

**PERSONAL VALUES, ETHICAL ORIENTATION, AND ETHICAL BEHAVIOR IN ACCOUNTING STUDENTS AS PROSPECTIVE PROFESSIONAL ACCOUNTANTS**

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**ABSTRACT**

This study investigates whether personal values inherent in individuals and ethical orientation influence the ethical behavior of accounting students. The population in this study is undergraduate students in Indonesia. The sample was selected using a purposive sampling method of 110 accounting students in Indonesia. The data analysis technique used partial least squares structural equation modeling with smartPLS. The results indicate that personal values and ethical orientation positively influence ethical behavior. The personal values held by each student tend to prevent unethical behavior. Similarly, ethical orientation tends to discourage individuals from engaging in unethical behavior. Therefore, openness to change, self-enhancement, conservation, and self-transcendence should be encouraged among accounting students to enhance their ethical behavior in the future. Additionally, ethical education is necessary to enable students to work with an ethical orientation foundation in every decision, particularly for accountants in preparing financial statements.

**ABSTRAK**

Tujuan dari penelitian ini adalah untuk menyelidiki apakah personal values yang merupakan nilai-nilai yang ada pada seseorang dan ethical orientation memiliki pengaruh terhadap perilaku etis mahasiswa akuntansi. Populasi dalam penelitian ini adalah mahasiswa sarjana di Indonesia. Sampel dipilih menggunakan metode purposive sampling, dengan total responden sebanyak 110 mahasiswa akuntansi di Indonesia. Teknik analisis data menggunakan partial least squares structural equation modelling dengan smartPLS. Hasil penelitian menunjukkan bahwa personal values dan juga ethical orientation berpengaruh positif terhadap perilaku etis. Personal values yang dimiliki pribadi masing-masing mahasiswa akan cenderung mencegah terjadinya perilaku tidak etis. Sejalan dengan hal tersebut, orientasi etis juga cenderung menekan seseorang untuk melakukan perilaku tidak etis. Oleh karena itu, openness to change, self-enhancement, conservation, and self-transcendence harus didorong di kalangan mahasiswa akuntansi untuk meningkatkan perilaku etis mereka di masa depan. Selain itu, perlu adanya pendidikan etika agar mahasiswa dapat bekerja dengan landasan orientasi etis dalam setiap keputusan khususnya akuntan dalam menyusun laporan keuangan.

## INTRODUCTION

The accountant profession is a profession that is related to public trust. This can be seen from the role of accountants as preparers of financial statements used for investment decision-making by stakeholders. High integrity and ethics are required in accounting practice to ensure the financial information produced is reliable and accurate. Therefore, accounting students who will become future accountants should not only be given technical accounting knowledge but also be introduced to ethical aspects in their courses. Ethical aspects are crucial for accounting students to become graduates who have attitudes of integrity, professionalism, high knowledge, high ethics, and high dedication to the world of accounting.

The understanding of accounting students towards ethical behavior will minimize their unprofessional behavior as accountants in decision-making (Sheehan & Schmidt, 2015). Cases of ethical violations can create different perceptions of unethical behavior among students, especially accounting students. These perceptions depend on the sensory sensitivity and inherent nature of the student. The ability to recognize ethical values in a decision is called ethical sensitivity (Priambudi & Sukanti, 2016). Ethical sensitivity determines a person's level of sensitivity to appreciate a phenomenon that occurs both within and outside an environment, and ethical sensitivity has a significant and positive influence on students' perceptions of ethical behavior (Priambudi & Sukanti, 2016). Therefore, accounting students, in particular, must have good ethical sensitivity to minimize the recurrence of ethical violations by accountants in the future.

Ethical orientation can also influence a person's perception. Each person's response to actions related to unethical behavior is usually influenced by ethical orientation. Ethical orientation is a person's way of responding to various situations and events (Mardawati & Aisyah, 2016). The ethical orientation of idealism measures a person's attitude or behavior to avoid violating ethical values and causing harm to others (Comunale et al., 2006). In addition, there is also an ethical orientation of relativism that measures a person's attitude toward moral principles and universal rules (Comunale et al., 2006). A relativist will assume that moral actions depend on the circumstances and nature of the individual who performs them. The results of the study by Mardawati & Aisyah (2016) showed that the ethical orientation of idealism and the ethical orientation of relativism have different effects; the ethical orientation of idealism has a negative influence, while the ethical orientation of relativism has a positive influence on students' perceptions of ethical behavior. Individual values can also influence a person to act ethically or unethically. Considering ethics is essential for the foundation of an accounting student as a future accountant when working, the researcher is interested in testing whether personal values and orientation influence ethical behavior.

Currently, research on ethical behavior in accounting is receiving more attention, especially in the context of accounting science. The American Accounting Association considers that research on accounting students' ethical behavior is fundamental to increasing their awareness of ethical issues and social responsibility (Mikoshi et al., 2020). This indicates the urgency of ethical behavior in the development of accounting science. The behavior and perceptions of students towards ethical dilemmas that they will eventually face when they become professionals can provide a picture of their behavior in the workplace. Accounting students prepared to become professional accountants should be able to understand and be aware of ethical issues. This can serve as a foundation for their future practice as accountants. In the educational environment of a university, personal values and ethical orientation can be shaped into professional character. The role of a university is not only to produce human resources to meet the qualifications needed, but also to shape ethical behavior. Therefore, the researcher is interested in conducting further research to see whether personal values and ethical orientation will also be important for accounting students as future accountants to act ethically.

**LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT**

**Ethical Behavior**

The AICPA standards state that ethical behavior occurs when there are barriers to actions that are considered appropriate due to internal or external pressures (Mubako et al., 2021). Ethical behavior is by norms, rules, and laws that apply (Himmah, 2013). According to Normadewi et al. (2018), ethical behavior is behavior that meets social norms generally accepted in relation to right and good actions. Astuti & Sugiharto (2019) define ethical behavior as a characteristic of a person who ensures that actions taken based on legal agreements must be by ethics. Therefore, ethical behavior refers to an individual's nature based on professional and educational standards of values that can be applied in society. Student ethical behavior is behavior based on ethical codes established for students so that they behave well, morally, and ethically.

**Personal Values**

Personal values can be defined as desired trans-situational goals with various interests, which serve as guiding principles in social life (Schwartz & Bardi, 2001). The theory underlying personal values itself comes from the theory of basic values by Milton Rokeach (Rokeach, 1973) and then developed into Schwartz's Theory of Basic Values (Schwartz, 2012). Both theories ultimately help individuals understand the values of a person's basic behavior. These theories have then developed into research that tests various fields, such as consumer behavior (Vinson et al., 1977), political science (Potts, 2015), and environmental behavior (Hurst et al., 2013).

Personal values can be considered as deep-seated, pervasive beliefs or guiding principles that go beyond specific situations to direct or motivate human behavior in decision-making. Over the past few decades, researchers have examined personal values in topics such as culture, politics, and organizational behavior (Alleyne et al., 2013). Schwartz et al. (2012) identified individual basic values into four levels with related and opposing value types. These four levels are openness to change, self-enhancement, self-transcendence, and conservation. These indicators suggest that individuals with higher levels of personal values are more likely to engage in ethical behavior. However, some studies show different results for each indicator. The study by Darkwa & Darkoh (2023) shows that openness to change and conservation have a positive effect on ethical behavior, while self-enhancement has a negative effect on ethical behavior. This means that someone may behave unethically due to their selfish interests to succeed by any means and must obtain recognition and control (Darkwa & Darkoh, 2023).

**H<sub>1</sub>: Personal values influence ethical behavior**



Figure 1. Schwartz's Theory of Basic Values (Schwartz, 2012)

### Ethical Orientation

Ethical orientation is defined as the foundation of human thought and action to determine whether an action is right or wrong (Clouse et al., 2017; Primasari, 2017). The development of ethical orientation originated from Forsyth (1980) which was defined into relativism and idealism. Relativism describes an individual's concern for a set of universal rules or standards. Meanwhile, idealism focuses on human welfare. Individuals who tend to be more idealistic should decide not to manage profits because it can cause harm to others, a result they tend to avoid (Forsyth, 1980). These individuals should also perceive profit management actions as more unethical (Elias, 2002). The Chan & Wahat (2018) study shows that ethical orientation influences management attitudes towards ethical behavior. Various professions, including accountants should also consider ethical orientation. Accountants with an idealistic orientation are more likely to have higher ethical behavior in making ethical decisions (Obloh et al., 2020). Therefore, someone who has an ethical orientation tends to provide higher ethical judgments.

Ethical orientation can influence an individual's values and beliefs about right and wrong in various situations. Individuals with a strong ethical orientation may be more inclined to consider specific actions as right or wrong and weigh the ethical implications of their actions before making decisions. In this case, ethical orientation can motivate individuals to consider more ethical factors in their decision-making and avoid actions that are considered unethical.

**H<sub>2</sub>: Ethical orientation has a positive effect on ethical behavior**

### RESEARCH METHODOLOGY

The population in this study are undergraduate students in Indonesia. The sample is selected using a purposive sampling method consisting of 110 undergraduate accounting students in Indonesia. The description of the respondents in this study is shown in Table 1, with the highest distribution being female respondents (67.27%), in semester 4 (63.64%), and the majority of respondents are located in Java (80.91%).

This study used a survey method with a questionnaire as a data collection tool. The questionnaire was distributed to undergraduate accounting students in Indonesia who met the criteria. This study used Schwartz's Individual Value Theory for the ethical behavior variable. Meanwhile, the ethical orientation variable used the Ethics Position Questionnaire (EPQ) from Forsyth (1980) as its basis. Furthermore, Akaah and Lund (1994) developed the ethical behavior variable. The specific indicators used to measure each construct are shown in Table 2.

**Table 1. Descriptive Statistics of Respondents**

Measurement	Classification	Frequency	(%)
Gender	Male	36	32,73
	Female	74	67,27
Semester	Semester 1	0	0
	Semester 2	20	18,18
	Semester 3	3	2,73
	Semester 4	70	63,64
	> Semester 5	17	15,45
Type of University	Public	24	21,82
	Private	86	78,18
Location of University	Java	89	80,91
	Outside Java	21	19,09

In this study, the data analysis technique used partial least squares structural equation modelling (SEM) with smartPLS, to test the relationship between personal values and ethical orientation towards ethical behavior. The research model is as follow.

$$etbv = \alpha + \beta_1psvl + \beta_2rnts + e \quad (1)$$

The symbol etbv in the formula above represents ethical behavior which is the dependent variable. The personal value is an independent variable denoted in the formula using the symbol psvl. Another independent variable, represented by rnts, is the symbol for ethical orientation. To construct a regression model from the formula above, alpha ( $\alpha$ ) is used, symbolizing the regression model's constant. Furthermore, the beta ( $\beta$ ) values are regression coefficients that measure how much a one-unit change in the independent variable relates to the dependent variable.  $\beta_1$  refers to the regression coefficient for the first independent variable (psvl in this context), while  $\beta_2$  corresponds to the second independent variable (rnts). Beta coefficients provide information about the direction and strength of the relationship between independent and dependent variables. Lastly, the regression analysis model above includes errors (e), which represent discrepancies or deviations between the observed values of the dependent variable and the values predicted by the regression model. In regression analysis, the primary goal is to minimize the number of errors as much as possible. A lower error rate is considered an indicator of a more reliable regression model.

## RESULT AND DISCUSSION

### Validity, Reliability, and Multicollinearity Tests

Validity and reliability tests were conducted to determine the suitability of the constructs in the structural model analysis. Reliability testing was done using Cronbach's Alpha (CA) and Fornell-Larcker measures of Composite Reliability (CR) scores. Validity testing was done using Average Variance Extracted (AVE). CA and CR scores recommended for each construct are above 0,70 (Fornell & Larcker, 1981; Nunnally, 1975) and AVE scores for all factors meet the recommended threshold of 0.5 or above (Hair et al., 2014).

The results of the CA, CR, and AVE tests are presented in Table 3. The CA and CR scores for each construct in Table 3 indicate that the CA and CR scores for each construct are above 0.70, which falls within an acceptable range of reliability. The AVE test results show that all factors meet the recommended threshold of 0.5 or higher. The test for multicollinearity was conducted using the Variance Inflation Factor (VIF). The results of the multicollinearity test presented in Table 3 indicate that the structural model of the study is not negatively affected by multicollinearity issues because the VIF values for the constructs are below the maximum threshold of 10 (O'brien, 2007).

**Table 2. Operational Variables**

<b>Variables</b>	<b>Indicators</b>
Personal Values	Openness to change
	Self-enhancement
	Conservation
	Self-transcendence
Ethical Orientation	Idealism ethical orientation
	Relativism ethical orientation
Ethical Behavior	Personal use
	Passing blame
	Bribery
	Falsification
	Padding expenses
	Deception

**Table 3. Results of CA, CR, AVE, and VIF Testing**

<b>Variable</b>	<b>CA</b>	<b>CR</b>	<b>AVE</b>	<b>VIF</b>
<b>Personal Values</b>	0,860	0,877	0,512	1,219
c1				2,303
c2				1,797
c3				2,195
c4				2,314
c5				2,928
c6				1,850
otc1				2,812
otc2				2,645
otc3				1,666
otc4				1,286
se1				1,651
se2				1,692
se3				1,560
se4				2,263
st1				2,297
st2				2,700
st3				2,962
st4				1,593
st5				1,814
<b>Ethical Orientation</b>	0,735	0,766	0,607	1,219
ieo1				1,728
ieo2				1,370
ieo3				1,604
ieo4				2,837
ieo5				3,279
ieo6				2,481
reo1				3,841
reo2				4,599
reo3				2,366
reo4				2,422
<b>Ethical Behavior</b>	0,864	0,888	0,687	
b1				1,318
d1				1,284
d2				2,140
d3				1,689
f1				2,439
f2				5,222
pb1				1,551
pb2				3,166
pb3				1,500
pe1				4,021

Variable	CA	CR	AVE	VIF
pe2				3,472
pu1				2,348
pu2				4,330
pu3				1,764
pu4				1,516

### Discriminant Validity Tests

Discriminant validity testing in this study was examined from the square root of the factor AVE score, which must be greater than the cross-correlation between these factors (Fornell & Larcker, 1981). The results of the discriminant validity testing in Table 4 indicate that discriminant validity is guaranteed because the AVE score for these factors is greater than the squared cross-correlation of these factors.

### Structural Model Analysis

After conducting construct testing through reliability and validity tests, multicollinearity and discriminant validity tests, the study continued by evaluating the structural model. The proposed hypotheses were tested using the Bootstrap SmartPLS procedure. Figure 2 and Table 5 below present the structural model results, which show the relationship between exogenous and endogenous constructs based on the PLS algorithm.

The determination coefficient ( $R^2$ ) test to assess the quality of the research model (Hair et al., 2014) in this study shows an  $R^2$  estimate of 0,331 (33,1%) for ethical behavior. This means that the exogenous variables in this study can explained by 33,1% of the variation in the endogenous variables, represented by personal values and ethical orientation. Furthermore, to evaluate whether this research model fits well or not, a test of model fit is conducted using cross-validated redundancy ( $Q^2$ ), where a value greater than zero indicates a good fit (F. Hair Jr et al., 2014). The results of the  $Q^2$  test show a value of 0,102, which means the model can be considered a good fit, or it is assumed to have predictive relevance.

### The Effect of Personal Values on Ethical Behavior

The results of the first hypothesis testing indicate that personal values have a significant value ( $p < 0.05$ ) and a positive impact on ethical behavior. These findings suggest that students with higher personal values tend to exhibit more ethical behavior. Personal values, including openness to change, self-enhancement, conservations, and self-transcendence embraced by an individual, will influence their attitudes, decisions, and actions in behaving ethically. These results are consistent with previous research that has shown a positive influence of personal values on ethical behavior (Darkwa & Darkoh, 2023; Mubako et al., 2021; Schwartz, 2012). It also underscores the significance of personal values for accounting students (Alleyne et al., 2013), as these values can impact ethical behavior (Adekoya et al., 2020). Therefore, it is crucial to promote the development of ethical personal values among accounting students.

**Table 4. Results of Discriminant Validity Testing**

Fornell-Larcker Criterion	Personal Values	Ethical Orientation	Ethical Behavior
Personal Values	0,559		
Ethical Orientation	0,424	0,554	
Ethical Behavior	0,508	0,459	0,622

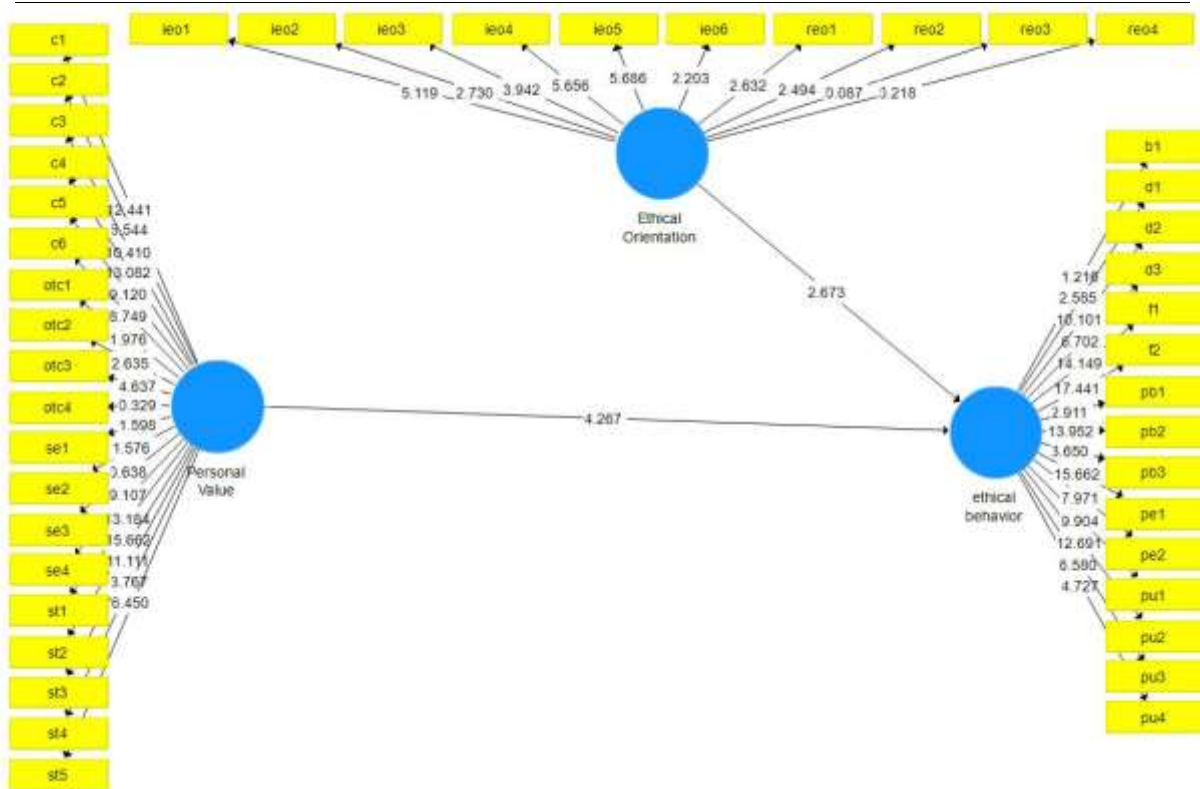


Figure 2. Research Model Structure

### The Effect of Ethical Orientation on Ethical Behavior

The results of the first hypothesis testing are consistent with the second hypothesis testing on ethical orientation, which also shows a significant ( $p < 0,05$ ) and positive influence on ethical behavior. This indicates that the higher an accounting student's ethical orientation, the more likely they are to exhibit ethical behavior.

As accounting students with ethical orientation, they have views, values, or attitudes towards ethical issues and compliance with ethical standards. Therefore, individuals with high ethical orientation are more inclined to behave ethically and show concern for the moral principles that govern ethical behavior. They are more likely to make fair decisions, avoid ethical violations, and act by applicable moral principles. Students with a high ethical orientation tend to view ethical behavior as essential and expected in society.

Table 5. Results of Regression Analysis

Hypothesis	B	STDEV	Sample Mean	T Statistics	p-value	Result
Personal Value -> Ethical Behavior	0,298	0,119	0,406	3,931	0,000	Accepted
Ethical Orientation -> Ethical Behavior	0,382	0,100	0,315	2,492	0,013	Accepted
R <sup>2</sup>	0,331					
Q <sup>2</sup>	0,102					



As a result, a high ethical orientation motivates them to behave in ways perceived as more ethical to be accepted by society. Furthermore, a positive ethical orientation influences individuals to have higher awareness and respect for the ethical implications of their actions. The research findings on the positive impact of ethical orientation on ethical behavior align with several previous studies (Chan & Wahat, 2018; Elias, 2002; Oboh et al., 2020; Rahmawati, 2022).

## **CONCLUSION**

This study investigates the influence of personal values and ethical orientation on ethical behavior among accounting students in Indonesia. The findings in this study provide evidence supporting the argument that personal values and ethical orientation have an impact on ethical behavior. Ethical behavior is crucial for accounting students as future professional accountants. Therefore, research on factors influencing ethical behavior is essential to understand, aiming to enhance ethical behavior in accounting. The research results indicate a positive influence between personal values and ethical orientation on ethical behavior. In other words, accounting students with strong personal values and high ethical orientation tend to engage in more ethical behavior. This also suggests the importance of paying attention to their personal values and cultivating a strong ethical orientation to maintain ethical behavior in their future accounting practices. This study contributes to understanding the factors influencing ethical behavior among accounting students. The results of this study can help universities and educational institutions in enhancing ethics education for accounting students and providing a moral/ethical standard for them to maintain ethical behavior in the future.

The implications of this study show that having strong personal values and a high ethical orientation will have a positive impact on students' ability to act more ethically. It also indicates that students must pay attention to their personal values and cultivate a strong ethical orientation to maintain ethical behavior in their future accounting practices. The study suggests encouraging accounting students to adopt attitudes of openness to change, self-enhancement, conservation, self-transcendence, idealism, and ethical relativism to enhance their ethical behavior in the future. Additionally, ethics education is necessary to equip students with an ethical orientation as a foundation for decision-making, especially for accountants in preparing financial reports. These implications also highlight that accounting educators should focus on technical knowledge and ethical values to prepare students for their roles as future professional accountants. Educational institutions and companies can use these findings to enhance accounting students' integrity, professionalism, and ethics. Educational institutions can emphasize the importance of ethical orientation in the curriculum of their accounting education programs. Similarly, companies can consider personal values and ethical orientation in the recruitment and development of accounting candidates, which, in the long run, is expected to improve the quality of a company's financial reporting and stakeholders' trust in the company.

The suggestions for future research include considering other factors that may influence the ethical behavior of accounting students, such as ethics education, religiosity and its environment, work experience, organizational environment, organizational culture, psychological factors, ethical leadership roles, and other variables that might affect ethical behavior. This can help the study to be more accurate in explaining the influence of personal values and ethical orientation on the ethical behavior of accounting students. A study can also be conducted by analyzing the relationship between ethical behavior and company performance and its impact on business decisions. Additionally, studies can be carried out on more prominent and more representative samples to generalize the findings, using more random sampling techniques to encompass a broader population. Alternatively, researchers may expand their study samples to include various countries to obtain a more holistic understanding and compare research results across countries to enhance the validity of the findings.

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