

**DETERMINANTS OF STUDENT ETHICAL BEHAVIOR: A STUDY ON ISLAMIC ACCOUNTING  
EDUCATION AND STUDENT RELIGIOSITY**

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**Article history:**

Submitted:  
**January 27, 2024**  
Revised:  
**March 16, 2024**  
Accepted:  
**March 16, 2024**

**Klasifikasi JEL:**  
**A22; I25**

**Keywords:**

Accounting student; ethical behavior; Islamic accounting education; religiosity; sharia accounting.

**Kata kunci:**

Akuntansi syariah;  
mahasiswa akuntansi;  
pendidikan akuntansi Islam;  
religiusitas; perilaku etis

**How to cite:**

Maulana, F. H., & Laela, S. F. (2024). Determinants Of Student Ethical Behavior: A Study on Islamic Accounting Education and Student Religiosity. *JIAFE (Jurnal Ilmiah Akuntansi Fakultas Ekonomi)*, 10(1), 39-52. DOI: 10.34204/jiafe.v10i1.9549



**ABSTRACT**

This study aims to analyze the impact of Islamic accounting education and the level of religiosity on ethical behavior. All variables were measured using a questionnaire instrument which was distributed to 53 undergraduate students majoring in Islamic accounting located in Java. The hypotheses were tested using multiple regression analysis. The results show that Islamic accounting education has a positive impact on ethical behavior represented in their daily life. However, the religiosity level does not affect ethical behavior. The implication of the study is the importance of integrating religious values into learning. The values of Islam are universal, such as honesty, trustworthiness, and professionalism, and can be applied to individuals from any religious background. In addition, these values must be internalized. As a result, religion is not just ritual worship, but also has an impact on social piety.

**ABSTRAK**

*Penelitian ini bertujuan untuk menganalisis pengaruh pendidikan akuntansi Islam dan tingkat religiusitas terhadap perilaku etis. Seluruh variabel diukur menggunakan instrumen kuesioner yang dibagikan kepada 53 mahasiswa S1 jurusan akuntansi syariah yang berlokasi di Pulau Jawa. Hipotesis diuji dengan menggunakan analisis regresi berganda. Hasil penelitian menunjukkan bahwa pendidikan akuntansi Islam mempunyai dampak positif terhadap perilaku etis responden yang direpresentasikan dalam kehidupan sehari-hari. Namun tingkat religiusitas tidak mempengaruhi perilaku etis. Implikasi dari penelitian ini adalah pentingnya mengintegrasikan nilai-nilai agama ke dalam pembelajaran. Nilai-nilai Islam bersifat universal, seperti kejujuran, amanah, profesionalisme dapat diterapkan pada individu dari latar belakang agama apa pun. Selain itu, nilai-nilai tersebut harus diinternalisasikan sehingga, agama bukan sekadar ibadah ritual, namun juga berdampak pada kesalehan sosial.*

## INTRODUCTION

Accounting is a system that is built, modified, and developed based on the values inherent in a surrounding community of people where the accounting system is located. Consequently, society's culture, legal system, and ethics influence the development of accounting. Unethical accounting practices have been marked by several scandals that have disrupted the credibility of the accounting profession. In Indonesia, a country that is supposedly famous for its culture of tolerance, it turns out that it still tolerates forms of accounting practice irregularities in the form of corruption, collusion, and nepotism.

Various cases of financial statement fraud that were widely publicized include the results of the accounting firm audit of PT Asuransi Jiwasraya's financial report in 2017 which corrected the interim financial report which originally recorded a profit of IDR 2,4 trillion to IDR 428 billion (Monica et al., 2023). The PT Asuransi Jiwasraya case also involved manipulation of its partner's financial report, namely PT Hanson International was proven to have manipulated the annual financial reports for 2016 which led to the imposition of sanctions on the company and its main director by the Indonesian Financial Services Authority (OJK) (Christian et al., 2023). Another financial statement manipulation was carried out by PT Garuda Indonesia, which recorded an excessive net profit in 2018, one of which was supported by cooperation between PT Garuda and PT Mahata Aero Technology. The value of this collaboration reaches US\$ 239,94 million or around Rp. 3,48 trillion. The latest case involves PT Waskita Karya in 2023, where the financial reporting also does not correspond to real conditions. It is reported as if it has been profitable for years even though cash flow has never been positive (Tempo, 2023).

Various actions have been taken to control the unethical behavior of accountants. The Code of Ethics for Indonesian Accountants was issued by the Indonesian Institute of Accountants in 2016. The basic principles of ethics include Objectivity, Integrity, Competence and professional caution, Confidentiality, and Professional Conduct. Integrity involves candor, honesty, and strength of character to act appropriately, even when confronted with pressure. The objective consequence is that accountants may not carry out professional activities if a situation or relationship is too influential for professional judgment regarding the activity. Accountants have good judgment in applying knowledge and skills when carrying out professional activities. Accountants also should maintain the confidentiality of information obtained from the results of the relationship between professional and business and also comply with applicable laws and regulations (IAI, 2021). In the Islamic finance industry, AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions) plays a role in formulating standards and issues related to accounting, auditing, governance, ethics, and Islamic sharia standards for Islamic financial institutions (IFIs) (Sembiring & Muhajir, 2024).

However, although a code of conduct has been prepared to prevent unethical actions, accounting practices that violate ethics continue to occur. In responding to the phenomenon, academics show their concern through a lot of research on the importance of ethics for accountants and determinants of ethical or unethical behavior. The definition of ethics is often equated with the definition of morals. Ethics is a part of philosophy that teaches about the nobleness of character (good and bad) (Istighfarotur, 2009). Arsana (2018) defined ethics is a rule that helps humans to determine what is right and what is wrong. Everyone should be able to distinguish what is good, what is bad, what is appropriate to do, and what should be left not to do. Morally mature individuals do not expect real rewards or punishments when meeting or not meeting moral standards (Huhtala et al., 2021).

Previously studies on ethics and factors that influence a person's ethical attitudes and behavior, both accountants and students were conducted by several scholars. Nugroho et al. (2023) stated that ethics are moral principles that govern the behavior of a person including accountants or the conduct of an activity. Suryaningrum et al. (2013) revealed that gender and locus of control affect ethical attitudes. Their

findings show that women's ethical attitudes were better than men's and individuals with internal locus of control are more reluctant to do unfair and unethical acts than individual with external locus of control.

Mubako et al. (2021) found that gender and trainings on ethics affect ethical behavior. Ariani & Zulhawati (2019) demonstrated the positive and significant effect of moral reasoning, spiritual intelligence, and ethical sensitivity on the ethical behavior of accounting students. Sugijaya et al. (2023) also mapped the determinants of accounting student's ethical behavior using literature review. They found 18 factors and one of them is spiritual intelligence. Sampewai et al. (2022) concluded that educational of business ethics, love of money and religiosity have a positive effect on ethical behavior of accounting. In another study, on the influence of culture on ethical behavior, Nasution et al. (2020) showed that Islam-based work ethics has a positive and significant relationship with organizational commitment and job satisfaction of Muslim employees in four Islamic commercial banks in Indonesia. Work ethic principles and values that are aligned with the sharia compliance requirements of Islamic banks can create deep organizational commitment among employees. Islamic work ethics also acts as a moderator between job satisfaction and organizational commitment.

Based on the research review, this study aims to analyze the effect of Islamic accounting education and the level of religiosity on ethical behavior. In Islamic accounting education, students not only learn the technical aspects of accounting, but also religious values and sharia principles. Religious values, such as honesty, justice, responsibility, and transparency, become the basis for ethical behavior in the world of business and finance. Students are also taught about business ethics in accordance with Islamic principles, such as avoiding *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) in business transactions. In addition, Islamic accounting education emphasizes social and environmental responsibility, as well as transparency and accountability in financial reporting. Thus, graduates from this program not only have technical competence, but also a strong ethical awareness based on religious and sharia values. This is the main novelty of this research.

The sample consists of undergraduate students from eight campuses on the island of Java that offer sharia accounting study programs. The campuses include IAI Tazkia, IPB University, Muhammadiyah Yogyakarta University, UIN Walisongo, STEI SEBI, Semarang University, UNNISULA, Jakarta State Polytechnic. The Campuses were chosen as they have similarities in the Islamic accounting learning process both Islamic Accounting as a study program or a concentration under the Accounting Program. Questionnaires were developed to measure each variable and distributed to 53 students using WhatsApp and Email and the respondents answered via designed google form. The study uses the multiple linear regression to analyze the data.

The main expected benefits of this research is evaluation of Islamic accounting programs, especially in the effectivity of curriculum design. The Islamic Accounting Program aims to create graduates who are not only competent in accounting, but also have solid ethics and morals through integration of Islamic values into learning courses. In addition, the findings may become introspection for all individuals to apply religious values in both in individual and also social life.

#### **LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT**

Ethics literally comes from Greek, *ethos* (plural: *ta etha*) which means good customs, and in Latin "*ethica*" means moral philosophy. These customs and moral philosophies become a value system that functions as a guide and benchmark for behavior that is considered good, from a cultural, moral and religious point of view (Maryani & Ludigdo, 2001). With the existence of these guidelines in a society, it is expected that individuals within it can maintain their respective behaviors according to predetermined limits. Similarly, Griffin & Ebert (1998) state that ethical behavior is defined as behavior that is in accordance with generally accepted social norms in a society. For accountants, the code of ethics is a moral principle that regulates the relationship between fellow accountants and their customers and the relationship between

colleagues and the community. The trust of the public, the government, and the business world in the way of reporting, opinions, and services provided is determined by expertise, freedom of action and thought, and moral integrity. Therefore, in order to avoid an expectation gap between accountants and users of their services, it is very important to maintain a moral standard that will become a common benchmark between accountants and users of their services. Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has been released Code of Ethics for Accountants and Auditors of Islamic Financial Institutions since 1998, which rules of ethical conduct based on religious values, derived from Shariah's rule and principles. The Organization also developed code of ethics for Islamic finance professionals for industry adoption (Billah, 2021).

### The Effect of Islamic Accounting Education on Ethical Behavior

The development of conditions in the accounting world lately, especially those related to the ethical behavior of accountants, has been marked by several events that have disrupted the credibility of the accounting profession. Various kinds of accountant scandal cases occur not only in Indonesia but also in other parts of the world. Because of this, public trust in the accounting profession is now in an alarming position. This public perception is certainly inseparable from the poor ethical behavior of the accountants themselves (Ahmad et al., 2019). In responding the phenomena, academics consider the need to teach accounting which is inseparable from ethics. Johari et al. (2016) found feedback from industrial surveys which lead to propose a holistic curriculum model specifically including accounting ethics in learning. Integration of Islamic values into accounting education will enlighten the accounting profession about the importance of ethics, so that they can serve society better. Hanny & Rizal (2020) also support that Islamic values need to be integrated in accounting education through hidden curriculum to strengthen morals of students.

The empirical evidence mostly support the positive effect of Islamic values in accounting education on ethical behavior. Ahmad et al. (2017) conclude that Islamic ethics principles were suitable in directing user towards Islamic behavior. Their findings indicate that Islamic ethics principles positively and significantly correlated with quality accounting practice and the development of ethical accounting students. Likewise Wahyuni et al. (2018) using a literature review method found that Islamic values is a driver of ethical behavior which is highly needed in current turbulence business environment and competitors' pressure. Gassama et al. (2021) also conclude with more detail recommendation that Islamization of the ethical concept of accounting as a solution to the ethical challenges the accounting profession is confronted with, in the form of the introduction of Islamic ethics in accounting curricula to be taught as part of the ethical accounting education method.

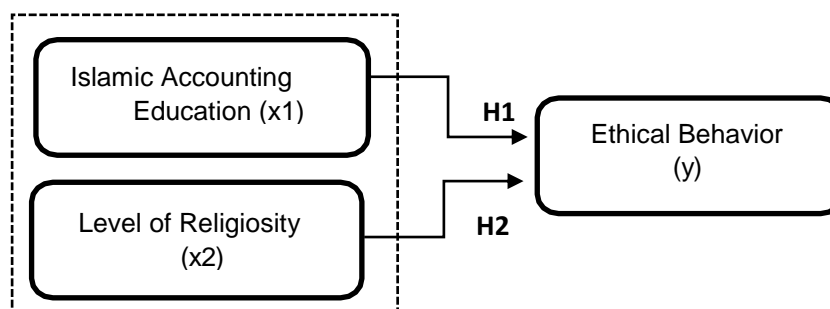


Figure 1. Conceptual Model

In theory, it is predicted to be strong influence of Islamic accounting education on ethical behavior. Furthermore, in practice it has been proven that there is an influence of accounting education integrated with Islamic values on ethical behavior. Therefore, this study proposes hypothesis 1 as follows.

**H<sub>1</sub>: Islamic accounting education has a significant effect on ethical behavior.**

**The Effect of Religiosity Level on Ethical Behavior**

Religiosity is devotion to religion. According to Dwiwiyati et al. (2011), religiosity is very important in human life. The attitude of religiosity is a complex integration between religious knowledge, feelings and religious actions in a person. As a control mechanism, religiosity affect ethical behavior, which guides individual to be more ethical. The following studies conclude that the degree of religiosity is generally directly proportional to the high level of ethical behavior, be it in the case of student fraud (Allmon et al., 2000; Barnett et al., 1996); insider trading (Terpstra et al., 1993); the environment (Wolkomir et al., 1997), and on a broader scope (Siu et al., 2000; Smith & Oakley, 1997). Uyar et al. (2015) found that religiosity have a positive influence on ethical awareness. Pratiwi & Junaidi (2023) are confidence with their findings that religiosity affects ethical perspective, while Sibrani & Anggraeni (2023) found that religiosity affects ethical crisis. Liyanapathirana & Akroyd (2022) present their findings that religiousity can influence accountant’s ethical decision making through faith, awareness and commitment. However, they found that religiosity does not always influence the ethical decision-making of accountants because of pervasive corruption which has become a culture. Similar results by Ratnaningsih et al. (2020) that religiosity will influence students’ perceptions of unethical behavior. The higher the religiosity and obedience to religion teachings, the more ethical and attitude will be. While Mubako et al. (2020) found that religiosity indirectly affects accountant’s behavior through personal values. After reviewing the previously literatures, this study proposes the following hypothesis 2.

**H<sub>2</sub>: The level religiosity has a significant effect on ethical behavior.**

**RESEARCH METHOD**

The sample consists of undergraduate students from eight campuses on the island of Java that offer sharia accounting study programs. The campuses include IAI Tazkia, IPB University, Muhammadiyah Yogyakarta University, UIN Walisongo, STEI SEBI, Semarang University, UNNISULA, Jakarta State Polytechnic. The Campuses were chosen as they have similarities in the Islamic accounting learning process. The questionnaires were distributed to 53 students using WhatsApp and Email and the respondents answered via designed google form based on convenient sampling method. The respondents answer the questionnaires using a Likert scale using four options to answer each statement, namely: strongly disagree (value 1) to strongly agree (value 4). The total questions are 21. Based on the hypotheses, the conceptual model of this research is presented in the figure 1.

**Tabel 1. Variable Operationalization**

No	Variables	Indicators
1	Islamic Accounting Education (x1)	1. The level of understanding of Islamic accounting.
		2. The level of interest in Islamic accounting.
		3. Application of Islamic accounting.
2	Religiosity (x2)	1. The level of student worship.
		1. Daily behavior
3	Ethical Behavior (y)	2. Manners.
		3. The level of ethical behavior

**Table 2. Questionnaire Return Rate**

Distributed Questionnaires	53
Returned Questionnaires	53
Invalid Questionnaires	4
Complete Questionnaires	49

There are two independent variables, namely: Islamic Accounting Education and the Level of Religiosity and one dependent variable, namely ethical behavior. The Islamic Accounting Education consists of three indicators, while Religiosity only has one indicator. In addition, ethical behavior consists of two indicators. Based on these indicators, the questions were developed. The details of variable operationalization are presented in the Table 1.

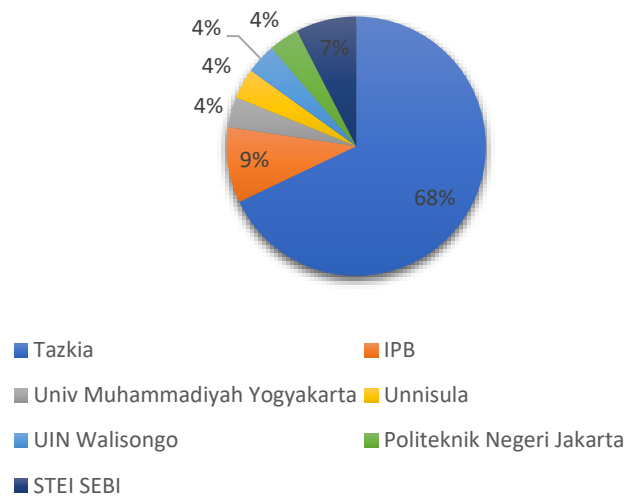
Data collected is analyzed using multiple linear regression analysis based on the following mathematical equation. Which EB is ethical behavior;  $\alpha$  is intercept; IEA is Islamic accounting education; RGS is religiosity;  $\beta_1$ - $\beta_2$  is coefisien regresion;  $\epsilon$  is standard error.

$$EB = \alpha + \beta_1IAE + \beta_2RGS + \epsilon \quad (1)$$

**RESULT AND DISCUSSIONS**

Table 2 shows the questionnaires return rate. A total of 53 complete questionnaires were successfully obtained and 4 of them are invalid, leaving 49 questionnaires for further analysis.

As many as sample consists of undergraduate students from eight campuses on the island of Java that offer sharia accounting study programs. The campuses include IAI Tazkia, IPB University, Muhammadiyah Yogyakarta University, UIN Walisongo, STEI SEBI, Semarang University, UNNISULA, Jakarta State Polytechnic. The Campuses were chosen as they have similarities in the Islamic accounting learning process. The questionnaires were distributed to 53 students using WhatsApp and Email and the respondents answered via designed google form with 21 questions. The respondents answer the questionnaires using a Likert scale using four options to answer each statement, namely: strongly disagree (value 1) to strongly agree (value 4). From the total of 49 respondents, 12 are males and 37 are females. Based on their level of study, 13,2% of respondents are in the third semester, 26,4% the fifth semester and 60,4% the seventh semester. The distribution of respondents' universities can be seen in the figure 2.



**Figure 2 Respondents' Universities**

**Table 3: Descriptive Statistics**

	Min	Max	Mean
Islamic Accounting Education	1	4	3,310
Religiosity Level	1	4	3,025
Ethical Behaviour	2	4	3,498

**Descriptive Statistics**

The data presented in the Table 3 are the results of descriptive statistics for the three variables: Islamic Accounting Education, Level of Religiosity, and Ethical Behavior. Overall, the Islamic accounting education, religiosity level and ethical behavior are above average with the average score more than 3. Ethical behavior has the highest score, indicating the respondents have a relatively high ethical behavior. Interestingly, the respondents have the lowest score of religiosity.

**Instrument Validity and Reliability Testing**

The validity test is a test used to show the extent to which the measuring instrument used in a measurement measure what is measured. Ghozali (2006) states that Validity testing is carried out with the aim of measuring the validity or invalidity of a questionnaire. The validity test is carried out by correlating the score of each question item with the total score. A question item is considered valid if the significance value is  $<0.05$  and the Pearson correlation is positive. The test results in the appendices 1 show that all items have a significance level of  $<0,05$ , so that this research instrument meets validity standards.

Reliability test aims to test if the questionnaire has consistency if measurements are made with the questionnaire repeatedly. The questionnaire is reliable if the Cronbach alpha value is less than 0.6 (Sujerweni, 2014). The results show that Cronbach alpha for Islamic Accounting Education is 0,686; 0,713 for the Level of Religiosity and 0.791 for Ethical Behavior. Table 4 presents the details.

**Classical Assumption Test**

After all instruments are valid and reliable, classical assumptions must be carried out to ensure that the multiple linear regression results meet the BLUE (Best Linear Unbiased Estimator) requirements. As a parametric test, the data must also be normally distributed. A normal distribution is a probability function that shows the spread or distribution of a variable. Using One-Sample Kolmogorov-Smirnov Test, the significance value is  $0.077 > 0.05$ . Therefore, it can be concluded that the data is normally distributed. In addition, data normality can also be seen through the p-plot graph. The p-plot graph will show the distribution of points on the diagonal line. If the distribution of points does not follow and spreads near the diagonal line, the data can be said to be normal, otherwise if it spreads far from the diagonal line and does not follow the line, the data is classified to be abnormal.

This research uses cross section data, multicollinearity and heteroscedasticity tests are required. The multicollinearity test is intended to examine the relationship/correlation between each independent variable. A BLUE regression model should not have a correlation between the independent variables (Ghozali, 2006).

**Tabel 4 Reliability Test**

Variable	Cronbach's Alpha
Islamic Accounting Education	0,686
Religiosity	0,713
Ethical Behaviour	0,791

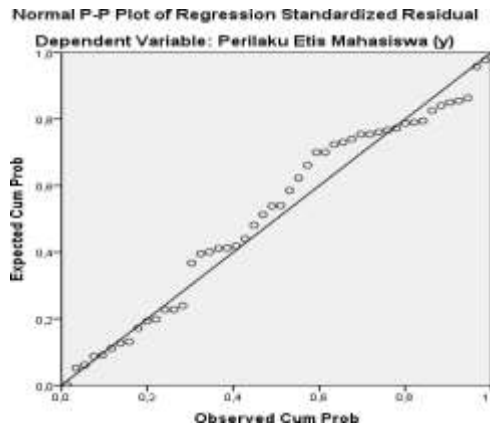


Figure 3 Normalization P-Plot Test

If the independent variables are correlated, then the variable is not orgonal (the correlation value between the independent variables is equal to zero). Table 5 shows the tolerance value of Islamic Accounting Education and Religiosity Level is 0,849 > 0,1. The VIF value of Islamic Accounting Education and Religiosity are 1,178 < 10. This means that there is no multicollinearity in the data.

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. If the variance of the residuals of one observation to another is constant, it is called homoscedasticity and if it is different, it will be called heteroscedasticity. If the circles in the results do not gather in one point, it can be said that the data tested does not occur heteroscedasticity. The figure 4 shows that the circles are widely dispersed, indicating the data met the requirement of heteroscedasticity.

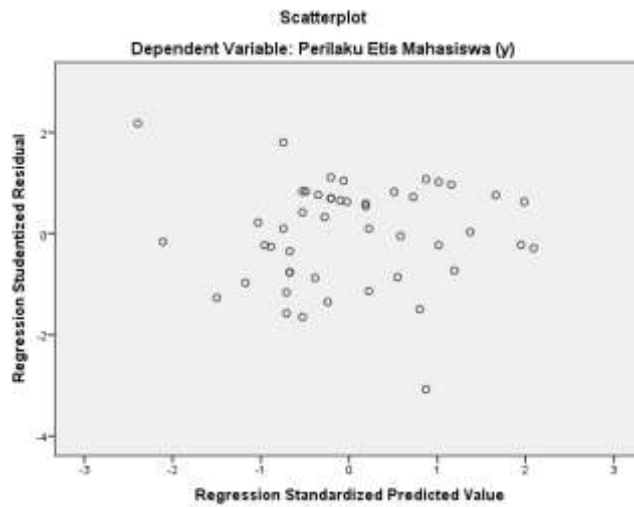
**Hypothesis Testing Results**

A multiple linear regression is carried out to determine the effect of Islamic Accounting Education and Religiosity on Ethical Behavior. In regression analysis, there are at least five indicators that need to be analyzed. First is the F test, which shows the fitness of the research model. Second, the power of the model indicated by R Square value as a coefficient of determination. Third, test of each independent variable (t-test) to see whether it has a significant influence on the dependent variable. Fourth, the direction of each coefficient for independent variable, whether positive or negative. Fifth, the magnitude of the coefficient of each variable which shows the magnitude of its influence.

Table 5. Multicollinearity Test

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	13,804	3,827		3,607	0,001		
Islamic Accounting Education (x1)	0,329	0,157	0,312	2,095	0,042	0,849	1,178
Level of Religiosity (x2)	0,146	0,152	0,144	0,963	0,34	0,849	1,178





**Figure 4. Heteroscedasticity**

The F Count value is 4.058 while the f table on the degree of freedom (dk) of the denominator is  $n-k = 53 - 3 = 50$  and the numerator dk is  $k-1 = 3 - 1 = 2$  of 3.18 so that the F count  $>$  F table is obtained ( $4.058 > 3.18$ ). The significance of the study of 0.024 when compared with the significance level  $\alpha$  of 0.05 shows that the significance value of the study is smaller than the significance  $\alpha = 0.05$  ( $0.024 < 0.05$ ). Overall, the F test shows a significant value  $0.024 < 0.05$  as presented in the Table 6. The research model which states that variations in ethical behavior are determined by Islamic accounting education and religiosity fits the empirical data.

The coefficient of determination in Table 7 is obtained to determine and predict how much or important the contribution of the influence given by the all-independent variables to the dependent variable. The magnitude of the R square value is 0.153, which means that the independent variables, namely Islamic accounting education (X1) and the level of religiosity (X2) affect the variation of ethical behavior (Y) by 15.3%.

Based on t-test results in the Table 8, the significance value of Islamic Accounting Education is  $0,042 < 0,05$ , indicating that there is a significant influence of Islamic accounting education on ethical behavior. Therefore the hypothesis 1 is accepted. The significance value of religiosity is greater than the significance  $\alpha = 0,05$  ( $0,340 > 0,05$ ).

**The Effect of Islamic Accounting Education on Ethical Behavior**

The finding shows that Islamic accounting education affects ethical behavior with a positive direction. Students who have been studied Islamic accounting tend to have a higher ethical behavior.

**Tabel 6. F Test Result**

	<b>Model</b>	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	48,897	2	24,448	4,058	,024 <sup>b</sup>
	Residual	271,082	45	6,024		
	Total	319,979	47			

a. Predictors: Islamic Accounting Education (x1), Level of Religiosity (x2)

b. Dependent Variable: Student Ethical Behavior (y)

Tabel 7. R Square Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,391 <sup>a</sup>	0,153	0,115	2,454

The difference between sharia accounting education and accounting in general lies in teaching the basics of *muamalah fiqh* and its implementation in accounting, such as *mudharabah*, *musyarakah*, *qard*, *zakat*, *waqf* accounting and so on. In Islamic accounting education, it emphasizes that accounting is value laden, not value-free as in accounting that developed in the West (Permatasari et al., 2021). Accounting is not only influenced, but also affects its environment (Subiyantoro & Triyuwono, 2003; Triyuwono & Roekhuudin, 2000), therefore Islamic values underlie Islamic accounting education.

Kamayanti (2019) emphasizes that courses in Islamic accounting education is integrated to Islamic values, and shalat is one of Islamic teachings that may intervene accountant to be more ethical. Islamic accounting views accounting is humanist, emancipatory, transcendental and theological (Triyuwono, 2012). An example of integration in the discussion about earnings management. If analyzed from a western accounting perspective, earnings management may be efficient or opportunistic. However, in Islamic accounting, earnings management is analyzed from the perspective of its benefits or harm to society. The DSN-MUI Fatwa no 87/DSN-MUI/XII/2012 allows earnings management using the income smoothing method because it is for welfare purposes (DSN MUI, 2012).

The finding is supported by Mahdavihou & Khotanlou (2012) who highlight an appropriate teaching about moral issues including sincerity, honesty, moral commitment and trustworthiness are needed as provisions for the accounting profession to be free from fraudulent behavior in jobs. In addition, Ahmad et al., (2019) agree that incorporating Islamic values in curriculum will generate ethical future accountants. Using literature review method, Jalil et al., (2019) conclude that ethical courses do improve students' ability to recognize ethical issues and a high level of moral, which hopefully affects the behavior in their profession. Yunanda & Bt. Abd. Majid (2011) also conclude that the visibility of ethics education in accounting programs may initiate the development of morality and also increase public confidence in the profession. Islam has a role in instilling ethical values that emphasize monotheism, responsibility and the concept of public welfare. Referring to the Table 8, the mathematical model is as follows.

$$EB = 13,804 + 0,329IAE - 0,146 RGS + \varepsilon \quad (2)$$

Tabel 8 Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	13,804	3,827		3,607	0,001
Islamic Accounting Education (x1)	0,329	0,157	0,312	2,095	0,042
Level of Religiosity (x2)	0,146	0,152	0,144	0,963	0,340

### The Effect of Religiosity on Ethical Behavior

The result shows that the level of religiosity of Islamic accounting students does not affect their ethical behavior with the probability value  $0.340 > 0.05$ . This finding do not support Pratiwi & Junaidi (2023) who conclude that religiosity has a positive effect on the ethical perception of accounting students. It does not support Hafiz & Rusdi (2023) that Islamic Religious Education has positive influence on ethics. Religion should be a source of inspiration and motivation for individuals to maintain ethical behavior. Belief in God's supervision and adherence to religious teachings can encourage individuals to avoid behaviors that are considered unethical or inappropriate in their religious views. Certain religious beliefs and practices can assist in the development of self-control. Various religious teachings teach values such as patience, discipline, and self-control, all of which are important aspects of maintaining ethical behavior. Certain religious beliefs and practices can help in the development of self-control. Various religious teachings teach values such as patience, discipline, and self-control, all of which are important aspects of maintaining ethical behavior.

However, this study may fit to Goel et al. (2020) who state that religion is not about preaching religion, it is about practicing a religion that really matters. Freedom to practice religion, religion-based teaching, and ethical values embedded into business practices should help shape new virtue ethics. This study also supports a study by Helmy (2018) and Dinh et al., (2022) who found that religiosity has no significant influence on ethical judgment. In this study, it is possible that the religion is just ritual in nature. Religion has not yet become a basis for behavior. Another possibility is that religion is believed to regulate personal life Shariff (2015) not social life. Therefore, religion does not show its influence in the lives of others.

### CONCLUSION

The results of hypothesis testing show that Islamic accounting education has a positive effect on ethical behavior. In Islamic accounting education, students learn not only accounting skills but also integrated ethical values originating from Islam and sharia laws. This research is unable to prove that the level of religiosity influences ethical behavior. The finding could be due to religion is only limited to ritual worship that does not inspire individuals to behave. A toxic culture and environmental conditions that condoning unethical behavior can also be the cause of the insignificant influence of religiosity on ethical behavior. This research only uses a limited number of samples, which affects the generalization of conclusions, Further research can use and map samples based on the depth of integration of Islamic values in the campus curriculum. In addition, the religiosity construct in this is only limited to the aspect of worship. Further research can be expanded to include the aspect of *muamalah* (Islamic law that regulates human relations)

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