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Enhancing Ethical Sensitivity and Decision Making Through Accounting Ethics Education Based on Islam

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Abstract

This paper examines the effectiveness of accounting ethics education based on Islam (AEEBI) by comparing a level of ethical sensitivity and ethical decision-making of Muslim accounting students. Using a pre and post survey, this study examines ethical sensitivity and ethical decision-making of Muslim students who have undertaken AEEBI lecture. The data for this study was collected via a survey questionnaire from five different universities (three public universities and two private universities). There were 202 Muslim accounting students who participated in this research. There are two significant findings of this study. First, there are differences in ethical sensitivity and ethical decision making before and after Muslim accounting students attend AEEBI lectures. After attending AEEBI lectures, the ethical sensitivity and decision making of Muslim students has increased.

Keywords: Islam, ethical sensitivity, ethical decision making.

I. INTRODUCTION

Accounting scandals that occurred in all of the world has led to increased public scrutiny of business and accounting practices (Rockness & Rockness, 2005; Sikka & Willmott, 2013; Sikka, 2015; Sorensen & Miller, 2017; Ismail & Yuhanis, 2018; and Abdul-Baki, 2021). One crucial question that arises as a result of the scandal is how ethics education learning involved parties in the scandal (auditors, accountants, and managers) during the studies in universities. Many criticisms have been directed to the academic community. The community is considered to be the party responsible for the failure of ethics education in the accounting curriculum. The accounting curriculum has been criticized for not focusing enough on values, ethics, and integrity (Albrecht & Sack, 2000; Caliyurt, 2007; and Martinov & Mladenovic, 2015). Ethical education taught by higher education accounting institutions is inadequate (Rahman, 2003; Blanthorne et al., 2007; Ghaffari et al., 2008; Low et al., 2008; Sugahara & Boland, 2011; Samkin & Stainbank, 2016; and Payne et al., 2020). Tweedie et al. (2013) and Loeb (2015) state that one of the failures of ethics education in accounting is because of the wrong approach used in the learning process.

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The ethics education controversy in the accounting profession mainly highlights the importance of updating accounting education by current needs. The education system producing accountants has been deemed a failure to educate them. It is proposed to incorporate religious beliefs into accounting, implying that accounting is no longer value-free and that the ultimate purpose is to serve not only the company's shareholders and stakeholders, but also society (Ahmad & Ahmed, 2017). The religious-based education system is considered as one of the potential solution to overcome the ethical crisis in the accounting profession. The psychological literature finds that religious orientation influences ethical decision making (Dunn & Sainty, 2020). Religious systems shaped human ethical behaviour and provide the source of moral principles that may have significant influence on accounting practices (Basri & Khalid, 2012; Czerny, 2018). The education system must be added to the concept of religion to develop accounting ethics curriculum (Sulaiman & Willet, 2001; Van Hise & Masey, 2010). Ahmad et al. (2019) find that accounting educators have similar consensus that Islamic ethics principles were acceptable and important to be incorporate in accounting curriculum in order to generate ethical future accountants

Mulawarman et al. (2006) claimed that traditional accounting ethics promote secularization by emphasizing the concepts of self-interest, profit, and materialism. These ideas are incompatible with Islamic accounting values since Islam does not see a distinction between worldly and hereafter (Djuitaningsih, 2013). Islamic ethics can offer some insight on the development of ethical accountants. Islam, as a universal and complete religion, has its views on ethics. Ethics in Islam applies to every aspect of Muslim life, including the work environment. Islamic ethics does not distinguish between religious knowledge and accounting, but both must be included in the learning system to create ethical accountants (Muslichah & Maria, 2017).

There have been many studies on the development of ethics in accounting students (e.g. Mele, 2005; Molyneaux, 2005; and Shawver & Miller, 2017). Ethical education is identified as being able to increase ethical sensitivity and ethical decision making (Waldmann, 2000; Chan & Leung, 2006; Boyce, 2008; Taylor, 2013; Shawver & Shawver, 2013; Valentine & Godkin, 2019; Ebaid, 2021; and Johari et al., 2021). Furthermore, previous research also examined the effect of professional codes of ethics in preventing accountants from immoral behavior (e.g. Loeb, 1984; Lin & Chan, 2000; Ziegenfuss & Martinson, 2002; Pflugrath et al., 2007; and Modarres & Rafiee, 2011). several studies have tried to link Islamic ethics with accountant behavior (Ahmad & Ahmed, 2017; Awang et al., 2019). Ahmad & Ahmed (2017) find that incorporating Islamic ethics principles (integrity, sincere, righteousness) into accounting education will be a significant contribution towards generating ethical accounting students. In contrast, Awang et al. (2019) find that the result for Islamic professional ethics is insignificant, implying that the Islamic code of professional ethics may not have a substantial impact on Muslim accounting practitioners' desire to commit financial reporting fraud. However, there is no research that examines the ethical sensitivity and ethical decision making in the Islamic ethic perspective. This paper examines the effectiveness of AEEBI by comparing a level of ethical sensitivity and ethical decision-making of Muslim accounting students before and after attending AEEBI.

The rest of the paper is organized as follows. The next section includes a review of the literature, followed by the formulation of hypotheses. Section 3 discusses the research methods, while Section 4 discusses the findings. Conclusion is included in the last sections of the paper.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Professional Ethics in Islamic Perspective

The Indonesian institute of accountants (2020) has developed a code of ethics for professional accountants which forms the basis for accountants in carrying out their professional activities. In carrying out its activities, professional accountants must comply with the following basic ethical principles:

- 1) Integrity, which is being straightforward and honest in all professional and business relationships.

Islam commands all Muslims to be honest with themselves and others. This command is repeatedly mentioned in the Qur'an and the hadith of the Prophet Muhammad. Islam commands Muslims to tell the truth even though it conflicts with their interests. Islam commands not to cheat or betray others. A Muslim is commanded by Allah to be honest in his words and deeds, both privately and publicly. In Arabic, the word honest is the same meaning as "*ash-shidqu*" or "*shiddiq*" which means real, correct, or true. The terms honest or *ash-shidqu* means:

- a) Congruence between words and deeds.
- b) Correspondence between information and reality.
- c) Firmness and determination.

The importance of honesty has been stressed many times both in the Qur'an and the hadith. For example in an Al Qur'an surah At-Taubah verse 119 and surah Az Zumar verse 33.

- 2) Objectivity, which does not allow bias, conflict of interest, or undue influence from other parties, which may override professional or business considerations.

Objective or fair means putting things in their place. The point is free from favor toward either or any side. According to the term, the fair is to establish a truth about two problems or several problems, to be solved in accordance with the rules set by religion. Thus justice means acting on the basis of fact, not following the desires of lust. Fairness must be the main norm by which every human being should act in all aspects of life, including the accounting profession. Maintaining accounting integrity is also critical when it comes to delivering credible financial reports and/or independent audit results for auditors. Explanation of the attitude of fairness is delivered in the Qur'an in as many as 56 verses.

- 3) Professional competence and prudence, defined as maintaining expert knowledge and expertise at the level required to ensure that the client or employer receives competent professional services based on the development of current practices, regulations, and techniques, as well as acting seriously and in accordance with applicable professional methods and standards.

Many verses of the Qur'an and the hadith of the Prophet also mention the virtues of seeking knowledge and knowledgeable people. Muslims love to study because of their faith, Allah SWT loves and glorifies those who seek knowledge of the world and the hereafter. By continuing to increase awareness, accountants will gain an understanding that can be used to solve the accounting problems they face and act professionally. God hates people who do not know about what they are doing because every action they do will be held accountable. As Allah says al-Isra` 17:36: "and (do) not pursue what not you have of it any knowledge. Indeed, the hearing, and the sight, and the heart all those will be (about it) questioned."

- 4) Confidentiality, i.e., preserving the private of information received as a result of professional and business connections by not releasing that information to third

parties without proper authorisation unless required by law or by a professional right. Accountants are also expected not to use this information for the personal or a third party benefit. Accountants must realize that their responsibility not only to the assignor but also to the community and Allah SWT. The responsibility then motivates the accountant to carry out his profession with the mandate. Keeping secrets is an essential aspect of trust. If an accountant has been trusted to keep the information entrusted to him, then he is obliged to protect that information so that unauthorized persons cannot access the information. The importance of maintaining the mandate has been clearly stated in both the Qur'an and the hadith (for example, surah Al Anfal verse 27).

- 5) Professional conduct, i.e., adhering to all applicable laws and regulations and avoiding any behavior that undermines public confidence in the accounting profession.

As explained earlier, that professional accountants must comply with applicable laws and regulations and avoid any behavior that reduces confidence in the accounting profession. In Islam, many propositions show the command to obey (government) rules. Professional accountants must comply with applicable laws and regulations and avoid any behavior that reduces confidence in the accounting profession. In Islam, many propositions show the command to obey (government) rules, in addition to immorality to God.

2.2. Islam as a Source of Ethics

Accounting is an essential aspect of a company's business activities. Accounting is inseparable from religious teachings. Islam is a religion that upholds knowledge, and so also science has interactions with faith. Ethics in an Islamic perspective presents an ethical framework for accountants and auditors that are drawn and formulated from Islamic principles and law. Thus it is believed that Muslim Accountants will be motivated to comply with the provisions of the shari'a and not conduct activities that are contrary to the shari'a. An Islamic-based code of ethics will be able to:

- 1) Helps build accountants' prudential attitudes so that accountants can separate ethical and non-ethical behavior according to Shariah regulations.
- 2) To ensure accuracy and confidence in the information presented by accountant so that it will expand credibility and promote confidence in the services of the accounting profession.

Islam upholds ethical values and should be implemented in all aspects of human life. Islam does not only regulate ethics and morals in interacting with the surrounding community. Islam is a comprehensive religion, covering all aspects of life with all its dimensions. Therefore, Allah made this perfect religion Islam a gift for Muslims. Allah says, "this day I have perfected for you your religion and completed My favor upon you and have approved for you Islam as religion." (Al Maa'idah: 3). The existence of the Qur'an and hadith as Islamic law guides is designed to ensure that human behavior does not depart from what Islam teaches. Humans have the potential to cause damage on earth. Human observance of Islamic teachings is an effort to maintain a harmonious world life. Qur'anic verses provide ethical norms and moral codes, and the Prophet Muhammad's teachings are numerous and comprehensive. Islamic teachings strongly emphasize to behave in accordance with ethical and moral codes. The Qur'an has repeatedly emphasized the importance of moral principles. Allah says in Al-Qur'an surah Al-Imran verse 110): "you are now the best people brought forth for (the guidance and reform of) humankind. You enjoin what is right and forbid what is wrong

and believe in Allah. Had the People of the Book believed it was better for them. Some of them are believers, but most of them are transgressors.” Besides that, the prophet Muhammad said: “I have been sent for the purpose of perfecting good moral character (H. R. Ahmad)”.

2.3. Foundation of Accounting Ethics Education Based on Islam

Islamic ethics is essential in forming appropriate ethical behavior in the accounting profession. The main basic principles of Islamic ethics related to the accounting profession can be summarized into the following three:

1) Vicegerency principle

The notion of vicegerency demonstrates that humans are seen as God’s caliph (trustee) on Earth. Allah made a man to be the caliph (representative of Allah) on this planet (Q.S. Al-Baqarah: 30). Accountants, as the caliph of Allah, are guided by the Islamic rule of ethics, sharia, which prohibits any activity that is not sanctioned by God. The declaration explains why financial statement manipulation is completely forbidden in Islam. Professional accountant behavior is directed by sharia law as the caliph of Allah, and accountants are expected not to behave in ways that Allah does not desire. Professional accountant activity is governed by sharia law as the Caliph of Allah, and accountants are expected not to operate in ways that Allah does not intend.

2) *Amanah* (trustful) principle

Amanah, from an Islamic perspective, has broad meaning and content. *Amanah* emphasized that everyone realizes that Allah SWT always accompanies him in every matter assigned to him, and one day he will be held accountable. There are so many verses that state the importance of maintaining trust in life. Among others mentioned in Surah Al-Ahzab verse 72 that “we did indeed offer the trust (freedom of choice) to the heavens and the earth and the mountains, but they refused to bear it and were afraid of it. But the human being accepted it; surely he is unjust, ignorant.” Furthermore, the prophet said, “you are all leaders and will be held accountable for their leadership.”

3) *Maslahah* principle

Maslahah is anything that contains and brings benefits. In fiqh, maslahah is defined as “*jalbul manfaab wal darul mafsdah*” (attracting benefits and rejecting harm). So with this principle, Islam rejects all economic activities that bring mafsadah (damage), because it is contrary to maslahah. The accountant profession can be categorized as maslahah al-mursalah because it has quite obvious implications for both the individual’s prosperity and the benefit of the community or the public interest. As Allah believes: it is not merely my eyes to send you (Muhammad) except for the good of all nature – Q. S. Al-Anbiya: 107).

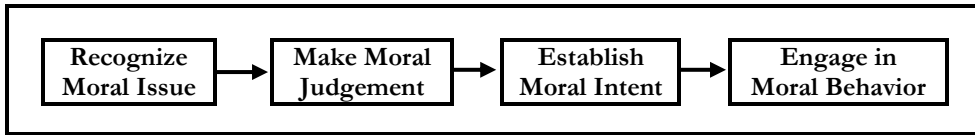
2.4. Ethical Decision-Making

There are numerous definitions of ethical decision-making in the literature. A moral decision, according to Jones (1991), is one that is legal and morally acceptable to the larger community, whereas an unethical decision is one that is illegal or ethically unacceptable to the larger community. Cohen et al. (2001) define ethical decision making as decision making in situations where there is moral conflict. Ethical decision making consists of several sequential stages when ethical issues arise that need to be considered. Rest (1986) divides the ethical decision-making process into four separate stages, namely recognizing ethical issues (moral sensitivity), making moral judgement, establishing moral intent, and engaging in ethical behavior (Figure 1). Rest (1986) states that to be able to behave ethically one must carry out four basic psychological processes

namely ethical perception (identification of ethical dilemmas ie recognizing that moral problems do occur), ethical considerations (making judgments about morals for ideal solutions from ethical dilemmas), motivation ethical (intention to obey or not comply with the ideal solution) and ethical character (moral actions or ethical behavior).

Figure 1

Rest Model



Source: Rest (1986).

2.5. Ethical Sensitivity

The ability to recognize ethical content in a situation is referred to as ethical sensitivity. Ethical sensitivity entails being aware of the many acts that can be taken and how these actions may affect the parties involved. Awareness can be seen by making several possible action scenarios, knowing the causes and consequences of those actions. Jagger (2011) and Martinov-Bennie and Mladenovic (2015) defines ethical sensitivity as the ability to identify whether there are ethical or moral issues. The similar opinion was expressed by Dellaportas et al. (2011), which states that ethical sensitivity is the ability of people to be aware of ethical situations and be able to identify the consequences of those situations for others. Muslichah et al. (2018) hold a similar viewpoint, defining moral sensitivity as a person's knowledge that an action has the potential to harm one's own or others' interests, welfare, or expectations. All of these definitions are nearly identical to the first stage of the Rest model, which is decision-makers' ability to perceive ethical issues.

2.6. Hypothesis Development

2.6.1. AEEBI and ethical sensitivity

Bebeau et al. (1985) define ethical sensitivity as involving the awareness that something that can be done or is being done can affect the welfare of others. According to Sparks and Merenski (2000), ethical sensitivity is defined as the ability to notice that decision-making situations have moral implications. Frisque and Kolb (2008) investigate the relationship between office professionals' training and ethical attitudes, as well as the association between ethics training and ethical dilemma analysis. They discovered that office professionals who participated in ethics training had a more positive attitude about identifying and dealing with ethical issues in the workplace. They also found that ethics training improved office workers' moral sensibility. Karakoc (2016) and Okougbo et al. (2021) found that ethics lectures positively affect student ethical sensitivity. Following this explanation, it is estimated that Muslim accounting students who take AEEBI lectures will have a higher sensitivity. Based on this explanation, a hypothesis can be arranged as follows:

H₁: Muslim accounting students who get an AEEBI course will show an increase in ethical sensitivity.

2.6.2. AEEBI and ethical decision making

Cohen et al. (2001) describe ethical decision making as making decisions in morally conflicted situations. Knowledge of Islamic perspectives on professional ethics can assist Muslim accountants and auditors in resolving ethical difficulties and making the best decisions possible. According to Shawver and Shawver (2017), recent unethical

business actions and accounting fraud have resulted from inconsistencies in sensitivity and ethical judgment. Frisque and Kolb (2008) investigate the link between ethical training and moral views, as well as ethical challenges faced by office workers. They found that office workers who received ethics training were better equipped to recognize and address ethical dilemmas in the workplace. Following this explanation, it is predicted that accounting ethics courses will improve students' ethical decision making, which can be hypothesized as follows:

H₂: Muslim accounting students who get an AEEBI course will show an increase in ethical decision making.

III. RESEARCH METHODOLOGY

This research is quantitative analysis (survey research) which is used to gather the opinions of Muslim students about various ethical dilemma situations before and after the application of AEEBI. Respondents from this study are Muslim students studying in the last semester, where the student has taken major accounting courses. This research was conducted at five selected universities (three public public universities and two private universities. The selection of higher institutions as research objects is based on the following criteria: (1) accredited A, (2) obtaining permission from the head of the institution concerned, and (3) the institution offers an accounting program, so that comparisons between institutions can be made. The number of accounting programs in Malang that has been accredited A is eight, with details of three state universities and five private universities. Researchers only obtained permission to conduct research at five higher institutions. For each university, one class is chosen as a sample. The number of Muslim accounting students who participated in this study was 202 students.

Students are given a questionnaire before being given a lecture about AEEBEI, and then after the lecture is finished. Students were given a lecture that emphasized five basic principles of accounting ethics, namely integrity, objectivity, professional competence, confidentiality, and professional behavior. Knowledge about AEEBEI is provided through lectures and case studies. Students discussed the five ethical principles along with the consequences of ethical violations in Islamic view. At the end of the lecture, students are given several cases related to auditing, taxation, and financial accounting.

3.1. Variable Measurement

1) Ethical sensitivity

Ethical sensitivity is defined as an awareness of how one's actions affect others. To assess moral sensitivity, fifteen items were created. Students are given 15 ethical issues to react to. High ethical sensitivity is indicated by high scores on this scale, whereas low ethical sensitivity is indicated by low ratings. The Cronbach alpha value for this scale is 0.954882, which is excellent.

2) Ethical decision making

Individual decision-making about the five key principles of accounting ethics: honesty, objectivity, professional competence, confidentiality, and professional behavior is referred to as ethical decision-making in this study. A total of ten items are used to assess ethical decision-making. A high score on this scale indicates ethical decision-making, whereas a low level indicates unethical decision-making. The Cronbach alpha for this measurement is 0.98280, which is great.

IV. RESULTS AND DISCUSSIONS

4.1. Background of Respondents

The demographic profile of Muslim accounting students who took part in this study is shown in Table 1.

Table 1

Respondents' Background

Variable	Frequency	Percentage
Age:		
1) 15 – 19	4	1.98
2) 20 – 24	197	97.52
3) 25 – 29	1	0.5
4) > 30	0	0
Total	202	100
Gender:		
1) Male	33	16.34
2) Female	169	83.66
Total	202	100
Education Background:		
1) General High School	162	80.20
2) Islamic High School	24	11.88
3) Others	16	7.92
Total	202	100
Grade Point Average (GPA):		
1) 2,55 - 3	13	6.44
2) > 3	189	93.56
Total	202	100

Table 1 shows that the majority of responders were the same age, with 197 students (97.52%) aged 20 to 24 years old. Then came four respondents (1.98 percent) between the ages of 15 and 19 and one responder between the ages of 25 and 29. Table 1 shows that women outnumbered men, with 83.66 percent of responses being women and 16.34 percent (33 persons) being men. Furthermore, 107 respondents (80.207 percent) graduated from a general high school, 11.88 percent from an Islamic high school, and 7.92 percent from other high schools. Table 1 reveals that the majority of the respondents had exceptional GPAs, with 205 (93.56 percent) having a GPA of more than 3, and the remainder 6.44 percent (13 students) having a GPA of 2.55-3.

4.2. Hypothesis Testing

Table 2 below presents the results of the paired sample test. This parametric test aims to test whether there are differences in ethical sensitivity and ethical decision making before and after accounting students are given training.

Table 2

Paired Sample Test

	Paired Differences			
	Mean	Std. Dev.	t	Sig.
Pair 1 ethical sensitivity	-0.92340	0.59378	-22.157	0.000
Pair 2 ethical decision making	-0.63163	0.57239	-15.722	0.000

1) Hypothesis 1

Hypothesis 1 states that Muslim students who get a AEEBI course will show an increase in ethical sensitivity. From Table 2, it can be seen that the T-statistic is -22,157 ($p = 0,000 < 0,05$) which is greater than the t-table value of 1,972. This shows that there

are differences in ethical sensitivity before and after AEEBI implementation. Further analysis showed that the mean value for ethical sensitivity was -0.92340. The negative mean indicates there is an increase in ethical sensitivity after students take AEEBI lectures; thus, hypothesis 1 is accepted.

2) Hypothesis 2

Hypothesis 2 states that Muslim students who get a AEEBI course will show an increase in ethical decision making. Table 2 above indicates that the t-value is -15.722, which is higher than the t-table value of 1.972 ($p\ 0.007 < 0.00$). This finding shows that there are differences in ethical decision making before and after AEEBI implementation. Table 4 above also shows the mean value for ethical decision making is -0.63163. A negative mean indicates that there is an increase in ethical decision making after students take AEEBI lectures. This finding strengthens the evidence to accept hypothesis 2.

4.3. Discussions

The findings of this study indicate that AEEBI lectures can increase ethical sensitivity and ethical decision making of Muslim accounting students. Ethics education is learning activities that contain ethical content about good things to do and bad things to avoid. Education in this research provided through lectures and case studies has proven to be effective in increasing ethical sensitivity and decision making.

Education about the accountant's code of ethics will increase student understanding in making decisions related to ethical dilemma (Loeb, 1984; Lin & Chan, 2000; Ziegenfuss & Martinson, 2002; Pflugrath et al., 2007; and Modarres & Rafiee, 2011). AEEBI lectures will raise student awareness about the importance of ethical codes in the accounting profession. Violation of the professional code of ethics will reduce public confidence in the accounting profession. AEEBI lectures can build the cautious attitude of Muslim accounting students towards ethical dilemmas, and they can separate ethical and non-ethical behavior under Islamic sharia. The findings are consistent with previous studies that accounting ethic education increases ethical sensitivity and ethical decision making (Chan & Leung, 2006; Shawver & Shawver, 2013; and Taylor, 2013).

Further analysis of each higher institution showed that five higher institutions studied had a negative mean. The students in the five higher institutions experienced an increase in ethical sensitivity and ethical decision making after they receive AEEBI lectures. Table 3 below shows detailed results of the mean, t, and significant for each higher institutions.

Insert Table 3 here.

The rise of accounting fraud indicates a moral crisis in the accounting field. This fraud shows the need to improve the educational process that is able to shape and improve the moral crisis that occurs in the world of accounting. AEEBI is an educational process that takes place ethically and continuously in the lives of accounting students through a learning process. AEEBEI emphasizes that students must act ethically. AEEBI also emphasized that education is not only talking from the point of view of inculcating Islamic-based values through learning but also in terms of the application of ethics.

In general, the results of this study show that AEEBI can help people become more ethically aware and make better decisions. This finding demonstrates the need of including AEEBI into accounting education. The study's findings suggest that educational systems that place a strong emphasis on students' moral growth should

explore incorporating Islamic ethical frameworks into their curricula and learning processes. As a result, this study encourages accounting professors to adopt Islamic ethics ideas in order to produce better accounting graduates. AEEBEI is designed to assist accounting students in reaching their full human potential. It's important to remember that AEEBE works best when a teacher knows and applies the concept of exemplary behavior based on excellent ethics and morality..

Tabel 3

Paired Difference Test for Each Higher Institution for Ethical Sensitivity and Ethical Decision Making

Higher Institution	Mean	t	Sig.
Private Higher Institution A:			
1) Ethical sensitivity	-0,93270	-12.189	0,000
2) Ethical decision making	-0,68459	-7,367	0,000
Private Higher Institution B:			
1) Ethical sensitivity	-0,98182	-54,000	0,000
2) Ethical decision making	-0,87855	-8,590	0,000
Public Higher Institution A:			
1) Ethical sensitivity	-0,24739	-4,917	0,000
2) Ethical decision making	-0,70109	-8,053	0,000
Public Higher Institution B:			
1) Ethical sensitivity	-0,76143	-8,789	0,000
2) Ethical decision making	-0,56114	-6,163	0,000
Public Higher Institution C:			
1) Ethical sensitivity	-0,93367	-17,457	0,000
2) Ethical decision making	-0,98833	-13,606	0,000

V. CONCLUSION AND SUGGESTIONS

The goal of this research is to see how successful AEEBI is in terms of ethical awareness and ethical decision-making. The findings indicate that ethical awareness and ethical decision-making differ. Students' moral sensitivity and ethical decision-making have improved as a result of attending AEEBI lectures. The AEEBI indicates the importance of proper ethical education that will guide accounting students to solve ethical dilemmas. Also, guide them in decision making, and emphasize the importance of maintaining ethical behavior in the workplace. Successful ethics education will restore the confidence of the public, investors, and regulators in the accounting profession. This research provides a framework to assist policymakers in universities, professional accounting bodies, and government in developing accounting curricula. Future research can replicate or develop this research. Future research can discuss, strengthen, and promote research in the field of accounting ethics education. The development of this research can be carried out using a sample of professional accountants. Further research can use a more comprehensive (multidimensional) religiosity questionnaire.

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