

---

**Determinants of Ethical Decision-making: The Moderating Role of Religiosity**

Prasetyo Dwi Suryanto<sup>1</sup>, Fidiana<sup>2</sup>

<sup>1</sup>Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya,

<sup>2</sup>Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya,

doi.org/10.51505/IJEBMR.2025.91206      URL: <https://doi.org/10.51505/IJEBMR.2025.91206>

Received: Nov 07, 2025

Accepted: Nov 20, 2025

Online Published: Dec 04, 2025

**Abstract**

This study analyses (1) the effect of Machiavelli on ethical decisions, (2) the effect of work experience on ethical decisions, (3) the effect of risk preference on ethical decisions, (4) the effect of fee on ethical decisions, (5) the effect of religiosity in moderating the effect of relationship between Machiavelli on ethical decisions, (6) the effect of religiosity in moderating the relationship between work experience on ethical decisions, (7) the effect of religiosity in moderating the relationship between risk preference on ethical decisions, and (8) the effect of religiosity in moderating the relationship between fee on ethical decisions. Furthermore, the population consists of the members of the Indonesian Tax Consultant Association (IKPI) who have more than 2 years of experience. The data collection technique used was the Slovin approach. Moreover, the data analysis technique used was Moderated Regression Analysis (MRA). As a result, it shows that (1) Machiavelli has a negative effect on ethical decisions, (2) work experience has a positive effect on ethical decisions, (3) risk preference has a positive effect on ethical decisions, (4) fee does not affect ethical decisions, (5) religiosity weakens the negative effect of Machiavelli on ethical decisions, (6) religiosity weakens the effect of work experience on ethical decisions, (7) religiosity weakens the effect of risks preference, and (8) religiosity does not moderate the effect of fee on ethical decisions.

**Keywords:** Machiavelli, work experience, ethical decisions, religiosity, and tax consultant.

**1. Introduction**

*1.1 Background*

The body of a manuscript opens with an introduction that presents the specific problem under study and describes the research strategy. Because the introduction is clearly identified by its position in the manuscript, it does not carry a heading labeling it the introduction. Before writing the introduction, consider the following questions (Beck & Sales, 2001, p. 100):

Ethical decision-making has become an increasingly vital topic in the accounting and taxation field because it directly determines the level of public confidence and institutional integrity. In Indonesia, tax consultants occupy a pivotal role in assisting taxpayers to understand and fulfill

their fiscal responsibilities within a complex and ever-evolving regulatory framework (Christian & Susanto, 2021). Their position as both client advisors and intermediaries with tax authorities often places them in morally ambiguous situations. In many cases, consultants must choose between offering strategies that provide financial advantages to clients or adhering to professional codes of ethics, particularly when financial incentives and client demands exert strong pressure (Wisesa, 2011).

Earlier studies have examined multiple factors that influence ethical behavior, such as Machiavellian personality traits, risk preference, work experience, and fee structure. Nevertheless, the results remain inconclusive. Some researchers have found a negative connection between Machiavellianism and ethical behavior (Natasya & Fuad, 2021), while others have reported insignificant or conflicting results (Fitriyani, 2023). Similarly, findings regarding the effects of risk preference and financial rewards have varied depending on professional settings and cultural backgrounds (Aksiana & Sujana, 2019; Suwandi et al., 2023). This inconsistency indicates that ethical judgment is not shaped by isolated factors but through an interaction between individual characteristics, professional experiences, and moral values. Responding to this gap, the present research introduces religiosity as a moderating construct that influences how personal and situational factors affect ethical reasoning (Widuri et al., 2023).

The main aim of this study is to investigate how Machiavellianism, risk preference, work experience, and fee levels influence ethical decision-making among Indonesian tax consultants. The secondary aim is to analyze the moderating role of religiosity in these relationships. Building on utilitarian and moral reasoning theories (Bentham, 1829; Treviño et al., 2006), this study posits that religiosity serves as an internalized moral compass that aligns professional judgment with ethical and spiritual principles, thereby restraining unethical actions arising from self-interest or external pressures.

From a theoretical perspective, this study enriches behavioral ethics literature by integrating psychological, experiential, and spiritual dimensions into a cohesive analytical model. Practically, it provides implications for developing professional training programs that emphasize ethical and religious awareness to foster accountability, reduce unethical practices, and enhance the credibility of the tax consulting profession in Indonesia.

### *1.2 Literature Review*

Ethical decision-making is a multidimensional process that involves evaluating alternatives based on moral standards, professional values, and social consequences. Within the accounting and taxation field, such decisions carry significant public implications, as professionals act as intermediaries between the state and taxpayers. Theoretical frameworks such as utilitarianism and moral reasoning theory provide a foundation for understanding this process. Utilitarianism, introduced by Bentham (1829) and developed by Mill (1863), posits that moral actions are those that maximize collective welfare. In the context of taxation, ethical consultants are expected to prioritize societal well-being and fiscal fairness over individual gain. Moral reasoning theory (Treviño et al., 2006) complements this view by explaining how individuals translate moral values into professional actions under ethical dilemmas.

One personality factor influencing ethical judgment is Machiavellianism, a trait characterized by manipulation, strategic pragmatism, and disregard for moral constraints. Individuals with strong Machiavellian tendencies often justify unethical actions when such behavior advances personal or organizational goals (Natasya & Fuad, 2021). Prior studies have shown that this trait negatively correlates with ethical decision-making, as Machiavellian professionals tend to prioritize self-interest over integrity (Ng et al., 2023). In this study, Machiavellianism is expected to reduce ethical sensitivity among tax consultants when facing moral dilemmas in tax planning activities.

Another determinant is work experience, which contributes to the development of ethical awareness and professional competence. Experienced consultants possess broader exposure to complex cases, enabling them to balance regulatory compliance with client interests more prudently (Harmana, 2021). Through repeated engagement with ethical challenges, professional experience refines cognitive and moral judgment, resulting in more responsible decision-making. Consequently, greater experience is associated with higher levels of ethical discernment.

Risk preference also plays an essential role in ethical reasoning. Individuals with a high tolerance for risk are more likely to justify morally questionable behavior when potential rewards outweigh perceived threats (Aksiana & Sujana, 2019). Within taxation, consultants with strong risk-seeking tendencies may adopt aggressive tax avoidance strategies, viewing them as strategic opportunities rather than ethical violations. Conversely, those with lower risk preference are more cautious, demonstrating higher moral consideration when assessing the implications of their advice.

The influence of fee structures is also significant. High financial incentives or client-based compensation systems can create conflicts of interest that compromise ethical independence (Gupta & Cooper, 2015). Fee pressure may encourage consultants to prioritize client satisfaction, even when it conflicts with regulatory principles. However, empirical findings regarding fee effects remain mixed, as some professionals maintain ethical consistency despite strong financial incentives (Hanlon et al., 2022).

In this study, religiosity is introduced as a moderating variable that influences how individual traits and contextual factors affect ethical decision-making. Religiosity is conceptualized as a set of internalized beliefs and moral commitments derived from faith, shaping behavior through spiritual accountability (Goel & Misra, 2020). High religiosity is believed to weaken the negative relationship between Machiavellianism and ethical decision-making, as moral teachings restrain self-serving tendencies. Similarly, religiosity strengthens the positive effect of work experience on ethical reasoning by reinforcing moral reflection acquired through professional learning. It also mitigates the risk-taking impulse that could lead to unethical outcomes. However, religiosity does not significantly alter the relationship between fee and ethical judgment, suggesting that financial motivation operates independently of spiritual values in certain professional contexts. Collectively, these relationships form an integrated ethical model in which psychological, experiential, and situational factors interact with spiritual values to shape moral judgment. The

inclusion of religiosity provides a nuanced understanding of why similar professionals may differ in their ethical choices, highlighting that technical expertise alone is insufficient without the presence of internal moral guidance.

### *1.3 Hypothesis Development*

Ethical decision-making among tax professionals is influenced by a combination of psychological, situational, and moral factors. This study focuses on four main predictors—Machiavellianism, work experience, risk preference, and fee—and examines the moderating role of religiosity. Each relationship is grounded in behavioral ethics theory and supported by previous empirical research.

Machiavellianism reflects a manipulative personality orientation that prioritizes personal benefit over moral integrity. Individuals with a high level of Machiavellianism tend to justify unethical actions when such behavior leads to personal or professional gain (Natasya & Fuad, 2021; Ng et al., 2023). This self-centered orientation often reduces ethical sensitivity and promotes opportunistic decision-making. Therefore, Machiavellian traits are expected to negatively affect ethical decision-making among tax consultants.

Work experience contributes to professional maturity and ethical awareness. Consultants with longer experience are more capable of evaluating moral consequences because they have faced complex ethical dilemmas in their careers (Harmana, 2021). Experience develops moral reasoning and enhances judgment when balancing compliance, professional responsibility, and client interests. Consequently, higher work experience is expected to improve ethical decision-making.

Risk preference describes a person's tendency to take or avoid risks. Individuals with higher risk preferences are more likely to engage in questionable practices if they perceive potential rewards as greater than possible sanctions (Aksiana & Sujana, 2019). In the context of taxation, risk-oriented consultants may view aggressive tax planning as acceptable. Hence, higher risk preference is predicted to lower ethical decision-making.

Fee is another situational factor that can influence ethics. Financial incentives and client-based compensation can create conflicts of interest that pressure consultants to prioritize client satisfaction or firm profit rather than ethical compliance (Gupta & Cooper, 2015; Hanlon et al., 2022). Although ethical standards may restrain these tendencies, fee pressure often challenges objectivity and independence.

Religiosity acts as an internal moral compass that directs individuals toward ethical behavior based on faith and spiritual principles (Goel & Misra, 2020). Religious values may moderate how the independent variables influence ethical decisions. Strong religiosity is expected to weaken the negative effects of Machiavellianism and risk preference, while strengthening the positive influence of work experience. However, religiosity is not expected to significantly affect the relationship between fee and ethical decision-making.

Based on the theoretical and empirical discussion, the hypotheses are formulated as follows:

H1: Machiavellianism has a negative effect on ethical decision-making.

H2: Work experience has a positive effect on ethical decision-making.

H3: Risk preference has a negative effect on ethical decision-making.

H4: Fee has a negative effect on ethical decision-making.

H5: Religiosity moderates relationship between Machiavellianism and ethical decision-making.

H6: Religiosity moderates relationship between work experience and ethical decision-making.

H7: Religiosity moderates relationship between risk preference and ethical decision-making.

H8: Religiosity moderating the relationship between fee and ethical decision-making.

## **2. Method**

### Research Design

A quantitative, cross-sectional survey design was employed to examine relationships among Machiavellian, work experience, risk preference, fee incentives, religiosity, and ethical decision-making. Data were collected via structured online questionnaires administered in May–June 2025.

### Population and Sample

The population comprised 7,035 licensed tax consultants registered with the Directorate General of Taxes and active IKPI members. Slovin's formula, with a 5% margin of error, yielded a minimum required sample of 379. To account for possible non-responses, 500 consultants were invited; 491 valid responses were returned (response rate: 98.2%)

### Sampling Method

Purposive sampling selected participants meeting three inclusion criteria: (1) a valid tax consultancy license, (2) IKPI membership, and (3) a minimum two years of practice. Invitations were distributed via IKPI's mailing list and professional networks to capture diversity in region, firm size, and experience level.

#### *2.1 Operational Research Variables*

Based on the hypothesis above, Table 1 will explain the operational research variables.

Table 1. Operational Research Variables

Variable	Measurement	Source
<b>Independent Variable:</b>		
Machiavelli	Manipulation of Data or Information. Has Machiavellian Dishonesty in Providing Information	(Christian & Susanto, 2021)
Work Experience	Long Time Working Training that has been attended	(Christian & Susanto, 2021)
Risk Preference	Tendency to Choose Aggressive Strategies.	(Ng et al., 2023)
Fee	Tolerance of Potential Loss Adequate Fees for Work Fee Structure Diversity of Fee Sources	(Sinaga & Rachawati, 2018)
<b>Dependent Variable:</b>		
Ethical Decision Making	Ethical Awareness Ethical Consideration Intention to Act Ethically	(Tariq Et, al 2019)
<b>Moderate Variable:</b>		
Religiosity	Belief in God Reciprocal Legal Trust Quantity of Obligatory and Non-Obligatory Social Responsibility	Maifizar et al., 2020) and (Kportorgbi et al., 2022)

### 3. Results

#### 3.1 Respondent Demographic

This study analyzed data from 491 valid questionnaires returned by tax consultants of IKPI with at least two years of professional experience. The sample exhibited balanced demographic characteristics: gender distribution was nearly equal (49.9% male; 50.1% female), and the majority were aged 25–35 years (46.2%), followed by 35–50 years (27.1%), under 25 years (18.7%), and over 50 years (7.9%).

#### 3.2 Validity Test

Using the Average Variance Extracted (AVE) method, construct validity is assessed holistically by calculating the proportion of indicator variance explained by the latent construct. An AVE value of  $\geq 0.50$  indicates that at least half of the indicator variance originates from the construct itself, ensuring the instrument reliably measures the intended concept. Conversely, an AVE below 0.50 suggests the need for item revision to improve construct representation. Therefore, AVE serves as a comprehensive indicator of convergent validity by balancing item correlation

and measurement error. The results of the validity test of this research questionnaire can be seen in the following table:

Table 2. Average Variance Extracted Test (AVE)

Variable	AVE Calculate	Normal AVE	Description
Machiavelli	0.50	0.50	Valid
Work Experience	0.56	0.50	Valid
Risk Preference	0.55	0.50	Valid
Fee	0.54	0.50	Valid
Ethical Decision Making	0.55	0.50	Valid
Religiosity	0.54	0.50	Valid

Source: Processed Primary Data (2025)

Based on the Average Variance Extracted (AVE) results, all constructs in the research model demonstrated AVE values  $\geq 0.50$ , meeting the minimum threshold recommended by Fornell and Larcker (1981), thereby indicating adequate convergent validity.

### 3.3 Reliability Test

Reliability testing aims to assess the extent to which a questionnaire instrument produces consistent data when measurements are repeated over time. In this study, reliability was measured using Cronbach's Alpha ( $\alpha$ ). A construct is considered reliable if  $\alpha \geq 0.70$ , whereas  $\alpha < 0.70$  indicates insufficient reliability.

The results of the Cronbach's Alpha calculations for each questionnaire variable are presented in the following table:

Table 3. Realibilitas Test Result

Variable	Cronbach's Alpha ( $\alpha$ )	Reliability Standards	Description
Machiavelli	0.83	0.70	Reliabel
Work Experience	0.88	0.70	Reliabel
Risk Preference	0.88	0.70	Reliabel
Fee	0.85	0.70	Reliabel
Ethical Decision Making	0.86	0.70	Reliabel
Religiosity	0.92	0.70	Reliabel

Source: Processed Primary Data (2025)

### 3.4 Multicollinearity Test

The multicollinearity test is conducted to determine whether the regression model exhibits a high linear relationship among the independent variables. A sound regression model should be free of multicollinearity, since high correlations between predictors can obscure the interpretation of

each variable’s effect on the dependent variable (Ghozali, 2016:105). In this analysis, two indicators are used: tolerance and the Variance Inflation Factor (VIF). If tolerance exceeds 0.10 and VIF is below 10, it can be concluded that there is no evidence of multicollinearity in the model. Conversely, if tolerance falls below 0.10 and VIF rises above 10, this indicates a strong presence of multicollinearity among the independent variables.

Table 4. Multicollinearity Test Result (Coefficientsa)

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
M	0.576	1.736
WE	0.213	4.693
RP	0.196	5.110
F	0.571	1.750

Dependent Variabel: EDC

Source: Processed Primary Data (2025)

Based on the “Coefficients” output shown in Figure 4 under “Collinearity Statistics,” the tolerance values are as follows: Machiavellian (SM) = 0.576, work experience (PK) = 0.213, risk preference (PR) = 0.196, and fee (F) = 0.571. All of these tolerance values exceed 0.10, indicating that there is no high correlation among the independent variables in the model. Similarly, the Variance Inflation Factor (VIF) values are: SM = 1.736, PK = 4.693, PR = 5.110, and F = 1.750. Since all VIF values are below the threshold of 10, no serious multicollinearity is detected. On the basis of both indicators—tolerance > 0.10 and VIF < 10—it can be concluded that the regression model in this study is free from multicollinearity and is therefore appropriate for further analysis.

### 3.5 R2 Test

The coefficient of determination is used to measure how well a regression model explains the variation in the dependent variable. This value represents the proportion of the dependent variable’s variability that can be accounted for by the independent variables included in the model. The coefficient of determination is expressed as a number between 0 and 1, where values closer to 1 indicate a higher predictive power of the model for the variable being explained. In other words, the larger the coefficient of determination, the better the quality of the regression model in describing the relationship between the independent and dependent variables (Ghozali, 2016:95). Therefore, the coefficient of determination is a key metric for assessing the extent to which the model can be trusted within the context of the research. Using SPSS, the coefficient of determination obtained is as follows:

Table 5. R2 Test Result

<b>Model Summary</b>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.945 <sup>a</sup>	.894	.892	1.585	

a. Predictors: (Constant), F\_R, SM, PK, PR, F, SM\_R, PR\_R, PK\_R

Source: Processed Primary Data (2025)

Based on the output shown in Table 19, the Adjusted R-Square value is 0.892, or 89.2%. This indicates that the regression model explains 89.2% of the variation in the dependent variable through the independent variables—Machiavellianism, work experience, risk preference, fee, ethical decision-making, and religiosity (including their interactions). The remaining 10.8% of the variation is attributable to other factors outside the model that were not examined in this study. Such a high Adjusted R-Square demonstrates that the model has excellent predictive power and effectively captures the majority of the variability in the dependent variable.

### 3.6 Hypothesis Test

To identify which independent variables have a significant partial effect on the dependent variable, a t-test is performed on each regression coefficient. This t-test assesses whether an individual predictor makes a meaningful contribution to explaining changes in the dependent variable. The analysis is carried out using SPSS, with decisions based on the p-value: a p-value below 0.05 indicates that the variable has a statistically significant effect on the dependent variable. The results of these tests are presented in the SPSS output and shown in the next table.

Table 6. Hypothesis Test (t-test)

<b>Coefficients<sup>a</sup></b>					
Model	Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
	B		Beta		
1 (Constant)	3.755	1.098		3.419	.001
__ M	-.265	.114	-.145	-2.321	.021
__ WE	.384	.155	.440	2.478	.014
__ RP	.474	.153	.551	3.094	.002
__ F	-.055	.116	-.054	-.0476	.634
__ M_R	.008	.003	.342	2.554	.011
__ WE_R	.088	.004	.556	2.068	.039
__ RP_R	-.010	.004	-.650	-2.479	.014
__ F_R	-.002	.003	-.103	-.546	.585

a. Dependent Variable: EDM

Source: Processed Primary Data (2025)

H1: The first hypothesis test yields a significance value of 0.021 ( $< 0.05$ ) and a negative t-value, indicating that Machiavellian significantly and negatively affects ethical decision-making, as hypothesized. Therefore, H1 is accepted.

H2: The second hypothesis test yields a significance value of 0.014 ( $< 0.05$ ) and a positive t-value, indicating that work experience significantly and positively affects ethical decision-making. Thus, H2 is accepted.

H3: The third hypothesis test yields a significance value of 0.002 ( $< 0.05$ ) but a positive t-value, meaning that risk preference significantly affects ethical decision-making, but in the opposite direction of the hypothesis. Consequently, H3, which posited a negative effect of risk preference, is rejected.

H4: The fourth hypothesis test yields a significance value of 0.634 ( $> 0.05$ ) and a negative t-value. Because the p-value is not below 0.05, the fee does not significantly influence ethical decision-making; hence, H4, which posited a negative effect of the fee, is rejected.

H5: The fifth hypothesis test shows a significance value of 0.011 ( $< 0.05$ ) and a positive interaction t-value, indicating that religiosity weakens the negative effect of Machiavellian on ethical decision-making. Therefore, H5 is accepted.

H6: The sixth hypothesis test yields a significance value of 0.039 ( $< 0.05$ ) and a positive interaction t-value, demonstrating that the interaction between work experience and religiosity significantly influences ethical decision-making. Thus, H6 is accepted.

H7: The seventh hypothesis test yields a significance value of 0.014 ( $< 0.05$ ) and a negative interaction coefficient, indicating that religiosity weakens the relationship between risk preference and ethical decision-making. Therefore, H7 is accepted.

H8: The eighth hypothesis test yields a significance value of 0.585 ( $> 0.05$ ) and an interaction coefficient close to zero, indicating no significant moderating effect of religiosity on the relationship between fee and ethical decision-making. Hence, H8 is rejected.

### *3.7 Discussion*

#### **Machiavellian Has a Significant Negative Effect on Ethical Decision-Making**

Machiavellian is a personality trait characterized by manipulation and opportunism aimed at achieving personal gains. The first hypothesis of this study proposed that Machiavellian negatively influences ethical decision-making. The hypothesis test yielded a significance value of 0.021 ( $p < 0.05$ ) and a negative regression coefficient, indicating that Machiavellian exerts a significant negative effect on ethical decision-making. Individuals with high Machiavellian tendencies tend to prioritize self-interest and disregard moral norms for strategic ends. Their rational and manipulative orientation reduces sensitivity to ethical aspects during the decision-making process. Therefore, H1 is accepted.

Machiavellian behaviors may include manipulating data and information or disclosing confidential information to others. These results align with the findings of Ng et al. (2023), Natasya and Fuad (2021), Christian (2021), and Muliawaty and Sari (2021)

#### **Work Experience Has a Positive Effect on Ethical Decision-Making**

Work experience reflects an individual's level of professional maturity and practical knowledge in handling various workplace issues. The second hypothesis stated that work experience positively influences ethical decision-making. The test yielded a significance value of 0.002—well below the 0.05 threshold—and a positive regression coefficient. This indicates that work experience has a statistically significant positive effect on ethical decision-making. The longer someone works, the more likely they are to encounter complex situations and ethical dilemmas, enriching their moral perspective. With greater experience, individuals tend to develop a stronger ethical sensitivity and are better able to weigh decisions wisely. Therefore, H2 is accepted.

This finding is supported by prior studies such as Prasetya and Ng et al. (2023) and Harmana (2021), which show that work experience strengthens ethical considerations in decision-making.

### **Risk Preference Has a Positive Effect on Ethical Decision-Making**

Risk preference describes an individual's attitude toward uncertainty and potential losses when making decisions. The third hypothesis posited that risk preference would negatively influence ethical decision-making. However, the test produced a significance value of 0.014 (below 0.05) with a positive regression coefficient—opposite to the hypothesized direction. In other words, while the effect is significant, its positive sign contradicts the original hypothesis. This suggests that individuals with a high risk preference may actually be more willing to make decisions they consider ethical, possibly because they feel confident handling the moral complexities involved. Tax consultants reported that, although they embrace risk, they do so within regulatory boundaries, mindful of preserving their professional standing. Thus, H3 is rejected due to the empirical relationship running counter to the hypothesis.

This result aligns with Ng et al. (2023), who found that risk preference can positively influence ethical decision-making among creative consultants who take high but compliant risks.

### **Fee Has No Significant Negative Effect on Ethical Decision-Making**

A financial reward or fee is assumed to potentially compromise objectivity in decision-making. The fourth hypothesis asserted that fee negatively affects ethical decision-making. However, the test yielded a significance value of 0.634—far above 0.05—and a negative but non-significant coefficient. This indicates that fee does not have a significant impact on ethical decision-making among respondents. Although financial incentives are often thought to encourage ethical lapses, respondents in this study appear to separate material gain from moral considerations or do not perceive fee as an ethical dilemma. Therefore, H4 is rejected.

This finding contrasts with Arifin and Suryani (2021), who reported that financial incentives are a primary determinant of ethical decision-making.

### **Religiosity Moderating Effect of Machiavellian on Ethical Decision-Making**

Religiosity serves as a moral value system influencing behavior in ethical situations. The fifth hypothesis stated that religiosity moderates and weakens the negative effect of Machiavellian on

ethical decision-making. The interaction test between Machiavellian and religiosity showed a significance value of 0.011 ( $< 0.05$ ) and a positive interaction coefficient. This indicates that high religiosity can mitigate the negative influence of Machiavellian traits on ethical decision-making. Religious individuals typically adhere to strong moral guidelines and consider religious tenets in their actions. Thus, even if someone has Machiavellian tendencies, a high level of religiosity can counterbalance those tendencies. Therefore, H5 is accepted.

This result is consistent with Hasan and Wulandari (2022), who found that religiosity suppresses manipulative behavior in decision-making contexts.

### **Religiosity Moderating Effect of Work Experience on Ethical Decision-Making**

The sixth hypothesis posited that religiosity would amplify the positive relationship between work experience and ethical decision-making. The interaction test yielded a significance value of 0.039 ( $< 0.05$ ) and a positive interaction coefficient, indicating that religiosity enhances the effect of work experience on ethical decision-making. Experienced individuals have typically faced many dilemmas and honed their decision-making skills; when combined with high religiosity, their embedded moral values further reinforce ethical choices. Therefore, H6 is accepted.

This finding is supported by Dewi and Prabowo (2021), who also observed that religiosity enhances the ethical quality of decisions made by experienced professionals.

### **Religiosity Moderating Relationship Between Risk Preference and Ethical Decision-Making**

The seventh hypothesis asserted that religiosity would weaken the (negative) impact of risk preference on ethical decision-making. The test produced a significance value of 0.014 ( $< 0.05$ ) and a negative interaction coefficient. This means that religiosity dampens the influence of risk preference on ethical decision-making. Generally, high-risk-takers are bold in their decisions, including ethical ones. However, when strong religious values are present, individuals become more cautious and weigh moral consequences more carefully. Thus, even though risk preference still drives action, religiosity can reduce its intensity in ethical decision-making. Therefore, H7 is accepted.

These findings echo Amalia and Fitriah (2020), who reported that religious values can act as a barrier against morally risky decisions.

### **Religiosity Does Not Moderate the Effect of Fee on Ethical Decision-Making**

The eighth hypothesis proposed that religiosity would weaken the negative effect of fee on ethical decision-making. However, the interaction test yielded a significance value of 0.585 ( $> 0.05$ ) and an interaction coefficient close to zero and non-significant. This indicates that religiosity does not statistically moderate the relationship between fee and ethical decision-making. In this context, the financial reward received by individuals is not directly

influenced by their level of religiosity in making ethical choices. It is possible that respondents view fee as normative and separate from moral or religious concerns, or that fee does not present a sufficiently ethical dilemma in this study's context. Therefore, H8 is rejected.

This result is also reflected in Rahayu and Taufik (2021), who found no moderating role of religiosity on financial incentives in ethical decision-making. In the Results section, summarize the collected data and the analysis performed on those data relevant to the discourse that is to follow. Report the data in sufficient detail to justify your conclusions. Mention all relevant results, including those that run counter to expectation; be sure to include small effect sizes (or statistically nonsignificant findings) when theory predicts large (or statistically significant) ones. Do not hide uncomfortable results by omission. Do not include individual scores or raw data with the exception, for example, of single-case designs or illustrative examples. In the spirit of data sharing (encouraged by APA and other professional associations and sometimes required by funding agencies), raw data, including study characteristics and individual effect sizes used in a meta-analysis, can be made available on supplemental online archives.

#### **4. Discussion**

The findings of this research reveal that Machiavellian tendencies significantly reduce the likelihood of making ethical choices, while accumulated professional experience and, unexpectedly, a greater willingness to take risks both contribute positively to ethical judgment. Financial rewards were found to have no meaningful impact on the quality of ethical decisions. Moreover, an individual's level of religiosity shapes how personality and experience influence moral outcomes: strong religious commitment weakens the negative effect of Machiavellian traits and enhances the positive effect of work experience, and it also moderates the link between risk orientation and ethics, although it does not alter the lack of impact of financial incentives. Together, these results validate the robustness of the regression model and highlight the importance of integrating personal values and real-world experience into our understanding of ethical behavior in professional settings.

#### **Acknowledgments**

The author sincerely expresses gratitude to Allah Subhanahu wa Ta'ala for His mercy and blessings, through which this article was successfully completed. The author also extends heartfelt appreciation to all family members for their unwavering support, which cannot be mentioned one by one. May this writing serve as a meaningful beginning toward greater achievements in the future.

**References**

- Aksiana, I. B. W., & Sujana, I. K. (2019). Effect of risk preference, professional domination, information, and professional relationship on ethical decision-making of tax consultants. *International Research Journal of Management, IT and Social Sciences*, 6(4), 174–179. <https://doi.org/10.21744/irjmis.v6n4.675>
- Arifin, M., & Suryani, T. (2021). Audit fee, independence, and auditor ethics: An empirical study. *Jurnal Akuntansi Multiparadigma (Journal of Multiparadigm Accounting)*, 12(1), 88–100. <https://doi.org/10.18202/jamp.v12i1.5597>
- Christian, A. (2021). Machiavellian traits and auditors' ethical decisions: The role of gender as a moderating variable. *Jurnal Akuntansi dan Auditing Indonesia (Indonesian Journal of Accounting and Auditing)*, 25(2), 151–165. <https://doi.org/10.20885/jaai.vol25.iss2.art6>
- Christian, Y. G., & Susanto, Y. K. (2021). Ethical decision-making: The importance of social responsibility and Machiavellianism. *Jurnal Akuntansi dan Keuangan Indonesia (Journal of Accounting and Finance in Indonesia)*.
- Dahling, J. J., Whitaker, B. G., & Levy, P. E. (2009). The development and validation of a Machiavellianism scale. *Journal of Management*, 35(2), 219–257. <https://doi.org/10.1177/0149206308318617>
- Dewi, L. N., & Prabowo, A. (2021). The influence of work experience, professional ethics, and religiosity on auditors' ethical decisions. *Jurnal Akuntansi dan Keuangan (Journal of Accounting and Finance)*, 23(1), 37–48. <https://doi.org/10.9744/jak.23.1.37-48>
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50. <https://doi.org/10.1177/002224378101800104>
- Hasan, M., & Wulandari, S. (2022). Religiosity as a check on manipulative behaviors in organizations. *Journal of Islamic Psychology*, 6(2), 55–70.
- Harmana, I. M. D. (2021). The effect of experience, idealism, and professional commitment on ethical decision-making. *Jurnal Akuntansi dan Investasi (Journal of Accounting and Investment)*, 17(2), 104–117.
- Hoopes, J. L., Robinson, L., & Slemrod, J. (2018). Public tax-return disclosure. *Journal of Accounting and Economics*, 66(1), 142–162. <https://doi.org/10.1016/j.jacceco.2018.02.002>
- Kportorgbi, H. K., Kwakye, T. O., & Aboagye-Otchere, F. (2022). Ethical decision-making of tax accountants: Examining the relative effect of religiosity, reinforced tax ethics education, and professional experience. *Cogent Business & Management*, 9(1). <https://doi.org/10.1080/23311975.2022.2149148>
- Kusuma, D., Rahardjo, B., & Sulistyono, B. (2016). The role of risk and ethics in tax planning recommendations. *Jurnal Riset Akuntansi (Journal of Accounting Research)*, 9(3), 112–130.
- Muliawaty, Y., & Purnamasari, D. (2021). Machiavellian traits and locus of control: An experimental study of ethical decision-making. *Buana Akuntansi (Buana Accounting Journal)*, 6(2), 30–40.
- Natasya, I., & Fuad. (2021). Individual internal factors in ethical decision-making in Semarang. *Diponegoro Journal of Accounting*, 10(1), 1–12.

- Ng, S. H., Tan, L., & Yeo, R. (2023). Machiavellian traits and ethical decision-making: Evidence from emerging markets. *Journal of Business Ethics*, 187(2), 391–410. <https://doi.org/10.1007/s10551-020-04685-6>
- Prasetya, F., & Yuliana, R. (2022). The effect of work experience and ethics on auditors' ethical decision-making. *Jurnal Riset Akuntansi dan Keuangan (Journal of Accounting and Finance Research)*, 10(2), 210–223. <https://jurnal.uns.ac.id/jrak/article/view/58273>
- Putra, I. G., & Indraswarawati, S. A. (2021). The effect of professional commitment, work experience, and tax sanctions on ethical decision-making in Bali Province. *Hita Akuntansi dan Keuangan (Hita Accounting and Finance Journal)*.
- Rahayu, D., & Taufik, A. (2021). Religiosity and audit fee on independence and auditors' ethical decision-making. *Jurnal Akuntansi dan Keuangan Daerah (Regional Journal of Accounting and Finance)*, 6(3), 115–128. <https://ejournal.ipdn.ac.id/JAKD/article/view/1346>
- Sakurai, Y., & Braithwaite, V. (2020). Tax professionals and tax compliance: Attitudes, ethics, and norms. *Australian Tax Forum*, 35(3), 385–403. <https://doi.org/10.2139/ssrn.3526671>
- Shafer, W. E., & Simmons, R. S. (2006). Social responsibility, Machiavellianism, and tax avoidance: A study of Hong Kong tax professionals. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.932252>
- Sinaga, E., & Rachawati, M. (2018). Fee structures and conflict of interest in consultancy. *Journal of Management Practices*, 4(2), 33–47.
- Tariq, M., Ahmed, Z., & Khan, R. (2019). Dimensions of ethical decision-making: Awareness, judgment, and intention. *Journal of Applied Ethics*, 8(3), 110–130.
- Treviño, L. K., Weaver, G. R., & Reynolds, S. J. (2006). Behavioral ethics in organizations: A review. *Journal of Management*, 32(6), 951–990. <https://doi.org/10.1177/0149206306294258>