

**THE INFLUENCE OF BUSINESS ETHICS EDUCATION, RELIGIOSITY, AND
LOCUS OF CONTROL TOWARD STUDENT MORAL JUDGMENT**

**PENGARUH PENDIDIKAN ETIKA BISNIS, RELIGIOSITAS, DAN LOCUS OF
CONTROL TERHADAP PENILAIAN MORAL SISWA**

Oleh:

Ririn Susanti

Accounting Education Study Program, Yogyakarta State University
susantiririn39@gmail.com

Dhyah Setyorini

Teaching Staff of Accounting Education Department, Yogyakarta State University
dhyah_setyorini@uny.ac.id

Abstract

This research aimed to know the influence of business ethics education, religiosity, and locus of control toward student moral judgment. The population of this research was 115 students in Accounting and Accounting Education Yogyakarta State University. The data collection technique used in this research was questionnaire. The data analysis technique used multiple regression analysis. The research showed that there is a positive and significant influence of business ethics education toward student moral judgment. Conversely, the result showed that religiosity and locus of control have no significant influence toward student moral judgment. The research identifies that student moral judgment can be explained by the variable of business ethics education, religiosity, and locus of control on 11,60%. In comparison, the remaining 88,40% is influenced by other variables that were not examined in this study.

Keywords: *Business Ethics Education, Religiosity, Locus of Control, Moral Judgment*

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh pendidikan etika bisnis, religiositas, dan locus of control terhadap moral judgment mahasiswa. Populasi dalam penelitian ini adalah 115 mahasiswa Akuntansi dan Pendidikan Akuntansi Universitas Negeri Yogyakarta. Teknik pengumpulan data menggunakan kuesioner. Teknik analisis data menggunakan uji regresi berganda. Hasil penelitian menunjukkan bahwa terdapat pengaruh positif dan signifikan pendidikan etika bisnis terhadap moral judgment mahasiswa, berbeda halnya dengan religiositas dan locus of control yang tidak berpengaruh signifikan terhadap moral judgment mahasiswa. Besarnya kontribusi variabel pendidikan etika bisnis, religiositas, dan locus of control sebesar 11,60%, sedangkan sisanya sebesar 88,40% dipengaruhi variabel lain yang tidak diteliti dalam penelitian ini.

Kata Kunci: *Pendidikan Etika Bisnis, Religiositas, Locus of Control, Moral Judgment*

INTRODUCTION

The company's failure to integrate morals and business activities leading to immoral behavior has become an important issue and concern in the academic and professional fields. The public feels aggrieved due to several manipulation cases in financial statements, which has

reduced public trust in the accounting profession. The real examples of fraud committed by accountants are cases of international scandals, including Enron, KAP Arthur Anderson, and Worldcom considering as the most financial manipulation scandal that steals public attention.

Worldcom, which was the largest telecommunications company globally, was doing fraud on its financial statements by recording interconnection expenses with other telecommunications companies as company assets (Moberg & Romar, 2003). Enron also carried out the case of financial statement manipulation. Enron hid US\$ 1.2 billion in liabilities and marked up US\$ 600 million in revenue (Comunale et al., 2006).

Similar business scandal cases have also occurred in Indonesia. It was proven by PT Sunprima Nusantara Financing (SNP Finance) manipulated its annual financial statements to apply for working capital loans to banks in 2018 (Handoko & Soepriyanto, 2018). Another recent case in 2018 occurred at a state-owned company and the largest airline in Indonesia, PT Garuda Indonesia. Two of Garuda commissioners, Chairal Tanjung and Dony Oskaria, did not sign the Garuda financial report. According to the commissioner's view, Garuda's income was not following PSAK 23. Garuda recorded revenue from Mahata of US \$ 239,940,000,000 even though the amount of money was still in receivables (Afriyadi, 2019).

Those scandals impact decreasing public trust in the accounting profession, while accountants are considered to be protectors of the public interest. Students as prospective accountants are responsible for maintaining accountant's reputation because the current business conditions are overgrowing and have complex business activities, so it can trigger situations that contain moral dilemmas for accountants. Moreover, many accountant jobs require judgment. That is undoubtedly a challenge for accounting students to make moral judgment when faced with moral dilemmas.

Mansen (2018) explained moral judgment as one of the crucial components to form a moral behavior. Unfortunately, immoral behavior is often done by students in college. Based on an interview with several students in accounting and accounting education study program, some students revealed much academic fraud during the lecture period. The research by (Kamarudin, 2004; Kornianingsih, 2013; Hamzah et al., 2020) explained that higher academic fraud results from the low of individuals' moral judgment. It means that most students have not been fully able to optimize their moral judgment component.

Moral judgment in individuals contributing to moral behavior cannot be fully fulfilled and guaranteed by government regulations. Ethics education should be part of the undergraduate and postgraduate curriculum was expressed by a leading accreditation institution, the Advance Collegiate Schools of Business (AACSB) (Dean et al., 2007). In line with this opinion, (Floyd et al., 2013) also suggested that all business schools should provide teaching and education on business ethics at this time. Furthermore, (Floyd et al., 2013) recommended that business schools need to examine how far universities and business schools can create a culture of integrity in the campus environment.

Globalization makes the world order out of control and a big mess on the social structure. The high need for life creates individuals competing without holding on to reason and conscience. It has consequences in moral decadence, the number of crimes, corruption of officials and representatives of the societies, depression in life due to intense competition, and even suicides can occur due to countless life problems. The role of religion is considered to be an issue that attracts attention in addressing globalization occurring in the business. It is hoped that one's belief in religion can lead individuals to achieve the sacred values of life, including making moral decisions in all parts of life. The study results showed that moral behavior was influenced by religious orientation (Diana & Aisyah, 2018; Nazaruddin, 2012; Wati & Sudibyo, 2016). Religiosity in individuals has the potential to become a basis for distinguishing right and wrong actions.

Agoes & Ardana (2009) argued that the guarantee of a person behaving morally cannot be fulfilled although someone has learned ethical theories and has even participated in ethical code training many times as long as the spiritual intelligence level is still low. So far, students tend to pursue academic achievement, shown by a high-Grade Point Average (GPA). It is not wrong, but students also need to equalize with spiritual intelligence. Intellectual intelligence that is not balanced with spiritual intelligence will result in destructive behavior and even religious teachings are not too essential to make life decisions. Moreover, the vision of UNY is to become a world-class university based on "devoutness, intelligence, and independence" in 2025. Therefore, this research wants to know how far students' spiritual intelligence tests their religiosity, whether consistent with the higher moral judgment.

During being a student, besides many academic frauds, the researcher also found that there were students who still break college disciplines. According to Ayudiyati (2010), weak morale resulted from the low locus of control. So, it indicates that students have not been able to organize their locus of control.

Based on previous studies, the researcher found inconsistent results between one study and another study. Research conducted by (Marwanto, 2007) showed that locus of control does not affect student moral judgment. Similar results were also found in other moral studies that locus of control did not significantly influence student moral behavior (Midyarany, 2016; Gesi Armada Sari, 2016).

Research conducted by (Astuti et al., 2019; Raharjo, 2013; Yovita & Rahmawaty, 2016) proved that internal locus of control could influence a person to behave under morals. James Rest stated that the component of moral judgment in individuals contributes to individual moral behavior (Chan & Leung, 2006). Therefore, the researcher is encouraged to research to determine whether the locus of control variable can affect student moral judgment.

Based on the background mentioned before, the researcher wants to know whether business ethics education, religiosity, and locus of control influence student moral judgment of the Accounting and Accounting Education Study Program at Faculty of Economics, Yogyakarta State University year 2017. Studies on business ethics education and religiosity have been conducted, but previous research has not included the variables of business ethics education, religiosity, and locus of control in one research. Research conducted by Itsnaini (2017) examined the effect of business ethics education, gender, and academic performance on moral judgment. Then, research conducted by Panindya (2019) examined the influence of business ethics education, religiosity, academic achievement, and love of money toward accounting students' moral judgment. This research is a development of previous studies by including different variables to determine the factors affecting students' moral judgment. In addition, based on previous studies, the researcher found that there are inconsistent results between one study and another study. Therefore, the researcher is encouraged to research to examine whether the locus of control variable can affect student moral judgment and to provide theoretical information about the influence of business ethics education, religiosity, and locus of control toward student moral judgment.

METHODS

This study is an ex post facto research with a quantitative approach. This research was conducted at the Faculty of Economics, Yogyakarta State University with a research period from November 1, 2020 to December 23, 2020. The population of this research was 125 students including 60 students of the Accounting Study Program and 65 students of the Accounting Education Study Program. Sampling in this study used a total sampling technique because the population can be easily taken. Therefore, this study sample was 125 students in

the Accounting and Accounting Education Study Program, Yogyakarta State University. However, only 115 data from respondents were processed.

The data collection technique was a questionnaire. The questionnaire dividing into four parts. The first part was about moral judgment variable. The researcher used 15 vignettes occurring in the business and involved an ethical dilemma. The vignettes were developed by Emerson et al. (2007), which were used by Ghazali & Ismail (2013) dan Panindya (2019). The second part was about business ethics education variable. The indicators used to measure business ethics education are giving business ethics issues in raising student moral awareness, the impact felt by students after taking business ethics education, and student satisfaction with the business ethics education program provided by the department. The third part of questionnaire was religiosity variable. The indicators used to measure religiosity are dimension of religious belief, dimension of religious practice, dimension of religious feeling, dimension of religious knowledge, and dimension of religious effect. Then, the research instrument used to measure locus of control was an instrument made by Spector (1988), the Work Locus of Control Scale (WLCS), which was used by Shannak & Al-Taher (2012).

Instrument testing in this research used validity test and reliability test. Research instrument testing was carried out with used trials where the instrument tested on 30 students of the Accounting Education Study Program which also used when testing hypothesis. Multiple regression analysis is used to test the hypothesis, which consists of more than one independent variable. Furthermore, the F test and t-test will be conducted to determine whether the hypothesis was accepted or rejected. The F test aimed to identify whether all independent variables were suitable for testing the dependent variable, so it was important to know the F-table first. The t-test is a test of the regression coefficient partially. Partial means seeing the significance of the effect of each independent variable on the dependent variable. The criteria observed to determine the significance of each variable are the significance value and the t-count value. If the significance value < 0.05 and the value of t-count > t-table, it can be concluded that the independent variable has a significant influence on the dependent variable.

FINDINGS AND DISCUSSION

Findings

The results of the multiple regression analysis performed using statistics application program were summarized in the following table:

Table 1. Multiple Regression Test Results

Variable	Regression Coefficient	t-count	Sig.
Business Ethics Education (X ₁)	0,289	2,112	0,037
Religiosity (X ₂)	0,191	1,584	0,116
Locus of Control (X ₃)	0,170	1,354	0,178
Constant = 13,820			
R = 0,340			
R ² = 0,116			
F-count = 4,847			
Sig. = 0,003			

Furthermore, to determine whether the hypothesis in this study was accepted or rejected, hypothesis testing will be conducted using the F test and t-test. The test results were described as follows:

a. F test

Based on the F test result, it was obtained that the F-count was 4,847 was greater than F-table ($4,847 > 2,687$), with a significance value of 0,003 was smaller than 0,05. If so, it can be concluded that the variables of business ethics education, religiosity, and locus of control have a significant influence and have a regression relationship with moral judgment variable. Following the results, the three independent variables were suitable for the regression model to test their influences on student moral judgment.

The coefficient of determination between X1, X2, and X3 with Y

The determination coefficient was the square of the correlation coefficient (r^2). Based on the analysis results, the determination coefficient X1, X2, and X3 toward Y were 0,116. It indicated that the student moral judgment at the Accounting and Accounting Education Study Program FE UNY influenced by business ethics education, religiosity, and locus of control of 11,60% while 88,40% was influenced by other variables not examined in this study.

b. t-test (Partial Test)

First, the statistical t-test results for the business ethics education variable showed that the t-count of 2.112 was greater than the t-table ($2.112 > 1.981$), the significance value of 0.037 was smaller than 0.05, and the regression coefficient had a positive value of 0.289. Thus, the hypothesis that stated there is a positive influence of business ethics education toward student moral judgment at the Accounting and Accounting Education Study Program FE UNY year 2017 (H1) was accepted.

Second, the statistical t-test results for the religiosity variable showed that the t-count of 1.584 was smaller than the t-table ($1.584 < 1.981$), the significance value of 0.116 was greater than 0.05. In other words, religiosity does not significantly influence student moral judgment, so that (H2) was rejected.

Third, the statistical t-test results for locus of control variable showed that t-count of 1.354 was smaller than the t-table, the significance value of 0.170 was greater than 0.05. In other words, locus of control does not significantly influence student moral judgment, so that (H3) was rejected.

Discussion

The Influence of Business Ethics Education toward Student Moral Judgment

The results showed that business ethics education significantly influenced the student moral judgment at the Accounting and Accounting Education Study Program Faculty of Economics, Yogyakarta State University. The conclusion is in line with a study conducted by Dominikus Belfast Panindya (2019) and Anis Fadillah Itsnaini (2017). Both studies reveal that business ethics education has a positive and significant influence toward student moral judgment.

The study result indicated that students who had received business ethics education have a better moral judgment level. The results support what was stated by Lau (2010) that business ethics education was essential for students because business ethics education helps students to gain sufficient knowledge and skills to make appropriate moral judgments in business activities. Thus, it is also known that there is an important role in ethics education given by the faculty. Business ethics education is not just a complement to the curriculum. More than that, business

ethics education has succeeded in helping students increase their moral awareness, especially related to the business world. Putri & Supriyadi (2015) stated that ethics education could positively influence individual moral reasoning if ethics education in an institution has been given and delivered correctly and adequately.

The Influence of Religiosity toward Student Moral Judgment

The results showed that religiosity had no significant influence toward student moral judgment at the Accounting and Accounting Education Study Program Faculty of Economics, Yogyakarta State University year 2017. The conclusion is different from the research conducted by Dominikus Belfast Panindya (2019), which stated that religiosity had a positive and significant influence on student moral judgment. The study results are inconsistent with the research conducted by Thomas & Dunphy (2014) that stated religiosity was closely related to student moral judgment.

On the contrary, the study findings are in line with the research conducted by Hidayatulloh & Sartini (2019), which showed that religiosity does not significantly influence students' ethical perceptions. Susilo & Sugiarti (2014) also explained that religiosity had no significant effect on ethical decision-making. Furthermore, religiosity was not a dominant factor in ethical decision making.

The preliminary hypothesis is religiosity will have a positive and significant influence toward student moral judgment. That factor is interesting because, ideally, all religions teach their followers always to behave morally. The study findings indicate that religiosity does not significantly influence individuals in assessing and considering morally right actions. Talking about religiosity associated with morality is a matter of debate. Some argued that religiosity had a relationship tied to moral behavior, but some argued that morality was separate from the concept of religiosity (Agoes & Ardana, 2009).

Kohlberg (1981) argued that religiosity and moral reasoning are two things with different thinking ways. Religiosity was based on God's revelation and the authority of a religion, while moral reasoning or moral judgment was based on rational arguments and was influenced by cognitive development (Ratnasari, 2020). If so, it can be said that the influence of religiosity on individuals' moral judgment is situational as described by (Woodbine et al., 2009).

Religiosity's influence on an individual moral judgment is situational. It can be interpreted if individuals with high religiosity do not guarantee high sensitivity to ethical values (Rashid & Ibrahim, 2008). Culture in the community environment could influence an individual religiosity (Jalaluddin, 2011). It meant that it was essential to concern about the relationship between culture and religiosity. What one culture considers morally acceptable can be considered immoral by another. Respondents justified their assessment of promoting a position to relatives in an organization and considered as an activity commonplace and did not violate morals. It can be seen from the lower scores of respondents in the scenario than other scenarios. Rashid & Ibrahim (2008) stated that employing relatives in an organization was part of the collective activities in Eastern culture, and it was considered as the right thing.

The Locus of Control's Influence on Student Moral Judgment

The results showed that locus of control had no significant influence on student moral judgment at the Accounting and Accounting Education Study Program Faculty of Economics Yogyakarta State University year 2017. The result is different from the research conducted by Haajar Zhikr Masruuraa Adi (2018), which showed that locus of control affected individual ethical sensitivity. The study results are also inconsistent with the research conducted by Yovita & Rahmawaty (2016), which stated that locus of control significantly affected accounting

students' ethical behavior. On the contrary, the study results are in line with the research conducted by Fadlan Saragih (2018) and Gesi Armada Sari (2016). Both studies stated that locus of control does not significantly influence student ethical behavior.

Locus of control is a view and belief possessed by individuals in interpreting the events in their life. The locus of control dimension is divided into two, which are internal and external. Individuals with an internal locus of control believe that all events and everything obtained result from their actions and capacities, whereas individuals with an external locus of control consider external factors and forces that contribute to their failure or success.

The study used both internal or external dimensions to measure student locus of control. Respondents tend to have an internal locus of control when viewed from the internal statement higher than an external statement. However, some respondents have the same average score between internal and external dimension. It is not a problem because locus of control is not a typological concept, so that individuals who tend to an internal locus of control still have an external locus of control (Ghufron & Risnawita, 2012). Individuals cannot be categorized as having an absolute internal or external locus of control. In this case, sometimes, two-locus of control dimensions appear together, and it was inadvertently used as an individual's point of view when making decisions (Midyarany, 2016).

The absence of a significant locus of control's influence toward student moral judgment indicates that a judgment is not directly determined by the self-control center (locus of control). Someone already has an individual character that grows along with emotional intelligence development, so that the control center did not directly determine moral decision making but the individual character (Lucyanda & Gunardi, 2012).

CONCLUSIONS AND SUGGESTIONS

A. Conclusion

Business ethics education had a positive and significant influence toward students' moral judgment in Accounting and Accounting Education Study Program, Faculty of Economics, Yogyakarta State University. The results support what was stated by Lau (2010) that business ethics education was essential for students because business ethics education helps students to gain sufficient knowledge and skills to make appropriate moral judgments in business activities. Thus, it is also known that there is an important role in ethics education given by the faculty.

Religiosity had no significant influence toward students' moral judgment in the Accounting and Accounting Education Study Program, Faculty of Economics, Yogyakarta State University year 2017. If so, it can be said that the influence of religiosity on individuals' moral judgment is situational as described by (Woodbine et al., 2009). Religiosity's influence on an individual moral judgment is situational. It can be interpreted if individuals with high religiosity do not guarantee high sensitivity to ethical values (Rashid & Ibrahim, 2008). Culture in the community environment could influence an individual religiosity (Jalaluddin, 2011). It meant that it was essential to concern about the relationship between culture and religiosity. What one culture considers morally acceptable can be considered immoral by another.

Locus of control had no significant influence toward students' moral judgment in the Accounting and Accounting Education Study Program, Faculty of Economics, Yogyakarta State University year 2017. The absence of a significant locus of control's influence on student moral judgment indicates that a judgment is not directly determined by the self-control center (locus of control).

B. Suggestion

Based on the study results, the lowest religiosity score was found in the religious practice dimension with a statement related to the routine for reading the holy book. In connection with the findings, students are expected to take their time to read the holy book even though only for a short time each day. Then, the highest score in an external locus of control with a statement of being the best person in every job requires good destiny and others' help. Every student must avoid that perception. Students should believe they have the capacity and expertise that encourage them to perform every job and not only depend on others. Moreover, the lowest score was found in a statement of promoting organizational positions to relatives. It illustrates that giving a job for highest position still often occurs, but it is better if students do not practice that condition because employing someone who still has a close relationship is nepotism.

The research results showed that business ethics education had a positive and significant influence toward student moral judgment. If so, the educational institutions should continue to develop the implementation of business ethics education. The educational institution can integrate ethical content into curricula. In addition, it would be better if the ethical content provided is not limited to the normative level. The development of ethical content can be given to students by balancing theory and practice following the challenges students will face later.

For further research, researcher can explore other variables that may influence student moral judgment. Besides, further researchers can expand the research scope by using a sample of students from various universities, both public and private universities. Furthermore, further research can add interview techniques so the researcher can obtain more in-depth answers from respondents because this study only used a questionnaire as a data collection technique.

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