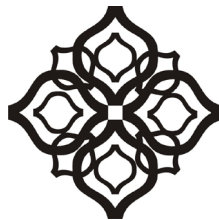


Volume 1, No. 2, May - August 2016

ISSN: 2503-4235 (p); 2503-4243 (e)



**Shirkah**

*Journal of Economics and Business*

## **Shirkah**

*Journal of Economics and Business*

**Vol. 1, No. 2, May-August 2016**

**ISSN: 2503-4235 (p); 2503-4243 (e)**

### **Editor in Chief**

Sri Walyoto

### **Editorial Boards**

Abu Umar Faruq Ahmad, UBD School of Business and Economics, Brunei Darussalam

Amelia Fauzia, Asia Research Institute, National University of Singapore, Singapore

Cedomir Nestorovic, ESSEC Business School Asia Pacific, Singapore

Dwi Condro Triono, Faculty of Islamic Economics and Business, IAIN Surakarta, Indonesia

Fahmy Radhi, Faculty of Economics and Business Universitas Gadjah Mada, Yogyakarta, Indonesia

Hasan Basri, Syiah Kuala University, Aceh, Indonesia

Jaka Sriyana, Faculty of Economics, Universitas Islam Indonesia, Yogyakarta, Indonesia

Johan Fischer, Department of Social Sciences and Business Roskilde University, Denmark

Masudul Alam Choudhury, Postgraduate Program in Islamic Economics and Finance, Trisakti University, Jakarta, Indonesia and the College of Economics and Political Science (CEPS) in Sultan Qaboos University (SQU), Oman

M. Falik Isbah, School of Humanities and Social Science, University of New South Wales, Australia

M. Ishaq Bhatti, La Trobe Business School Department of Economics and Finance La Trobe University, Australia

Nunung Nurul Hidayah, Aston Business School, Aston University, Birmingham, United Kingdom

Najib Kailani, Pascasarjana, Universitas Islam Negeri (UIN) Sunan Kalijaga, Yogyakarta, Indonesia

Shaikh M Ghazanfar, Departement of Economics, University of Idaho, Russian Federation

**Managing Editors**

M. Endy Saputro

M. Zainal Anwar

**Assistant to Editor**

Supriyanto

*Shirkah Journal of Economics and Business* is a peer-reviewed journal published three times a year (January-April, May-August and September-December) by Faculty of Islamic Economics and Business, Institut Agama Islam Negeri (IAIN/ State Institute for Islamic Studies) Surakarta Central Java, Indonesia. The main objective of *Shirkah* is to offer an academic space of exchange ideas and initiate the increase number of qualified article produced by postgraduate students, practitioners and academicians.

**Editorial Office***Ruang Jurnal Shirkah*

Lantai Dasar, Sayap Barat, Fakultas Ekonomi dan Bisnis Islam,

IAIN Surakarta

Jln. Pandawa No. 1, Kartasura, Sukoharjo, Jawa Tengah Kode Pos. 57168

Phone (+62271) 781516 Fax: (+62271)782336

E-mail: shirkahiainsurakarta@gmail.com

Website: <http://shirkah.or.id/>



## **Shirkah**

*Journal of Economics and Business*

**Vol. 1, No. 2, May-August 2016**

**ISSN: 2503-4235 (p); 2503-4243 (e)**

### **Table of Contents**

#### **Articles**

<i>Tajus Subqi</i>	133
The Jakarta Islamic Index-LQ 45: Rate Financial Performance, Beta Stocks and Stock Price on the Indonesian Stock Exchange	
<i>Reskino</i>	161
Zakat and Islamic Corporate Social Responsibility: Do These Effect the Performance of Sharia Banks?	
<i>Hafiez Sofyani</i>	185
<i>Mahartika Retno Febri Anggraini</i>	
<i>Sabrina Ayunani</i>	
Islamic Education Mentoring Program and the Religiosity of Prospective Accountants	
<i>Ika Dewi Hartutik</i>	207
<i>Kartika Hendra</i>	
<i>Endang Masitoh</i>	
How does Student Interest Effect Participation in Pursuing Education for the Accounting Profession (PPAk)?	
<i>Roikhan MA</i>	223
BAZIS Scholarship Funds and Student Achievement	
<i>Abel Gandhy</i>	241
Aquaponics Cultivation of Ipome Aquatica and the Peasant Financial Income of Cirata Cistern	





## **Islamic Education Mentoring Program and the Religiosity of Prospective Accountants**

**Hafiez Sofyani**

*Department of Accounting  
Universitas Muhammadiyah Yogyakarta*

**Mahartika Retno Febri Anggraini**

*Universitas Muhammadiyah Yogyakarta*

**Sabrina Ayunani**

*Universitas Muhammadiyah Yogyakarta*

---

### **Abstract**

This study aims to examine differences in the level of ethical sensitivity and religious commitment between prospective accountants at the University of Muhammadiyah Yogyakarta who are involved in the Islamic Education Mentoring Program and those who are not. To test the hypothesis, this study carefully applies different non-parametric test techniques, namely the Mann Whitney and Kruskal Wallace tests. The study shows that there are differences in the levels of ethical sensitivity between students who take the program and those who do not. The religious commitments of students who take the program and those who do not take one have no impact in statistical difference. Gender differences also take effect ethical sensitivity levels and commitment of religiosity.

**Keywords** : *religiosity, accountant, ethical sensitivity, commitment*

The ethical behavior of accountants has become an increasingly popular topic since Toshiba revealed a report on financial manipulation by an accountant employee in 2015. Long before the Toshiba case, there were several cases of financial report manipulation by Enron, Tyco, WorldCom (Adkins and Radtke, 2004). Based on these cases, ethical issues and the behaviors of accountants have become a global issue and the subject of

several case studies (Saat et. al., 2010). There have been many such cases in Indonesia; especially related to financial report manipulation. They have however not been the subject of public scrutiny and are known only in certain circles.

Accountants' ethical behavior is crucial due the vital position and role of accountant in the business sector. For example, "naughty" or bad accountants may state an opinion and yet audits of their work are not in accordance with the facts, thereby triggering a macro crisis, as in the Greek bankruptcy case of 2015. The crisis started with the Greek government's accountant stating that Greece's financial condition was not as good as it seemed on paper. The credibility and integrity of the accountancy profession is threatened by such instances. If the accounting profession is considered unprofessional and not of integrity, the public will no longer trust the profession. The role of accountant's, however, in business and the government sector is crucial.

In response to cases of fraud by many accountants who have clearly violated the law, academics and researchers suggest the importance of ethical education for accounting students in higher education who in time will be practicing accountants (Meyhew and Murphy, 2009; Sofyani and Pramita, 2013). Although professional and business ethics classes are obligatory for accounting students, the facts show that unethical behaviors are still often found among accountants. In Surabaya, these resulted in the arrest of 13 taxation consultants (tax accountants) charged with number counterfeiting on Tax Payment Slips (SSP) and their personal use of taxation payments (Arestanti et. al., 2016). Examples such as this show the "unsuccessful" aspects of the accountancy business and the importance of profession ethics in creating ethical accountants.

Amernic and Craig (2004) suggest that ethical education at university level is too late and is not enough to provide a foundation of ethical awareness in students (see also Fisher et al. 2007 and Low et al.



2008). Ethical education planning to enhance the ethics of accountancy candidates is required to provide new and alternative ideas in dealing with the tendency to manipulate the law due to opportunity. One way of addressing this problem is by strengthening the personal character of accounting students in relation to their ethical behavior through religious character education. This argument is based on that of Mazereeuw et al. (2014) who explains that religious behavior and an individual's religiosity have a positive effect on a person, especially in the business world. Religious behaviors, such as *shalat* (ritual prayers), fasting, and *zakat* (alms giving) enhance respectable behaviors and raise sense of responsibility, especially in terms of behavior.

Following Mazereeuw et al. (2014), it can be suggested that the accounting program at Universitas Muhammadiyah Yogyakarta (UMY) offers religious character education through Islamic Religion Support (PAI) which teaches values, ethics, and morality (Juanda and Sofyani, 2016). Religious character education programs are expected to positively affect students, in terms of both their ethical behavior and religious commitment in daily life and their future roles as accountants.

There has been no measurement of whether PAI has a positive effect on the ethical behavior, ethical sensitivity, and religious commitment among student participants. Therefore, this research aims to find empirical evidence and scientific explanation of whether PAI provides a positive outcome for students. The research results are expected to contribute in developing the concept of and program for ethics education for accountant candidates. This paper begins with a preface, which is followed by a literature review, a hypothetic formulation, a discussion of the research method, the results, discussion of the findings, and a conclusion. The conclusion explains the research results, the limits of such a study, and offers suggestions for further research.

### **Islam Religious Assistance Program (PAI)**

The Islamic religious assistance program focuses on the transfer of Islamic values and has been running at UMY for a long time. The program aims to internalization Islamic values through intra-curricular activities and to accommodate students with aspirations towards or special interest in religious learning at UMY, especially from the affective and psychomotor side (Juanda and Sofyani, 2016). The program has a transforming value and acts as preventive strategy in helping to avert students' various problems, especially in terms of maintaining ethical behavior standards towards others. According to Murphy and Mayhew (2009) and Sofyani and Pramita (2013a), ethically and morally nuanced education, such as religious character education, will affect individual ethical behavior. However, there are only a few empirical studies to support their findings in the Asian context. These studies are more inclined towards ethical education for ethical behavior change and are not particularly in relation to ethical or moral sensitivities. Therefore, this research is very important in its aim to measure the extent to which ethically nuanced education is able to affect individual ethical sensitivity.

This research also tests whether ethically nuanced education in the form of the PAI program will positively affect individual religious commitment. Simply, the PAI program is a religious character educational activity in which the curriculum relates to religiosity. There is a strong deduction that the PAI will affect the level of religious commitment of its participants and it upon this basis that the program is included in the educational curriculum of the UMY accounting program. However, there is not yet empirical evidence to support the deduction. Therefore, this research aims to find out whether PAI truly affects the level of religious commitment of participants.

**Ethical Sensitivity and Islamic Religious Assistance**

Individual behavior in dealing with ethical dilemmas is affected by individual awareness when encountering phenomenon and relates to ethical decisions on how to behave. Individual awareness shows ethical values are implicit in behavior decisions, which Velasquez (1998) terms ethical sensitivity. The most cited ethical decision-making process model in business literature is the model of Rest (1987), which is a thought and behavior process model that relates to individual morality in making ethical decisions. Rest’s model shows every step in the process that affects an individual’s moral decision making and any failure in any of the components in the process will create un-individual ethical behavior.

The process stages are (1) introducing individuals to ethical problems and evaluating potential behavior choices, which will affect other people; (2) deciding ideal moral behavior in accordance with the present situation; (3) decision on behavior relate to various measured results and moral implications; (4) the application of decided behavior. Rest’s concept is outlined in table below:

**Rest’s Ethical Decision Making Process Model**

<b>Stages</b>	<b>Psychological Process</b>	<b>Result</b>
1.	Moral Sensitivity	Moral dilemma identification
2.	Consideration of Decision	Moral consideration of dilemma’s ideal solution
3.	Deep Consideration	Intension to obey or not follow the ideal solution
4.	Moral character	Ethical behavior or action

Source: Kelly (2004)

Ethical sensitivity is the beginning stage of an individual awareness of whether there is a relation between a phenomenon encountered and an ethical issue (Kelly, 2004). When the initial stage is not successful, the fourth stage be more likely to show un-ethical individual behavior. The simple illustration shows that if an individual is not aware of an ethical issue related to an event, he/ she is less likely to change adjust his/her behavior.

The PAI program will have a positive effect on the ethical sensitivities of students through its emphasis on noble religious values that are closely related to morality and ethics (Murphy and Mayhew, 2009; Sofyani and Pramita, 2013a). Rest also explained that the ethical decision process making, associated with morality, is related to and affected by the individual's religious history including their religious education, family and neighborhood religiosity, and also their understanding of religious values. There is, however, little research on this in the Indonesian context. Clearly, to gain a better understanding of the propensity for ethical decision making, the related variables need to be tested empirically.

The hypotheses put forth here are (H1) Students who undertake the Islamic religious assistance (PAI) program show a different level of ethical sensitivity level to those and who do not. Religiosity is an internal individual aspect influencing behavior when encountering ethical dilemmas (Mazereeuw et al. 2014). There are several concepts about religiosity such as those of Weaver and Agle (2002), Conroy and Emerson (2004), Keller et al. (2006), Kurpis et al. (2008) Saat et al. (2009); and Kum-Lung and Teck-Chai (2010). The researcher, however, uses the concept of religiosity commitment put forth by Mazereeuw et al. (2014) which contains more detail than other previous research models as it classifies the concept of religiosity into four aspects, namely: (1) cognitive religiosity, (2) affective religiosity, consisting of intrinsic and extrinsic religious motivation and (3) behavioral religiosity.

The cognitive aspect of religiosity relates to human faith: individual understanding of “God”, human life destiny, and about the final day. Affective religiosity is classified into two: intrinsic religious motivation and extrinsic religious motivation. The intrinsic religious aspect shows the individual’s inclination to abide by religious teachings with vertical spiritual depth nature, namely between humans and God. Extrinsic motivation is the individual’s inclination to abide by religious teachings due to the level of happiness experienced as the result of the self-approach to religious teachings. Extrinsic motivation has a social nature, in which there is comfort, security, and happiness due to social connection.

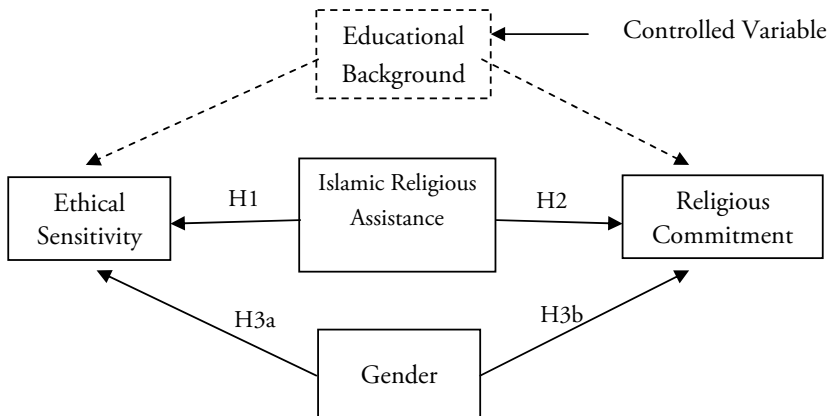
The aspect of behavioral religiosity relates to individual obedience to religious teachings. It is carried out with obligatory and voluntary worshipping rituals, which in the case of Muslims include fasting and reciting the Al-Qur’an, and giving alms to the poor. According to Mazereeuw et al. (2014), religiosity affects individual behavior, especially in the business world since religious behaviors such as those mentioned above enhance an individual’s level of both respect and responsibility, most manifest in their behaviors. The PAI program has religious values with implicit Islamic teachings. There is strong deduction that PAI has a positive effect on participants’ individual religious commitment. As there is no empirical evidence to support the deduction this research seeks to find out whether PAI affects the religious commitment of its participants or not. Based on the explanations above the second hypothesis is (H2) there is a different level of religious commitment between students who join in the Islamic Religious Assistance program and those who do not.

Gender differences between men and women in social contexts create differences in behavior patterns in certain conditions (Roxas and Stoneback, 2004). Ample past research indicates that women’s ethical sensitivity is higher than men’s (Ameen, et al., 1996; Coate and Frey,

2000; Elm et. al., 2001; Eynon et. al., 1997; Kyong Hee et. al., 2005; Schaefer and Welker 1994; Shaub 1994; Venezia 2004; Saat et. al., 2009). In contrast, other research shows that men's ethical logic is better than that of women's. Other research shows similarities between men and women in terms of ethical sensitivity (Al-Ansari, 2002; Dellaportas, 2006; Gautschi and Jones, 1998; Lowry, 2003; Marshall and Brendant, 1998; Wimalasiri et. al., 1996). The effect of gender on religious commitment requires further study, especially in relation to business studies in Asia and Indonesia. Based on the differences in ethical behavior according to gender and the paucity of literature explaining gender relations and their relation to religious commitment this research also tries to find empirical explanation of the third hypothesis which states that (H3a) there are differences between men's and women's levels of ethical sensitivity; while (H3b) there are differences between men's and women's levels of religious commitment.

## Research Design

The research model is shown in Picture 1:



**Research Model**

The samples of this research are accounting students at the Muhammadiyah University in Yogyakarta. The sample was chosen using purposive sampling and students were given questionnaires. The sample comprised those students who enrolled in the Islamic Religious Assistance program in 2015. The non-2013 students are the sample of students did not join the Islamic Religious Assistance Program. This research is quantitative research with primary data come from respondents' answers to direct questionnaires.

### **Operational Definition and Variable Measurement of Ethical Sensitivity**

Ethical sensitivity is the most important matter in making just decisions and is affected by the surrounding context while the decision made is personally variable (Hunt and Vitell, 1993; Petterson, 2001; cited Sidani et al., 2009). According to Rest (1987), sensitivity is an important component related to moral behavior. The moral behavior model consists of four models: (1) moral sensitivity is the ability to acknowledge a moral problem in a certain situation. The individual is able to interpret the situation, adapt to take a position on which action will be carried out and how it will affect related parties; (2) moral judgment is the individual process in reasoning an action; (3) moral intention is where an individual has a level of commitment to measure moral actions and be personally morally responsible for the next action; (4) moral character is a persistent individual process in moral obligation by which the individual shows the courage to cope with fatigue and temptation, and apply the moral goal. The ethical sensitivity variable is measured based on the research of Saat et al., (2010), with slight modifications to adapt it to the research subjects' characteristics. This adaptation included eliminating those scenarios

difficult for the research subjects to understand.

*Religiosity Commitment*, as mentioned, is a concept developed by Mazereeuw et al. (2014) to divide religiosity into four dimensions. The religiosity variable measurement uses the instrument developed by Ross (1967) and revised by Gorsuch and McPherson (1989), and then redeveloped by Mazereeuw et al (2014). *Gender*; gender in sociology means a collection of characteristics that relate to an individual's sex and social role or identity in society. Gender in *Bahasa Indonesia* means biological sex (male and female). According to WHO, gender is a set of roles, behaviors, activities, and attributes considered as proper for males and females and is socially constructed by society. Variable measurement is carried out with a dummy scale, namely label "1" for women and label "2" for men.

### **Data Analysis Instrument and Technique**

Data analysis in this research used SPSS as the instrument. The data analysis technique to test the hypotheses was carried out using the Mann Whitney Independent Sample Test and the Kruskal Wallis Test. These techniques were used is due to debated Likert data type to categorize as parametric or non-parametric data. Sholihin and Ratmono (2012) consider Likert data are included in semi-interval category. The category could be tested with parametric and non-parametric approaches. The researcher considers this data should be included in the non-parametric category therefore the technique used is the Mann Whitney Independent Sample Test for differences between two groups and the Kruskal Wallis Test is used for more than two groups.

### **Ethical Sensitivity and PAI and Non-PAI Participants**

Statistical analysis of the Mann Whitney Test shows significant



differences in the ethical sensitivity of accounting students who join the PAI program and those who do not (*P value* 0,66 < 0,10). Table 1 shows the PAI ethical sensitivity mean value of PAI participants (134.62) is lower than that of non-PAI (152.52). This result supports hypothesis 1, indicating that the majority of PAI participants do not agree with ethical dilemmas that ignore ethics. It shows PAI provides ethical sensitivity differences between its participants and the others. Field data shows PAI participants have higher ethical sensitivity than non-PAI students.

**Table 1. Test Result Hypothesis 1**

	PAI	N	Mean Rank	Sum of Ranks
SE	PAI	144	134.61	19383.50
	Non-PAI	142	152.52	21657.50
	Total	286		
Sig	0.066			

The result is in accordance with the research of Saat et al., (2010) on how students undertaking ethical related education have stronger ethical sensitivity than those who do not. It is also in accordance with the results of Murphy and Mayhew (2009), and Sofyani and Pramita (2013), which show that ethical education has a positive relation to individual ethical perception behavior.

The testing of hypothesis 2 shows there are no significant differences between PAI participants and non-participants' religiosity commitment. It can be seen on the value of *P Value* 0.121 is bigger than 0.10. This does not support hypothesis 2, which states that there will be differences in the levels of religiosity of PAI and non-PAI participants. This non-supporting hypothesis indicates that PAI does not affect the establishment of participants' religiosity despite that the mean value of PAI participants' religiosity commitment is higher than non-PAI, namely 151.02 for PAI

participants and 135.87 for non-PAI. This condition is usually due to the length of time students undertake PAI, which is usually only one semester, making the effect on participants' religiosity commitment less than optimal.

**Table 2. Hypothesis 2 Test Result**

	PAI	N	Mean Rank	Sum of Ranks
KR	PAI	144	151.02	21747.00
	Non PAI	142	135.87	19294.00
	Total	286		
Sig.	0.121			

The Mann Whitney statistical test shows the ethical sensitivity difference between men and women. The Mean calculation shows female students' ethical sensitivity is (128.13) lower than male students (175.39) with *p value* 0.000 smaller than critical value 0.10 and 0.05. It shows *hypothesis 3a is supported*. This is in accordance with the research of Ameen et al., (1996), Coate and Frey (2000), Elm et al., (2001), Eynon et al., (1997), Kyong Hee et al., (2005), Schaefer and Welker (1994), Shaub (1994), and Venezia (2004) showing women have higher ethical sensitivity than men due to their different ethical logic in encountering ethical dilemmas. Women are more inclined to avoid the risk of doing wrong than men. Men are considered to have more courage in taking risks on action related to ethical dilemmas.

**Table 3. Hypothesis 3a Result Test**

	Gender	N	Mean Rank	Sum of Ranks
Ethical Sensitivity	Women	193	128.13	24729.50
	Men	93	175.39	16311.50
	Total	286		
Sig.	0.000			

**Table 4. Hypothesis 3b Result Test**

	Gender	N	Mean Rank	Sum of Ranks
Religiosity	Women	193	154.59	29836.50
Commitment	Men	93	120.48	11204.50
	Total	286		
Sig.	0.001			

The Mann Whitney statistic test shows significant differences in religiosity commitment between female and male students. The mean value calculation shows female students' religiosity commitment (154.59) is higher than that of male students (120.48) with p value 0.001 smaller than critical value 0.10 and 0.05. This means *hypothesis 3b is supported*. This research result is an important finding due to the very few empirical studies to test it. Stronger religiosity commitment among female students is in accordance with the finding that women are more ethical than men, are less aggressive and are more inclined to avoid risk than men.

**Table 5. Hypothetic Test Result Summary**

	<b>Hypothetic</b>	<b>P-Value</b>	<b>Explanation</b>
H1	PAI -> Ethical Sensitivity	0.066**	Supported
H2	PAI -> Religiosity Commitment	0.121	Not Supported
H3a	Gender -> Ethical Sensitivity	0.000*	Supported
H3b	Gender -> Religiosity Commitment	0.001*	Supported

**\*Significant at alpha 0.01**

**\*\*Significant at alpha 0.10**

Control variable effect on ethical sensitivity and religious commitment; the educational background of the students of this research sample, whether they attended an Islamic school or not, does not show differences in ethical sensitivity and religiosity commitment. This also shows on the Kruskal Wallis test result with the ethical sensitivity p value 0.25 and religiosity commitment higher than critical value 0.10.

**Table 6. Controlled Variable Test Result (Educational Background) on Ethical Sensitivity**

	Islamic School	N	Mean Rank
SE	1x never went to Islamic school	166	146.83
	1x went to Islamic school	71	133.95
	2x went to Islamic school	28	163.20
	3x went to Islamic school	21	123.19
	Total	286	
Sig.	0.251		

**Table 7. Controlled Effect Variable Test Result (Education Background) Ethical Sensitivity**

	LBP	N	Mean Rank
KR	Never went to Islamic School	166	137.48
	1x went to Islamic School	71	146.82
	2x went to Islamic School	28	164.11
	3x went to Islamic School	21	152.36
	Total	286	
Sig.	0.395		

**Conclusion**

The purpose of this research was to test the differences in the level of ethical sensitivity between accounting students (accountant candidate) in the Islam Religious Assistance (PAI) program and those who are not. PAI students are inclined to higher levels of ethical sensitivity than students who are not. This implies that the religious learning program is important in the university program for accounting students and assumes that the affect will be a greater sensitivity in encountering ethical dilemmas. Ethical sensitivity is related to the ethical behavior of an individual (Velasque and Rostankowski, 1985). A highly ethically sensitive individual is expected to exhibit more ethical behavior in encountering ethical dilemmas and demanding ethical decisions.

The result of second hypothetic shows there is no difference in level of religiosity commitment between accounting students who undertook PAI and those who did not. In fact, religiosity is an abstract concept and difficult to quantify. Therefore, the second hypothetic test result might

be right or wrong due the slight weakness in its variable measurement-approaching factor. More in-depth research is needed in the future about religiosity commitment in relation to religiously themed education. It seems that the PAI program should be extended over several semesters to ensure there are some positive outcomes from the program. Otherwise, how does the university justify running the program?

The research also shows the differences in ethical sensitivity and religiosity commitment based on gender. Women have higher ethical sensitivity and stronger religiosity commitment than men. This research has several weaknesses. They are; first, this research was only applied in one university, namely Muhammadiyah University Yogyakarta. Research in different locations will create different results. Therefore, it is suggested that future research explore similar cases in other locations. Second, female students dominated the research sample and future research would benefit from a more proportional male/female sample. Third, as mentioned above, measurement of the variables of ethical sensitivity and religiosity commitment were carried out using a quantitative approach, although both concepts have qualitative characteristics (Sofyani et al., 2012, Sofyani and Setiawan, 2015a). The validity and reliability measurements also require deeper observation, even consider valid and reliable statistically. Therefore, future research might be carried out using another approach and modified research design that incorporates qualitative and mixed research methods that enable the phenomena observed to be studied more comprehensively (Sofyani and Akbar, 2013; 2015b).

## References

- Adkins, N., and Radtke, R. R. (2004). Students' and Faculty Members' Perceptions of the Importance of Business Ethics and Accounting Ethics Education: Is There an Expectations Gap? *Journal of Business Ethics*, 51, 279-300,
- Al-Ansari, E. M. (2002). Effects of Gender and Education on the Moral Reasoning of Kuwait University Students. *Social Behaviour and Personality*, 30(1), 75-82.
- Ameen, E. C., Guffey, D. M., and McMillan, J. J. (1996) "Gender Differences in Determining the Ethical Sensitivity of Future Accounting Professionals", *Journal of Business Ethics*, 15(5), 591.
- Amernic, J., and Craig, R. (2004). Reform of Accounting Education in the Post-Enron Era: Moving Accounting 'Out of the Shadows', *Abacus*, 40(3), 342-378.
- Arestanti, M. A., Herawati N., and Rahmawati E. (2016). Faktor-Faktor Internal Individual dalam Pembuatan Keputusan Etis: Studi pada Konsultan Pajak di Kota Surabaya. *Jurnal Akuntansi dan Investasi*, 17(2), 104-117.
- Coate, C. J., and Frey, K. J. (2000). Some Evidence on the Ethical Disposition of Accounting Students: Context and Gender Implications. *Teaching Business Ethics*, 4(4), 379-404.
- Conroy, S. J., and Emerson, T. L. N. (2004). Business Ethics and Religion: Religiosity as a Predictor of Ethical Awareness among Students. *Journal of Business Ethics*, 50(4), 383-396.
- Dellaportas, S. (2006). Making a Difference with a Discrete Course on Accounting Ethics. *Journal of Business Ethics*, 65(4), 391-404.
- Elm, D. R., Kennedy, E. J. and Lawton, L. (2001). Determinants of Moral Reasoning: Sex Role Orientation, Gender, and Academic Factors.

*Business and Society*, 40(3), 241-265.

Eynon, G., Hill, N. T., and Stevens, K. T. (1997). Factors That Influence the Moral Reasoning Abilities of Accountants: Implications for Universities and the Profession. *Journal of Business Ethics*, 16(12/13), 1297-1309.

Fisher, D. G., Swanson, D. L., and Schmidt, J. J. (2007). Accounting Education Lags CPE Ethics Requirements: Implications for the Profession and a Call to Action", *Accounting Education*, 16(4), 345-363.

Gautschi, F. H. III, and Jones, T. M. (1998). Enhancing the Ability of Business Students to Recognize Ethical Issues: An Empirical Assessment of the Effectiveness of a Course in Business Ethics. *Journal of Business Ethics*, 17(2), 205-216.

Juanda and Sofyani, H. (2016). Konsep Pendidikan Karakter Keagamaan Untuk Calon Akuntan: Studi Kasus di Program Studi Akuntansi Universitas Muhammadiyah Yogyakarta. *Jurnal Akuntansi dan Investasi*, 17(2), 186-196.

Keller, A. C., Smith, K. T., and Smith, L. M. (2007). Do Gender, Educational Level, Religiosity, and Work Experience Affect the Ethical Decision-making of US Accountants? *Critical Perspectives on Accounting*, 18(3), 299-314.

Kelly, P. T. (2004). *An Examination of the Moral Reasoning of Accounting Students*. The University of Connecticut.

Kum-Lung, C., and Teck-Chai, L. (2010). Attitude towards Business Ethics: Examining the Influence of Religiosity, Gender and Education Levels. *International Journal of Marketing Studies*, 2(1), 225.

Kurpis, L. V., Beqiri, M. S., and Helgeson, J. G. (2008). The Effects of Commitment to Moral Self-Improvement and Religiosity on Ethics of Business Students. *Journal of Business Ethics*, 80(3), 447-463.

Kyong Hee, C., Nathan, W. P., and William, L. S. (2005). Gender Differences in the Academic Ethic and Academic Achievement.



- College Student Journal*, 39(3), 604.
- Low, M., Davey, H., and K. Hooper. (2008). Accounting Scandals, Ethical Dilemmas and Educational Challenges. *Critical Perspectives on Accounting*, 19, 222-254.
- Lowry, D. (2003). An Investigation of Student Moral Awareness and Associated Factors in Two Cohorts of an Undergraduate Business Degree in a British University: Implications for Business Ethics Curriculum Design. *Journal of Business Ethics*, 48(1), 7-19.
- Marshall, A. G., and Brendant, T. O. C. (1998). Accounting Student Ethical Perceptions: An Analysis of Training and Gender Effects. *Teaching Business Ethics*, 2(4), 371-388.
- Mayhew, B. W., and Murphy, P. R. (2009). The Impact of Ethics Education on Reporting Behavior. *Journal of Business Ethics*, 86(3), 397– 416.
- Mazereeuw, C., J. Graafland and M. Kaptein. (2014). Religiosity, CSR Attitudes, and CSR Behaviour: An Empirical Study of Executives' Religiosity and CSR. *Journal of Business Ethics*, 123, 437–459.
- Rest, J. R. (1979). *Revised Manual for the Defining Issues Test: An Objective Test for Moral Judgment Development*. Minneapolis: Minnesota Moral Research Project.
- Rest, J. (1986). *Manual for Defining Issue Test 3rd Edition*. Center for the Study of Ethical Development, (University of Minnesota).
- Saat, M. M., Porter, S., and Woodbine, G. (2009). Does religiosity influence ethical sensitivity? An investigation on Malaysian future accountants. *Malaysian Accounting Review*, 8(2), 17-41.
- Saat, M. M., and Porter, S., and Woodbine, G. (2010). An Exploratory Study of the Impact of Malaysian Ethics Education on Ethical Sensitivity. *Journal of Business Ethics Education*, 7, 39-62.
- Schaefer, J., and Welker, R. B. (1994). Distinguishing Characteristics of Certified Public Accountants Disciplined For Unprofessional Behavior. *Journal of Accounting and Public Policy*, 13(2), 97-119.

- Shaub, M. K. (1994). An Analysis of the Association of Traditional Demographic Variables With the Moral Reasoning of Auditing Students and Auditors. *Journal of Accounting Education*, 12(1), 1-26.
- Sholihin, M., and Ratmono, D. (2013). *Analisis SEM-PLS dengan WarpPLS 3.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis*. Yogyakarta: Penerbit Andi.
- Sofyani, H., Ulum I., Syam D., and Latifah S. W. (2012). Islamic Social Reporting Index Sebagai Model Pengukuran Kinerja Sosial Perbankan Syariah (Studi Komparasi Indonesia dan Malaysia). *Jurnal Dinamika Akuntansi*, 4(1), 36-46.
- Sofyani, H., and Pramita, Y. D. (2013a). Otoritas Atasan, Retaliasi dan Locus Of Control Sebagai Faktor-Faktor yang Memengaruhi Perilaku Manipulasi Laporan Realisasi Anggaran. *Jurnal Reviu Akuntansi dan Keuangan*, 3(2), 415-506.
- Sofyani, H., and Akbar, R. (2013b). Hubungan Faktor Internal Institusi dan Implementasi Sistem Akuntabilitas Kinerja Instansi Pemerintah (SAKIP) di Pemerintah Daerah. *Jurnal Akuntansi dan Keuangan Indonesia*, 10(2), 184-205.
- Sofyani, H., and Setiawan, A. (2015a). Perbankan Syariah dan Tanggungjawab Sosial: Sebuah Studi Komparasi Indonesia dan Malaysia dengan Pendekatan Islamic Social Reporting Index Dan Global Reporting Initiative Index. *At-Taradhi: Jurnal Ilmu Ekonomi*, 5(2), 1-7.
- Sofyani, H., and Akbar, R. (2015b). Hubungan Karakteristik Pegawai Pemerintah Daerah dan Implementasi Sistem Pengukuran Kinerja: Perspektif Ismorfisma Institusional. *Jurnal Akuntansi and Auditing Indonesia*, 19(2), 153-173.
- Velasquez, M. G. (1998). *Business Ethics: Concepts and Cases*. Upper Saddle River, New Jersey: Prentice Hall.
- Venezia, C. C. (2004). *The Ethical Reasoning Abilities of Accounting Students: Comparison Between The U.S. and Taiwan*. Nova Southeastern

University.

- Weaver, G. R., and Agle, B. R. (2002). Religiosity and Ethical Behavior in Organizations: a Symbolic Interactionist Perspective. *Academy of Management Review*, 27(1), pp. 77–97.
- Wimalasiri, J. S., Pavri, F., and Jalil, A. A. K. (1996). An Empirical Study of Moral Reasoning Among Managers in Singapore. *Journal of Business Ethics*, 15(12), 1331-1341.

