2 states that the effect of religiosity on ethical decision making is positive and significant. It can be seen from Table 2 that the T value is 2.721896 which is higher than the amount of T-table 1.972 ($P = 0.007 < 0.05$). This finding indicates that religiosity on ethical decision making is significant. Thus hypothesis 2 is supported.

4.2.3. Hypothesis 3

The third hypothesis mentions that the higher the degree of religiosity, the more high impact of ethical sensitivity on ethical decision making. It can be seen from Table 2 that the T value is 4.070014 which is higher than the amount of T-table 1.972 ($P = 0.000 < 0.05$). Hence, the resulting support for hypothesis 3.

5. CONCLUSION, DISCUSSION, AND DIRECTION FOR FUTURE RESEARCH

The objective of this study is to examine the effect of ethical sensitivity on ethical decision making with religiosity as

Table 1: Demographic data of the respondents

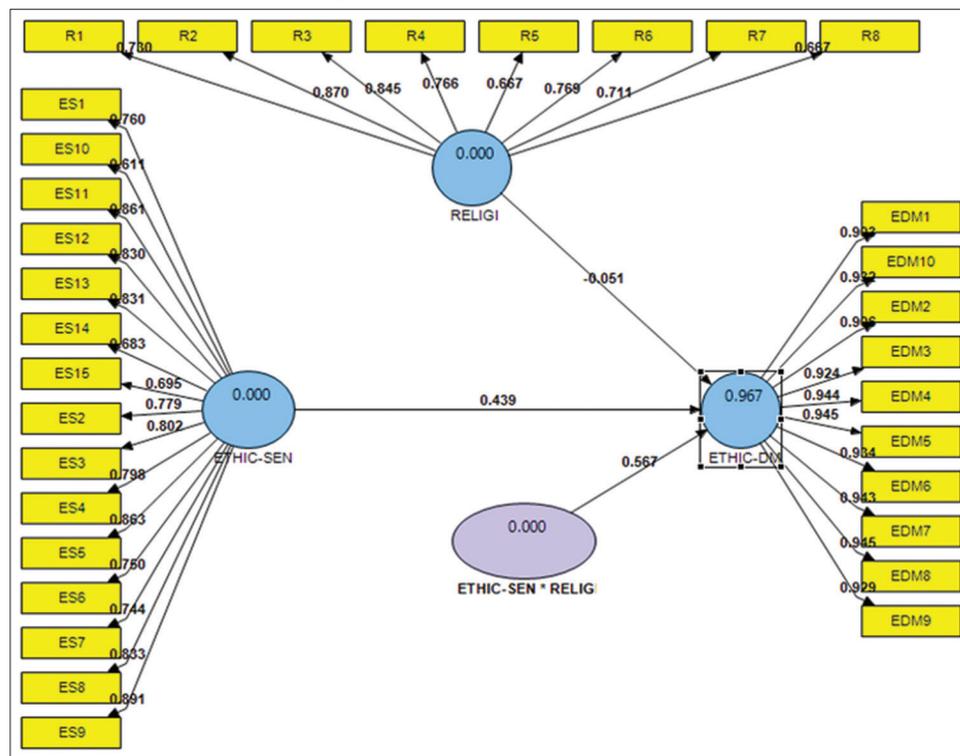
Variable	Frequency (%)
Age	
15-19	4 (1.98)
20-24	197 (97.52)
25-29	1 (0.5)
Over 30	0 (0)
Gender	
Male	33 (16.34)
Female	169 (83.66)
Educational background	
General senior high school	107 (52.97)
Vocational high school	55 (27.23)
Islamic senior high school	24 (11.88)
Others	16 (7.92)
GPA	
<2	0 (0)
2-2.5	0 (0)
2.55-3	13 (6.44)
>3	189 (93.56)

GPA: Grade point of average

Table 2: Path coefficients (mean, STDEV, T-values)

Hypotheses	Original sample (O)	Sample mean (M)	SD	SE	T statistics (O/STERR)	Significant
ETHIC-SEN→ETHIC-DM	0.438737	0.453912	0.133055	0.133055	3.297424	0.001
ETHIC-SEN*	0.567348	0.551024	0.139397	0.139397	4.070014	0.000
RELIGI→ETHIC-DM						
RELIGI→ETHIC-DM	-0.050857	-0.048011	0.018684	0.018684	2.721896	0.007

Alpha: 0.05, T table: 1.97189, SD: Standard deviation, SE: Standard error

Figure 3: Results of structural model

moderating variable. There are two significant findings from this study. Firstly, moral sensibility and religiosity have a substantial effect on ethical decision making. Secondly, religiosity acts as a moderating variable on the relationship between ethical sensitivity to ethical decision making.

The influence of ethical sensitivity on ethical decision making is positive and significant. These findings are consistent with previous research that found that the higher the moral sensitivity, the higher the ethical decision making (Chan and Leung, 2006; Modarres and Rafiee, 2011; Kevin et al., 2012; Shawver and Miller, 2017). Accounting students who have attended EABEI lectures have higher ethical sensitivity skills. They have realized that professional accountants must obey the professional code of ethics because they provide professional services to the community. Professional ethics is regarded as a motivating factor for making ethical decisions.

The influence of religiosity on ethical decision making is positive and significant. These results support research conducted by Uyar et al. (2015) and Keller et al. (2007). Islam teaches to behave commendably, in which attitude or behavior either regarding speech or deeds by the guidance of the teachings of Islam. Islam places ethical values in the highest place. Islam is derived from a

code of moral and ethical conduct for human life, as mentioned in the hadith: "I am sent to complete the noble character." Islam is a source of value and ethics in all aspects of human life as a whole, including in the business world. The Qur'an guides the business to create harmonious relationships, mutual acceptance, no exploitative elements (4:29). Muslim accounting students who have a high religious commitment will feel that what is being done is supervised by god and will behave by the provisions of religion, and this will have an impact on ethical decision making.

Religiosity acts as a moderating variable on the relationship between ethical sensitivity to ethical decision making. The connection means that the higher the level of religiosity, the stronger the impact of moral sensitivity on ethical decision making. These results indicate that religiosity affects behavior. Religion can reduce the response of accountants at risk either directly or indirectly. It is likely that religiosity will govern the conduct of individuals, including practices related to ethical behavior. The greater a person's religious commitment, the more likely that person will try to adjust to his religious obligations in the context of professional ethics.

This study has two limitations. First, this study used a questionnaire. Although the use of questionnaires is everyday

in ethical research, the results of this study may be different than the actual behavior in the organization. Secondly, another limitation is that religiosity is defined narrowly in the context of practice in everyday life. Measurement of religiosity by using the definition may be considered less comprehensive in measuring religiosity.

In general, the findings of this study demonstrate the benefits of PEABEI in enhancing ethical sensitivity and ethical decision making. These results are concrete evidence showing the importance of incorporating PEABEI in the accounting curriculum. It is hoped that with these finding higher institutions should integrate PEABEI into the accounting curriculum.

The results of this research can be explored to professional and organizational training. Certified accountants require continuing education and ethics training; therefore, specific ethical seminars, workshops, and case studies can be developed that focus on various types of unethical behavior, and the moral intensity of the multiple problems, to improve the decision-making process occurring within the business environment.

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