
Determinants of Student's Perceptions of Ethical Crises

Indra Berlian Putra Rahmawan¹, Falikhatun².

¹Department of Accounting, Faculty of Economics and Business, Universitas Sebelas Maret,

Address: Jl. Ir. Sutami No. 36 A, Kentingan, Surakarta, 57126, Indonesia

Phone: (0271) 646994, Fax: (0271) 646994

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Abstract

Ethical behavior is crucial across all life and professional spheres, especially in accounting, where ethical breaches leading to scandals are still prevalent. These often arise from an accountant's disregard for ethical standards, demonstrating a misalignment with the profession's values. Correspondingly, instances of ethical breaches among accounting professionals in Indonesia often elicit varied responses from accounting students. Hence, this study explored how idealism, relativism, accounting knowledge, gender, and religiosity impact Indonesian students' perceptions of unethical behavior among accountants. Sample collection utilized a purposive sampling technique via Google Forms, with research samples comprising 211 students who completed or were undertaking auditing courses in Indonesian universities. The results of Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis revealed a significant positive impact of idealism, accounting knowledge, and religiosity on students' perceptions of unethical behavior among accountants. However, relativism and gender demonstrated no significant impact on students' perceptions of unethical behavior among accountants.

Keywords: Accounting Knowledge, Gender, Idealism, Relativism, Religiosity, Student Perception.

1. Introduction

Ethical behavior is crucial in all aspects of life and the realm of accounting professions, as violations of ethics leading to scandals within the accounting profession are still prevalent due to accountants' negligence towards professional, ethical standards, thus indicating a misalignment with the ethical values upheld by the profession profession (Ariail, Smith, & Murphy, 2020). Ethics entails moral principles integrated into decision-making processes, aiding in aligning outcomes with societal norms (Maggalatta & Adhariani, 2020). Accounting codes of ethics are focused on promoting and instilling core values of the accounting profession and preventing deviant behaviors. The values in question include trust, responsibility, respect, honesty, and integrity (Kim, Gotti, Syein, & Chen, 2022).

Institute of Indonesia Chartered Accountants (IAI) members are expected to maintain professionalism in all activities to avoid professional ethical code breaches. The professional

code of ethics for accountants has been ratified and effectively implemented since July 1, 2020, encompassing competencies, confidentiality, integrity, prudence, objectivity, and professionalism (Ikatan Akuntansi Indonesia, Institut Akuntansi Publik Indonesia, Intitut Akuntan Manajemen Indonesia, & Pusat Pembinaan Profesi Keuangan, 2020). Ethical decision-making involves four steps: moral awareness, moral judgment, moral intention, and moral action (Arrami & QingXiang, 2021). Codes of ethics are crucial as they guide and shape members' behaviors, enabling them to resolve ambiguities or controversial issues regarding ethical conduct (Adekoya, Oboh, & Oyewumi, 2020).

Ethics is vital to the accounting profession as it can influence public perceptions and trust in accountants' ability to handle accounting-related cases. It further serves as guidelines or standards to assess whether an action is good or bad, right or wrong. Accountants must uphold their role in addressing allegations of fraud and unethical behavior in their professional services (Sahla, Mukhlisah, & Farida, 2019). Hence, ethics is a forefront issue discussed in audit and professional accounting domains (Khanifah, Isgiyarta, Lestari, & Udin, 2019). Furthermore, Jaya and Sukirno (2020) elucidate that ethics reflect one's thought process in resolving issues and the impacts of decisions made. Ebaid (2022) asserts that integrating good ethics teaching into the accounting curriculum can influence the behavior and attitudes of accounting students, who are expected to become professional accountants.

Lack of knowledge among students about accounting scandals can lead to a deficiency of awareness of actions that accountants should avoid. Accounting students are required to take auditing courses, and upon completion, they are expected to understand the professional code of ethics. Ethical attitudes involve behavior in understanding and aligning with values and norms (Nur & Rahmawati, 2018). This comprehension equips them to make ethical decisions when encountering professional ethical dilemmas (Laily & Anantika, 2018). In this regard, the prevalence of financial statement fraud is directly related to the accounting profession, with one example being Bumiputera Malaysia Finance (BMF).

In 1983, BMF granted a loan to the Carrian Group in Hong Kong, which failed to repay it. Consequently, BMF dispatched representatives to Hong Kong to review and resolve the issue. Unfortunately, one of BMF's envoys, Jalil Ibrahim, was assassinated. Before his demise, he had reported the findings of an audit revealing discrepancies in BMF's budget. To compensate for the losses incurred, the Malaysian government injected billions of dollars into BMF (Zamhari, 2017). Another scandal involved 1Malaysia Development Berhad (1MDB). This incident unfolded when billionaire Jho Low, who had ties to Dato Seri Mohd Najib Razak's adopted son Riza Aziz, orchestrated a deal between 1MDB and Petro Saudi, yielding USD 700 million. In this case, Jho Low secured Prime Ministerial approval for a USD 1 billion loan without Bank Negara's consent. USD 700 million of the loan was deposited into AmBank and Affin Bank savings accounts under the name of Dato Seri Mohd Najib Razak. Malaysia has successfully recovered USD 322 million worth of assets from 1MDB out of an estimated USD 4.5 billion believed to have been embezzled from the fund (CNBC Indonesia, 2020).

Next was the case of duplicate financial reporting by PT Bank Lippo Tbk. The issue arose in the third quarter of 2002 concerning financial statements (September 30, 2002), in which

discrepancies were found between the statements published in a national newspaper (November 28, 2002) and those on the Jakarta Stock Exchange (*BEJ*). Lippo Bank's management asserted that the financial statements were prepared based on audits consolidated by Sarwoko, Ruchjat Kosasih, Sandjaja, and Prasetyo of the Public Accounting Office (*KAP*) with an unqualified argument. Accordingly, Lippo Bank violated Article 93 of the Capital Market Law, which prohibits any party from making statements or providing information in any way that materially misleads and affects securities prices on the Stock Exchange (Atqiyaa, Triastuti, & Karlina, 2022).

The last case involved PT Asuransi Jiwasraya, which encountered liquidity issues resulting in the company's equity being recorded at a negative Rp 23.92 trillion in September 2019 due to financial statement manipulation. The irregularities were evident from the PricewaterhouseCoopers (*PwC*) audit of the 2017 financial statements, which corrected the interim financial statements from a profit of Rp 2.4 trillion to Rp 428 billion. On October 10, 2018, the company declared its inability to pay out JS Saving Plan policies amounting to Rp 802 billion. Inconsistencies identified by the Supreme Audit Institution (*BPK*) pointed to fraud in managing saving plans and investments. Moreover, since 2006, the company's profits have been considered non-transparent due to accounting manipulations (window dressing) (Makki, 2020).

1.1. Objectives

The present research differed from previous studies in several aspects. *Firstly*, it aimed to identify the factors affecting students' ethical perceptions of the accounting profession. *Secondly*, it expanded by including additional independent variables, such as idealism, relativism, and accounting knowledge. *Thirdly*, the researchers employed a population and samples of accounting students from various universities across Indonesia. *Fourthly*, students' perceptions of ethical crises in the accounting profession were involved as the dependent variable.

It is crucial to study how individuals analyze the rules governing behavior in specific conditions and observe their responses to moral dilemmas. In the present research context, the responses were related to the question, "Do idealism, relativism, accounting knowledge, gender, and religiosity have an impact on students' perceptions of ethical crises in the accounting profession?" As a result, the findings can be utilized to design strategies that enhance the ethical values of the accounting profession.

The main objective of this research was to explain the impact of idealism, relativism, accounting knowledge, gender, and religiosity on students' perceptions. Correspondingly, the findings are expected to serve as a reference for similar studies and provide valuable insights into decision-making and evaluating the resolution of ethical crises in accounting. The researchers involved control variables such as gender, marital status, district/city region, province, age, occupation, and education. Moreover, the study proposed five main hypotheses to determine their correlations.

2. Literature Review and Hypothesis

2.1 Idealism

This research utilized the theory proposed by Kohlberg (1969) to develop ethical reasoning focusing on individual analysis systems in guiding them to determine right or wrong actions. Accounting students' perceptions of accountant professional ethics scandals can be viewed through their ethical orientations: idealism, relativism, accounting knowledge, gender, and religiosity. As explained by Rv Forsyth, Scbienker, Shaw, Cohen, Waston, Severy, and Simon (1980), the Theory of Planned Behavior consists of idealism and relativism. Likewise, Saragih and Putra (2021) assert that relativism and idealism ethics are two separate perceptions.

The theory can describe a conceptual framework helpful in elucidating the complexity of individual social behaviors. Idealism is one aspect of moral philosophy that can be interpreted as the extent to which a person relates and believes everyone cares about others. Individuals with idealistic attitudes maintain that moral ethics are universal and not influenced by circumstances or situations (Oboh, Ajibolade, & Otusanya, 2020). They acknowledge that behavior should positively impact, not harm others, and not affect their ethical decisions (Saragih & Putra, 2021; Wirakusuma, 2019). Saunders, Marcolin, and Cherneski (2022) suggest that individuals with high idealism tend to have better social responsibility and concern. This assertion is supported by Saragih and Putra (2021) who found a significant negative impact of idealism on tax avoidance ethical perceptions. Furthermore, high idealism reflects the idea that moral judgments are based on personal values and perspectives, as supported by Oboh et al. (2020), suggesting that idealism can enhance sensitivity and ethical judgment, influencing accountants' ethical decision-making intentions.

Idealistic attitudes are crucial for accountants as they can enhance their credibility and become stricter in making ethical decisions (Ismail & Rasheed, 2019). A study by Helmy (2018) demonstrated a positive impact of idealism on the ethical judgment of accounting students who enrolled in auditing courses. Similarly, Wirakusuma (2019). discovered that experience could reinforce the impact of idealism on tax consultants' ethical decisions. Idealistic attitudes can increase intolerance to fraud among accounting students because integrity is a crucial aspect of the profession. Helmy (2018) mentions that idealistic auditors oppose unethical behavior, as their ethical judgments are higher with increasing levels of idealism. Sari, Sari, Aisyah, and Arifin (2021) suggest that idealistic individuals view creative accounting as unethical. Strong idealism helps make the right ethical decisions when facing ethical dilemmas and enhances concern for others. However, research by Oboh et al. (2020) indicated that idealism could not predict ethical intentions among small business managers in America. Likewise, Ratna and Anisykurlillah (2020) revealed that independence and professional ethical interactions did not affect auditors' professional skepticism. Individuals with idealistic attitudes hold strong beliefs against activities that could harm others and tend to consider behaviors they deem unethical. Therefore, the researchers hypothesized that idealism has an impact on accounting students' ethical perceptions of professional ethics crises.

2.2 Relativism

Relativism is a dimension of individual moral philosophy in which people believe that moral ethics are relative depending on the circumstances, situations, and conditions occurring in the social environment, other individuals, and culture (Oboh et. al., 2020). It holds that differences in culture, individuals, religion, ethics, and morals are not inherent but are caused by external factors. Moreover, it rejects universal moral doctrines and norms, assuming that behavior depends on individuals and their situations (Saragih & Putra, 2021). The essence is that all values are a function and consequence, and there are no universally accepted ethical rules, where higher levels of relativism correspond to lower ethical considerations (Helmy, 2018). Relativism refers to the belief that individuals can decide what is considered ethical based on experience and knowledge. This statement is supported by Oboh et al. (2020), showing that relativist accountants exhibit a lower disposition towards ethical decision-making in situations involving ethical dilemmas. Thus, how individuals respond to ethical dilemmas depends on their moral philosophy; for example, relativism significantly positively influences tax avoidance ethical perceptions (Saragih & Putra, 2021). In this regard, relativist accountants make softer ethical judgments (Ismail & Rasheed, 2019). Nevertheless, relativism does not significantly affect students' ethical judgments (Helmy, 2018).

Ethical reasoning significantly influences ethical sensitivity since auditors with high ethical reasoning tend to exhibit heightened ethical sensitivity. However, it is essential to note that those two are not necessarily distinct entities (Sahla et. al., 2019). Nonetheless, it contradicts Sari et. al. (2021), as creative accounting is viewed as ethically unacceptable behavior by individuals with relativistic tendencies. In this context, relativistic individuals tend to believe that actions violating the ethical standards of the accounting profession are justified in specific situations, even though they understand that these actions breach the law. Hence, there was a hypothesis that relativism has an impact on students' ethical perceptions of crises in the accounting profession.

2.3 Level of accounting knowledge

Another factor is the level of accounting knowledge. The Theory of Moral Behavior offers a model related to moral behavior consisting of moral judgment, sensitivity, characteristics, and intentions. Ethical sensitivity is pivotal in ethical decision-making (Ariail, Khayati, & Shawver, 2021), and knowledge plays a crucial role in the development of moral judgment (Saragih & Putra, 2021). Moreover, education can enhance knowledge; Saragih and Putra (2021) emphasize that it is a crucial factor influencing an individual's moral judgment development. This change occurs through learning and seeking information to improve stimulus comprehension of issues. Efforts to reduce future scandals include proven ethical education, as it increases professional skepticism among accountants (Ratna & Anisykurlillah, 2020; Poje & Zaman, 2022).

Laily and Anantika (2018) explain that students' understanding of accounting fraud and their level of accounting knowledge can significantly impact their ethical judgments. Kartika, Fitriana, and Yuliaty (2021) suggest that the auditor's education level can influence the quality of audits. Furthermore, Saragih and Putra (2021) assert a significant negative influence of tax knowledge on perceptions of tax evasion ethics. Miller, Shawver, and Mintz (2020) uncovered that the

Giving Voice to Values training significantly increased students' confidence and intentions to address ethical issues. The study results demonstrated that higher levels of accounting knowledge among students enhanced their ethical perceptions regarding ethical scandals in the accounting profession. Hence, ethical education for students could raise awareness of ethical attitudes and dilemmas, crucial for understanding individual decision-making processes. Nonetheless, it contradicts Sari et. al. (2021), who found no difference in accounting students' ethical perceptions before and after taking business ethics courses, Irma and Uliya (2020) also revealed no significant influence of education level on accounting students' ethical perceptions. In this case, students regarded violations of professional ethics codes as unethical actions. Thus, the hypothesis was formulated considering these explanations, suggesting that accounting knowledge has an impact on students' ethical perceptions of crises in the accounting profession.

2.4 Gender

According to the theory of personal factors and self-categorization, individuals categorize themselves as belonging to particular groups, including gender. This theory can identify divergences between men and women in non-biological aspects, such as societal factors, traditions, and psychology. People tend to exhibit traits and interests considered appropriate for their gender (Helmy, 2018; Netchaeva, Sheppard, & Balushkina, 2022). Both men and women classify themselves into gender groups. Sahla et. al. (2019) argue that women and men have different ethical attitudes in business. Accordingly, gender is a stereotype related to roles in explaining the perceived proper characteristics of women and men. It conceptually classifies individuals into men and women and explores how behavior, performance, and characteristics are associated with these differences. Moreover, these factors indicate how gender may relate to distinctions between men and women (Maggalatta & Adhariani, 2020).

The above statement supports gender dissemination, explaining that women and men have different ethical standards in the workplace (Adekoya et. al., 2020). Gender significantly impacts the ethical perceptions of accounting students (Maggalatta & Adhariani, 2020). Correspondingly, Ratna and Anisykurlillah (2020) argue that male auditors are more skeptical than female auditors. Studies by Adekoya et. al. (2020) and Mahaputra, Rustiarini, Anggraini, and Sudiartana (2018) indicated that gender could influence ethical behavior. It also significantly affected ethics and tax avoidance behavior (Dewanta & Machmuddah, 2019). This statement can be understood because gender plays a role in the unethical behavior of accountants due to substantial differences in ethical sensitivity between women and men. Sahla et. al. (2019) also found that gender influenced sensitivity. There are differences between women and men in performing tasks or appreciating various life situations (Khanifah et. al., 2019). However, contrary to research by Helmy (2018) professional assessment in students was not influenced by gender due to the ethical codes that regulate the accounting profession. Furthermore, Cheisviyanny, Dwita, and Helmy (2019) demonstrated no differences in ethical judgment between female and male accountants. The divergence in their determinations in addressing ethical attitudes and accountant fraud occurs due to inherent differences in nature, behavior, and values, influencing decision-making and practice. Based on this explanation, the hypothesis was formulated that gender has an impact on students' ethical perceptions of accounting professional ethics crises.

2.5 Religiosity

The last factor is religiosity. Moberg (1979), cited in Sahla et. al. (2019), defines spiritual well-being (religiosity) as a positive aspect present in every individual focused on life philosophy, subsequently affecting their behavior. As a social norm, it is a primary social mechanism to control individual beliefs and behavior (Sari et. al., 2021). Religious norms can influence individual attitudes and decision-making (Elnahass, Salama, & Yusuf, 2022). Religiosity is divided into three dimensions: personal belief, social life issues, and formal legal concerns (Sutrisno & Dularif, 2020). Religions such as Judaism, Christianity, and Islam have shared principles and beliefs that serve as ethical codes of conduct and virtues for good ethical behavior (Elnahass et. al., 2022). Religious commitment can be categorized into two types: 1) intrapersonal religiosity, stemming from individual beliefs and attitudes, and 2) interpersonal religiosity, evolving from individual involvement with religious communities (Jun & Yoon, 2018).

Spirituality and faith values influence the thoughts and behaviors of society because religiosity is considered a multidimensional construct encompassing personal beliefs, commitments, practices, and behaviors (Russell, Yu, Thompson, Sussman, & Barry, 2020). Ebaid (2022) suggests that religious education can enhance students' perceptions of business ethics and ethical decision-making. In this regard, Jaya and Sukirno (2020) found that students with high religiosity had more ethical perceptions towards creative accounting. However, Sulistyowati, Yulianto, and Komara (2022) indicated that religiosity had a non-significant negative impact on accounting students' perceptions regarding accounting cases; individuals with high religiosity would likely view deviations negatively and believe in the consequences of such actions. This contrasts with the findings of Leventis, Dedoulis, and Abdelsalam (2018), who suggested that the impact of religiosity on auditor pricing decisions was determined by the relative location of auditors in the market sector rather than their expertise level. Simultaneously, spiritual intelligence could influence students' ethical behavior and perceptions (Sigit & Wika, 2017), reinforcing the argument that religiosity affects ethical behavior. In contrast, Sahla et. al. (2019) demonstrated no significant influence of religiosity on ethical sensitivity, while Jun and Yoon (2018) suggested that religiosity did not affect tax evasion. Furthermore, students from religious-based universities tend to perceive creative accounting practices as more acceptable than those from state universities (Sari et. al., 2021). It is also noted that auditors with high levels of religiosity and good morality cannot guarantee their ethical conduct in their profession (Hermawan, Imania, Rahayu, Biduri, & Rahayu, 2023), reinforcing the hypothesis that religiosity has a significant impact on students' perceptions of unethical accountant behavior.

3. Methodology

The population of this research comprised accounting students from various universities across Indonesia, covering three time zones: 1) Western Indonesian Time (*WIB*): UNS, UWKS, STIE BPD Jateng, UTY, USM, UNPAM, POLINES, IAIN Kudus, ITB AAS, STIE Wijaya Mulya, Universitas Janabadra, UDB, UIN RMS, UTP, UMS, Universitas Pertiwi Cililitan, UPITRA, UNISSULA, STAN, UAJY, UMY, UT, UNSIKA, and STIES; 2) Central Indonesian Time (*WITA*): UHO and UNSRAT; and 3) Eastern Indonesian Time (*WIT*): POLNAM and UNPATTI. The study employed a quantitative approach, utilizing primary data as the main source of

information. The data were collected through the distribution of questionnaires via *Google Forms*, employing a purposive sampling technique. The research population included all accounting students undertaking or having completed auditing courses.

Students were chosen as they could represent accountants, employees, and corporate management, given that sample criteria did not necessitate indicators of experience and expertise. Ethics are crucial in enhancing the profession's image and societal development. One profession highly reliant on professional image assessment during practice is accounting (Ebaid, 2022). The criteria proposed by Sugiyono (2019) were utilized to determine the sample size: 1) Research samples ranged from 30 to 500 participants; 2) If samples were categorized (Male and Female, Married and Unmarried), each category comprised twenty samples; 3) If multivariate analysis was employed, the sample size should be ten times the number of variables in the study; 4) Basic experiments with control and experimental groups ideally consisted of sample sizes ranging from 10 to 20. Sampling in this research was conducted using simple random sampling from the population. The formula used to calculate the minimum sample size was Slovin's formula (Sigit & Wika, 2017) as follows:

$$n = N / (1 + (N \times e^2))$$

Notes:

n = sample size;

N = population size;

e = percentage of allowance for sample inaccuracy that can still be tolerated.

Based on the above formula, the search for respondents yielded a sample of 211 students.

The study's independent variables included idealism, relativism, accounting knowledge, gender, and religiosity. The dependent variable was students' perception of ethical crises in the accounting profession. The Likert scale was utilized for measurement, assigning the following weights for each category: strongly agree (5), agree (4), neutral (3), disagree (2), and strongly disagree (1). Subsequently, hypotheses were tested using Structural Equation Modeling-Partial Least Squares (SEM-PLS). SEM was chosen for its ability to analyze multiple dependent and independent variables simultaneously. Thus, SEM-PLS can simultaneously assess measurement and structural models. Specifically, the measurement model ensures the reliability and validity of indicators for each construct, while the structural model tests the correlation between variables in the model. Besides, PLS was selected for its effectiveness in validating variable models.

Table 1. Operational Definition

Variables	Theoretical Concepts	Indicators	Scales
Idealism (X1)	According to Rv Forsyth, Scbienker, Shaw, Cohen, Waston, Severy, and Simon (1980), as cited in Saunders et. al. (2022), moral philosophy comprises idealism and relativism. Correspondingly, idealism depicts individuals' concern for the well-being of others(Ismail & Rasheed, 2019).	<ol style="list-style-type: none"> 1. Ethical awareness (moral consciousness). 2. Ethical judgment (deciding whether an action can be morally justified). 3. Ethical intention (commitment to taking ethical action). 4. Ethical behavior (follow-through in taking action)(Oboh et. al., 2020). 	Likert
Relativism (X2)	According to Rv Forsyth, Scbienker, Shaw, Cohen, Waston, Severy, and Simon (1980),as cited in Saunders et. al. (2022), moral philosophy comprises idealism and relativism. Ismail and Rasheed (2019)further define relativism as the extent to which an individual rejects universally applicable moral rules.	<ol style="list-style-type: none"> 1. Cognitive level. 2. Beliefs. 3. State of mind. 4. Values reflecting the broader impact of individuals and culture (Saragih & Putra, 2021). 	Likert
Accounting Knowledge (X3)	According to the Theory of Moral Behavior (Sahla et. al., 2019). ethical sensitivity refers to an individual's capacity to recognize ethical issues as they arise and discern what is right or conducive to enhancing the quality of individuals with high sensitivity. Besides sensitivity levels, various factors such as experiences, personal values, formal and informal education, culture, and degree of socialization can also influence this condition.	<ol style="list-style-type: none"> 1. Ethical sensitivity or perception. 2. Ethical judgment. 3. Ethical motivation. 4. Ethical character (Helmy, 2018). 5. As well as the level of sensitivity. 6. Personal values. 7. Formal and informal education. 8. Culture, and socialization (Sahla et. al., 2019). 	Likert

Gender (X4)	The Theory of Personal Factors explains that gender embodies individuals' role stereotypes, including beliefs about characteristics typical of men and women(Sahla, Mukhlisah, & Farida, 2019). Adekoya et. al. (2020)identify personal factors influencing individual cognitive reasoning, including moral development, ethical behavior, and decision-making, such as age, gender, upbringing, personal values, fear of punishment, conscience, and religion.	1. Masculinity 2. Femininity(Ariyanto, 2020).	Likert
Religiosity (X5)	The Theory of Spiritual Well-being, as described by Sahla et. al. (2019) encompasses the inherent values within each individual, emphasizing a life philosophy that influences particular behavior. Religiosity is categorized into two orientations: (1) religious affiliation, which involves the association of individuals within a religious group, and (2) religious commitment, which refers to an individual's level of adherence to religious teachings, beliefs, and practices. Religious commitment can be further classified into two types: (1) intrapersonal religiosity and (2) interpersonal religiosity (Jun & Yoon, 2018).	1. Flexible attitude. 2. High awareness 3. Ability to confront suffering. 4. Capability to endure and transcend pain. 5. Vision-inspired quality of life. 6. Reluctance to incur unnecessary losses. 7. Holistic perspective. 8. Willingness to inquire "why?" or "what if?" to seek fundamental answers (Irma & Uliya, 2020). 9. Fisher's personal. 10. Communal. 11. Transcendental well-being(Sahla et. al., 2019). 12. Intellectual. 13. Ideological. 14. Private. 15. Public practices. 16. Along with religious experiences(Saragih & Putra, 2021).	Likert

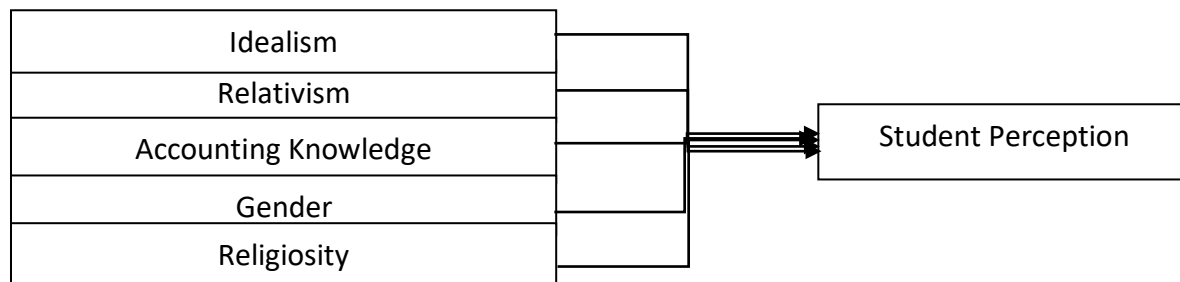


Figure 1. Model of the study

4. Results

Data were collected over two months, encompassing responses from 211 participants affiliated with higher education institutions across Indonesia. Most respondents were women (62%) aged 23 to 28 (57%). A significant of them had a bachelor’s degree (64%), were unmarried (93%), and lacked work experience (43%). The demographic distribution of respondents is presented in Table 2.

Table 2. Respondents Demographic Analysis

Descriptions		N	%
Genders	Male	81	38
	Female	130	62
Ages	17-22 Years-old	85	40
	23-28 Years-old	120	57
	29-34 Years-old	4	2
	>35 Years-old	2	1
Educations	High School	65	30
	Diploma III	5	3
	Diploma IV	2	2
	Bachelor	138	64
	Master	1	1
Marital Statuses	Married	15	7
	Unmarried	196	93
Occupations	Government Employee	3	1
	State Enterprises Employee	8	4
	Entrepreneurs	19	9
	Private Employee	46	22
	Not Working	90	43
	Lecturers	5	2
	Others	40	19

Source: Processed data(2023)

Table 3. Measurement Model Results for Factor Loadings, Reliability, and Validity

Constructs	Items	Factor Loadings	Composite Reliability	Average Variance Extracted
Idealism	I2	0.705	0.872	0.576
	I3	0.769		
	I4	0.814		
	I5	0.768		
	I7	0.737		
Relativism	RE3	0.879	0.819	0.694
	RE4	0.784		
Accounting Knowledge	TP1	0.807	0.901	0.647
	TP2	0.816		
	TP3	0.794		
	TP4	0.776		
	TP5	0.827		
Gender	G2	0.727	0.834	0.719
	G3	0.954		
Religiosity	R3	0.788	0.891	0.672
	R4	0.837		
	R5	0.815		
	R6	0.838		
Accounting Student Perception	PM1	0.743	0.889	0.616
	PM2	0.767		
	PM3	0.866		
	PM4	0.796		
	PM7	0.744		

Notes: I= Idealism; RE=Relativism; TP=Accounting Knowledge; G = Gender; R = Religiosity; PM = Accounting Student Perception.

Source: Processed data(2023)

Table 4. Discriminant Validity

	Gender	Idealism	Relativism	Religiosity	Accounting Knowledge
Gender	0.848				
Idealism	0.051	0.759			
Relativism	0.035	0.328	0.833		
Religiosity	0.080	0.554	0.157	0.820	
Accounting Knowledge	0.023	0.549	0.443	0.548	0.804

Source: Processed data(2023)

Table 5. Full Collinearity VIFs

Idealism	Relativism	Accounting Knowledge	Gender	Religiosity
1.674	1.310	1.996	1.009	1.795

Source: Processed data(2023)

4.1 Measurement Model Analysis

Factor loading values exceeding 0.7 indicate validity, as shown in Table 3. All data demonstrated validity, as all indicators surpassed the 0.7 threshold. Discriminant validity was assessed using the HTMT (Heterotrait-Monotrait Ratio) criterion, with a value of < 0.90 indicating good discriminant validity. In Table 4, HTMT values of < 0.90 indicate that all constructs exhibited good discriminant validity (Karina & Kusumawardhani, 2023).

Further assessment involved comparing the root of the Average Variance Extracted (AVE) values with inter-construct correlations. A variable with an AVE > 0.5 indicates successful construct validity testing (Hutami, Kholid, & Salsabilla, 2022). As depicted in Table 3, the AVE values exceed 0.50, meeting the specified minimum requirement.

Construct reliability is established if composite reliability exceeds 0.7. Table 3 presents composite reliability values for all constructs, each surpassing 0.70, indicating high reliability. Table 5 shows no multicollinearity between indicators and latent constructs, as indicated by the Variance Inflation Factor (VIF) values of < 5. Overall, the measurement model is concluded to be both reliable and valid.

Table 6. R-squared

Variable	R-squared	Adjusted R-squared
Accounting Student Perception	0.616	0.607

Source: Processed data(2023)

The Adjusted R-squared value in Table 6 indicates that idealism, relativism, accounting knowledge, gender, and religiosity had a significant impact on students' perceptions of the ethical crisis in the accounting profession by 60.7%. However, the remaining 39.3% was affected by other constructs beyond the scope of this study.

Table 7. Path Coefficients Results

Hypothesis	Original sample	Standard deviation	t-statistic	p-value	Information
X1→Y	0.265	0.057	4.678	0.000	H1 is Accepted
X2→Y	0.016	0.050	0.320	0.749	H2 is Rejected
X3→Y	0.445	0.064	7.002	0.000	H3 is Accepted
X4→Y	0.061	0.050	1.215	0.225	H4 is Rejected
X5→Y	0.197	0.068	2.905	0.004	H5 is Accepted

Source:Processeddata(2023)

Table 8 shows that idealism (X1) ($p = 0.000 < 0.05$), accounting knowledge (X3) ($p = 0.000 < 0.05$), and religiosity (X5) ($p = 0.004 < 0.05$) partially affected students' perceptions of the ethical crisis in the accounting profession. Meanwhile, relativism (X2) ($p = 0.749 > 0.05$) and gender (X4) ($p = 0.225 > 0.05$) did not significantly affect students' perceptions of the ethical crisis in the accounting profession.

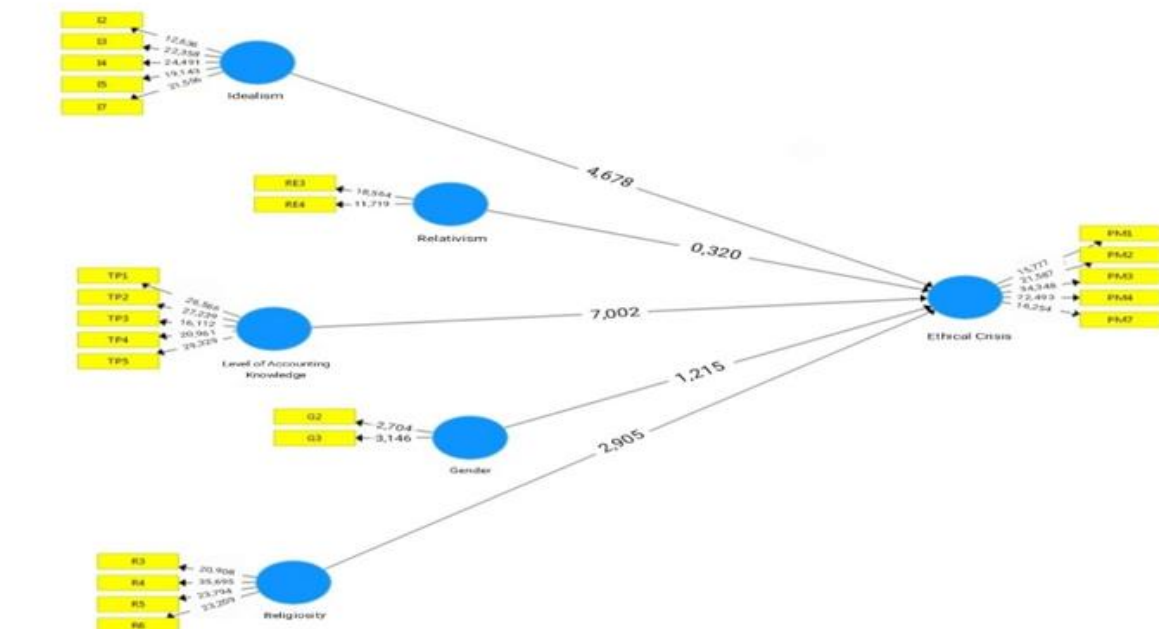


Figure 2. PLS Results

5. Discussion

Idealism (X1) had a p-value of $0.000 < 0.05$ and an original sample value of 0.265, indicating that it significantly affected students' perceptions. This finding supports Hypothesis 1 and aligns with the Theory of Planned Behavior, which posits that moral philosophy consists of idealism and relativism. Individuals with strong idealism are concerned about decisions that affect others, which is consistent with the theory proposed by Forsyth (1980) that those with high idealism tend to avoid actions that could harm others. Moral idealism has been shown to enhance ethical judgment and sensitivity, as well as influence ethical decision-making among accountants (Oboh et. al., 2020). As explained by Sari et. al. (2021), idealistic individuals view creative accounting as unethical. Additionally, higher levels of student idealism correspond to greater concern for stakeholders and social responsibility Saunders et. al., 2022).

According to Kartika et. al. (2021), ethics can influence audit quality, as auditors with strong professional principles are less likely to be swayed by competing interests in fulfilling their auditing responsibilities according to professional ethics standards. Furthermore, idealism significantly negatively impacts perceptions of tax avoidance ethics (Saragih & Putra, 2021), potentially enhancing the future credibility of accountants as they become more stringent in making ethical decisions (Ismail & Rasheed, 2019). Personal experiences can strengthen the influence of idealism on ethical decisions among tax consultants (Wirakusuma, 2019). In this regard, idealistic individuals strive to avoid actions that harm others due to prevailing moral ethics, seeking better alternatives that do not cause disadvantage. In cases of students' perceptions of accountant professional ethics crises, idealism can influence their ethical perceptions, with higher idealism correlating to stronger convictions that unethical accountant behavior is wrong. The importance of personal morals can effectively deter fraudulent behavior, as increased moral values help individuals distinguish right from wrong in various situations (Fernandhytia & Muslichah, 2020).

Relativism (X2) had a p-value of $0.749 > 0.05$ and an original sample value of 0.016, indicating that it did not significantly positively impact students' perceptions. This finding contradicts Hypothesis 2 and diverges from the Theory of Planned Behavior's assertion that moral philosophy consists of idealism and relativism. Hence, in this research, relativistic individuals would likely believe that acts violating accountant professional ethics were situational, even though they understood the illegality of such acts. Likewise, relativistic ethics reject universal moral doctrines and norms, suggesting that moral behavior depends on individuals and their situations (Saragih & Putra, 2021).

As elucidated by Helmy (2018), relativistic attitudes do not significantly affect students' ethical judgments, and according to Sari et. al. (2021), creative accounting is viewed as ethically unacceptable by relativistic people. Correspondingly, this finding demonstrated that relativistic individuals revealed no significant impact regarding accountant professional scandals; they were more likely to accept unethical actions because their perception of ethical behavior avoidance could change based on situations, observations, and experiences. Relativistic individuals might not harbor intentions to violate professional ethics for personal gain. However, they have strong reasons for engaging in such actions and are less likely to detect ethical issues.

Accounting Knowledge (X3) had a p-value of $0.000 < 0.05$ and an original sample value of 0.445, indicating its significant positive impact on students' perceptions. This finding aligns with Hypothesis 3 and corresponds with the Theory of Moral Behavior, encompassing moral judgment, sensitivity, characteristics, and intentions. Other factors such as experience, informal and formal education, socialization, and personal values also contribute to this perception. Consistent with Miller et. al. (2020), training programs like "Giving Voice to Values" significantly enhanced students' confidence and intent to address ethical issues. Similarly, Kartika et. al. (2021) suggest that auditor education influences audit quality.

Saragih and Putra (2021) demonstrated a significant negative correlation between taxation knowledge and perceptions of tax evasion ethics. In this context, ethics education could raise awareness among students regarding ethical attitudes and dilemmas, crucial aspects of decision-making processes. As Laily and Anantika (2018) elucidate, ethics knowledge impacts students' moral development, with those exposed to business ethics education exhibiting better ethical perspectives. Moreover, individuals with higher accounting knowledge possess a better understanding of the accountant's code of ethics, fostering awareness of ethical professional conduct. They view violations of professional ethics as unethical acts.

Gender (X4) had a p-value of $0.225 > 0.05$ and an original sample value of 0.061, indicating that it did not significantly positively impact students' perceptions, contrary to Hypothesis 4. This finding contradicted the Theory of Personal Factors, which suggests that non-biological factors such as societal norms, traditions, psychological differences, traits, behaviors, and values between genders do not affect decision-making or professional practices in accounting. This aligns with a study by Helmy (2018), which indicated gender insignificance in ethical judgment. Similarly, Cheisviyanny et. al. (2019) corroborated that there were no gender disparities in the locus of control among accountants.

Gender neither reinforces justice nor cultural influences on ethical perceptions regarding tax avoidance nor weakens the influence of money love on ethical perceptions of tax evasion (Ariyanto, 2020). Hence, this research demonstrated that gender did not impact students' perceptions of accounting ethics crises, indicating equal ethical reasoning between male and female students, reflecting contemporary gender equality. This assertion aligns with the structural approach, viewing society as an interrelated structure where genders form their attitudes.

Religiosity (X5) had a p-value of $0.004 < 0.05$ and an original sample value of 0.197, indicating that it significantly positively impacted students' perceptions. This finding aligns with Hypothesis 5 and is consistent with the Theory of Spiritual Well-being, suggesting that individuals with higher religiosity tend to adhere to the rules and values prescribed by their religion. Additionally, religiosity is a multidimensional construct encompassing personal beliefs, commitments, practices, and public behaviors (Russell et. al., 2020). This assertion is supported by Ebaid (2022), who found that teaching religious courses improved students' perceptions of business ethics and enhanced their ethical decision-making. Moreover, religion strongly influences an individual's attitudes, behaviors, and decisions (Khalil & Sidani, 2020), with higher levels of religiosity among students correlating with increased ethical perceptions regarding tax

avoidance (Dewanta & Machmuddah, 2019). Religiosity also positively influences tax avoidance (Sutrisno & Dularif, 2020). Hence, students with higher religiosity exhibit more ethical perceptions towards creative accounting (Jaya & Sukirno, 2020). Besides, spiritual intelligence positively affects students' ethical perceptions (Irma & Uliya, 2020).

Sulistiyowati et. al. (2022) argue that religiosity helps accounting students recognize the impact of accounting scandals on the accounting profession, as religious individuals are more sensitive to deviant actions. Leventis et. al. (2018) discovered that the impact of religiosity on auditor pricing decisions was not based on the level of expertise but was determined by the relative location of the auditor within the market sector. Furthermore, religiosity (virtue) significantly influences the correlation between data analysis competency (personal capability) and the performance of Muslim external auditors (Jaffar, Ahmad, & Sulaiman, 2021). Likewise, the present study findings indicated that religiosity could impact students' ethical perceptions of accounting professional ethics scandals. In this regard, individuals with higher religiosity would likely avoid fraudulent or deceptive practices and be inclined to abide by religious teachings, believing that all actions would be rewarded or punished accordingly. Therefore, they uphold and adhere to ethical regulations and norms as long as they do not deviate from religious laws.

6. Conclusion

Based on the data analysis and discussion, it can be concluded that idealism, accounting knowledge, and religiosity had a significant positive impact on students' perceptions of the ethical crisis in the accounting profession. In other words, the higher the students' idealism, accounting knowledge, and religiosity, the higher their perception of the ethical crisis in the accounting profession, indicating that such actions are considered wrong. However, the study revealed no significant positive impact of relativism on students' perceptions of the ethical crisis in the accounting profession. This suggests that higher levels of relativism did not affect students' perceptions of the ethical crisis in the accounting profession. Likewise, the findings indicated that gender did not affect students' ethical perceptions of the ethical crisis in the accounting profession.

The practical implications of this research are: (1) this research can provide input for accounting academics in teaching students about ethical orientation, accounting knowledge, and religiosity. These factors are essential to study as they can affect students' perceptions of the ethical crisis in the accounting profession; (2) this research is expected to serve as a reference and input for future investigation.

However, the present study has several limitations, including (1) Most questionnaires were distributed to accounting students in universities in the western part of Indonesia, resulting in less than optimal research coverage. This limitation was due to the difficulty in finding accounting student respondents in universities in central and eastern parts of Indonesia; (2) The population and sample were limited to accounting students; (3) The data source was only questionnaire responses; (4) The Adjusted R-squared value of 60.7% indicated that many other factors still had a greater impact on students' perceptions of the ethical crisis in the accounting profession. This result suggests that the independent variables were still limited.

Recommendations for further research include: (1) Future research is recommended to increase the number of respondents in Indonesia's central and eastern regions to ensure an even distribution of questionnaires across the country; (2) Future research is suggested to expand the coverage of questionnaire distribution not only to accounting students but also to educators and accounting practitioners to obtain more accurate data; (3) Future research is recommended to add interview data to enrich the obtained information; (4) Future research is suggested to explore other aspects that can affect students' perceptions of the ethical crisis in the accounting profession.

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