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Analysis of the Role of Spiritual Well-Being on Ethical Judgment among Accounting Students

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ABSTRACT

The purpose of this study was to determine how the spiritual well-being (SWB) variable as a personal factor affects the ethical judgment of accounting students both directly and through mediating variables such as materialism, ethical ideology, and ethical beliefs. Structural Equation Modeling (SEM) was used to test the research hypothesis model. A total of 288 survey data were collected from accounting students from universities in Sulawesi and outside Sulawesi. The results showed that the variables of spiritual well-being and ethical ideology and ethical beliefs of accounting students have a positive and significant relationship; however, the variables of spiritual well-being and materialism show an insignificant relationship. The moral factors of ethical ideology and ethical beliefs of accounting students show a positive and significant influence on ethical considerations; the materialism variable is rejected because it shows an insignificant relationship to students' ethical judgments. The implications of this study are that it can be a reference for further researchers related to the proposed variables.

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui bagaimana variabel kesejahteraan spiritual (SWB) sebagai faktor pribadi mempengaruhi penilaian etis mahasiswa akuntansi baik secara langsung maupun melalui variabel mediasi seperti materialisme, ideologi etika, dan keyakinan etika. *Structural Equation Modeling* (SEM) digunakan untuk menguji model hipotesis penelitian. Sebanyak 288 data survei dikumpulkan dari mahasiswa akuntansi dari universitas di Sulawesi dan di luar Sulawesi. Hasil penelitian menunjukkan bahwa variabel kesejahteraan spiritual dan ideologi etika serta keyakinan etika mahasiswa akuntansi memiliki hubungan yang positif dan signifikan; namun, variabel kesejahteraan spiritual dan materialisme menunjukkan hubungan yang tidak signifikan. Faktor moral ideologi etika dan keyakinan etika mahasiswa akuntansi menunjukkan pengaruh positif dan signifikan terhadap pertimbangan etis; variabel materialisme ditolak karena menunjukkan hubungan yang tidak signifikan terhadap penilaian etis siswa. Implikasi dari penelitian ini adalah dapat menjadi dasar acuan untuk peneliti selanjutnya yang berkaitan dengan variabel diajukan.

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1. Introduction

Accountants are one of the professions that are required to follow global developments. Individuals who aspire to become accountants are required to understand and comply with the code of ethics that contains ethical principles to prevent violations and build stakeholder trust. Furthermore, compliance with the code of ethics can demonstrate a high level of professionalism for the individual. However, ethical issues in accounting are still a crucial issue to be studied to this day. The increasing number of violations that have occurred has resulted in a decline in the level of public trust in the ability of the accounting profession to carry out its duties and functions. Due to the many cases of ethical violations that have occurred, stakeholders have begun to question the performance of the profession (Rachma Ardiani & Latif, 2024). According to Zhang (2024), accounting has many ethical dilemmas. Therefore, accountants must have a strong commitment to ethical principles. They can do this by combining ethics education, adherence to a code of ethics, and proactive engagement with regulatory bodies to produce honest and transparent financial reports (Zhang, 2024).

Toshiba, Japan's largest electronics company, once faced an accounting ethics dilemma. The company experienced a financial crisis in 2015. The Japan Securities and Exchange Supervisory Commission investigated a whistleblower's allegations that Toshiba used incorrect accounting methods in preparing its 2015 financial statements. Ultimately, the investigation found that Toshiba misstated its revenue by \$1.2 billion from 2008 to 2015, which was nearly 40% of its previously reported revenue (Khondaker & Bremer, 2018). Furthermore, the investigation showed that Toshiba's CEO and his two predecessors were fully aware of and involved in the misrepresentation. However, Toshiba's massive losses following the 2008 global financial crisis were reluctant to be disclosed by senior executives (Banks, 2018).

PT Hanson Internasional is one of the many cases of accounting ethics violations that are rampant in Indonesia. As reported by Kompas.com, OJK has found violations of accounting presentation related to the Kasiba ready-to-build land project with a gross value of IDR 732 billion, which caused an increase in the company's income. Hanson International violated SAK 44 on Real Estate Activity Accounting in the sale (Idris & Setiawan, 2020).

These cases provide an overview for future accountants about how violations of professional ethics in business not only affect the survival of the company but also individuals and related parties. The facts of the scandal above show that regulations and provisions both internal and external in the company are not effective enough to prevent ethical violations (Somers & Somers, 2001). Internally, there are SOPs and company ethics that must be adhered to. On the external side, there are ethical code regulations that provide behavioral guidelines for all professions and government laws that regulate discipline, punishment, and accountability for unethical actions. However, both of these still require other support that can encourage individuals to make ethical decisions and reduce deviant behavior. As above, setting aside the code of ethics of professionalism and personal integrity for the sake of company and personal interests. Therefore, the role of support that comes from within and is related to a person's psyche, spirituality, inner self, and religion is very much needed. This will help someone in making ethical decisions.

The spiritual dimension can be a solution that involves individual beliefs and thoughts in the decision-making process. "Spiritual" relates to the inner life of an individual, which is related to religious forms or humanistic psychology. Furthermore, this dimension explores internal resources within oneself that can help deal with ethical dilemmas that often arise in the workplace and find the best solutions. Individuals who make decisions from a spiritual perspective not only focus on the advantages and disadvantages but also think about the long-term impact on themselves, others, and the surrounding environment. Moral and ethical values are considered and underlie their actions (Unisla, 2024). They tend to ethically question the decisions they make about whether they can provide welfare for the company, stakeholders, and themselves.

Previous studies, such as that conducted by Agbim, Ayatse, & Oriarewo (2013), have investigated the relationship between spiritual people's behavioral traits, spiritual values, spiritual virtues, ethical behavior, and ethical business. The study sample consisted of 152 individuals working in companies in Makurdi, Benue State. Most of the respondents were from the service sector, while 70.2% of them were from the trading sector. Using Pearson Product Moment Correlation and SPSS (Version 18.0), the data generated were analyzed. The results showed that there is a positive and significant

correlation between an individual's spiritual well-being and their ethical attitudes or professional behavior. Humans must be nurtured spiritually because they are spiritual beings so that they can maximize their potential. Agbim et al. (2013) also said that reorienting the spiritual aspect can be a better alternative to producing spiritually virtuous businessmen and extending to more ethical business than execution of punishment.

Another study by Alleyne, Cadogan-McClean, & Harper (2013) involved 400 students in social sciences at a Caribbean university. Degree programs in psychology, management, accounting, economics, politics, sociology, and social work can meet this requirement. The purpose of this study was to determine how personal values influence ethical behavior of accounting and non-accounting students. The findings showed that personal values such as honesty, religiosity, and intellectuality were significantly and negatively related to the intention to behave unethically. In addition, it was found that accounting students had higher moral perceptions than non-accounting students. This is because accounting students have studied business ethics and law in their courses. The researchers proposed the use of personal factors such as ethical ideology, ethical beliefs, and materialism because previous studies have shown that the influence of personal values such as intellectualism, honesty, and religiosity is limited. To test the model, statistical analysis of SPSS 22 and Amos 22 was used to test these three individual factors as mediator variables to determine their direct and indirect effects.

Ethical ideology refers to the ethical system used to make moral judgments. Individuals will be much less likely to have unethical attitudes when they instill spiritual values and ethical ideology as the foundation of themselves. An individual's ethical ideology can be measured through two different views, namely idealism and relativism (Forsyth & Berger, 1982). The idealistic dimension emphasizes that idealistic individuals will firmly take action and make decisions about something that can harm others, while the relativism dimension assumes that actions based on morals or decency depend on the person and the circumstances. This second dimension will shape a person's ethical beliefs and lead to the formation of individual beliefs about what is considered right and rational.

On the other hand, spiritualism contradicts the principle of materialism. Individuals who depend on materialism for their lives will lose spiritual values and hatred (El-Rumi, 2020). Materialists view nature as an unlimited material entity. Furthermore, this understanding reflects beliefs, attitudes, and life values that emphasize the ownership of goods alone. Happiness and peace can be obtained if individuals have unlimited wealth. This is different from spiritual teachings that emphasize peace in life by knowing oneself, being pious to fellow human beings and others, and always remembering Allah SWT as the source of true peace. The above cases of ethical violations show that spiritual values have been lost from the parties involved. This is evidenced by how company management ignores business honesty so that it is tempted to make accounting errors in an effort to maintain the company's value in the eyes of investors.

The urgency of this research arises from the identification of the problem: until now, cases of ethical deviation by the accounting profession are still very high, so it is necessary to conduct a study of internal factors of students. This study aims to determine the role of SWB as one of the internal factors (from within the individual) in influencing student ethics, which then tests whether ethical values based on spirituality can influence the ethics of the student decision-making process. Theoretically, this study helps previous studies on the relationship between accounting students' ethical judgment and spiritual well-being factors. In addition, this study includes elements of personal values such as ethical ideology, ethical beliefs, and materialism. Practically, the findings of this study can help higher education institutions in Indonesia prevent deviant behavior and unethical judgment for the next generation of accountants. By paying attention to the aspect of students' spiritual well-being when they take business ethics and law classes, these findings can help higher education institutions prevent deviant behavior and unethical judgment. The researcher also hopes that the findings of this study can be used as a basis for further research.

2. Literature Review

2.1. Theory Of Planned Behavior (TPB)

TPB is one of the most popular theories for understanding how individuals behave. This theory uses social psychology to predict human behavior. The assumption is that behavioral decisions are the result of an origin process. Where a behavior is influenced by norms, attitudes, and perceived

behavioral control (Smith et al., 2007). The pattern of the relationship between intention and behavior is described as follows: "A person will do what they want to do and will not do something they do not want to do." This means that the choice of good and bad behavior depends on the intentions that have been formed by each individual. This theory is a development of the theory of reasoned action (TRA) (Ajzen, 1991). Furthermore, this theory is usually used to measure complex behavior such as decision-making (Ajzen, 1991; Sommer, 2011).

The theory of planned behavior has been associated with various decision-making contexts, such as making financial decisions for family businesses (Koropp, Kellermanns, Grichnik, & Stanley, 2014). The results of this study support the idea that family norms are an important component in decision-making. In addition, Riemenschneider, Leonard, & Manly (2011) conducted a study on the theory of planned behavior related to students' ethical decision-making in the context of information technology. The results showed that attitudes, subjective norms, moral judgments, and perceived importance were significant in some scenarios, but not in all scenarios. Behavioral control was significant.

In addition, research has been conducted by Ajzen (2015) on the theory of planned behavior related to consumer decisions to consume food. This study shows that the theory of planned behavior can help predict and explain consumer behavior by considering their attitudes towards alternative choices and the influence of perceived social norms on their behavior. so that TPB can help people make decisions such as buying one product, various brands of the same product, or several very different products. On the medical side Randall & Gibson (1991) tried to see how three hospital nurses made decisions when they were given a scenario of inadequate patient care. whether they chose to ignore or report it. The results showed that the theory of planned behavior could explain a large amount of variation in the intention to report colleagues. Attitudes towards implementing the behavior explained most of the variance; subjective norms explained a moderate amount of variance; and, perceived behavioral control only added a little to the explanation of the variance.

2.2. Spiritual Well-Being and Ethical Ideology

Spirituality is closely related to the realm of spiritual well-being (Fisher, Francis, & Johnson, 2000). Spiritual well-being is an individual factor related to the totality of human inner resources that can guide and influence all individual and social behavior (Moberg, 1979). This study adopted four main indicators of spiritual well-being, namely individual life affirmation, relationships with oneself (personal), others (communal), God (transcendental), and environmental well-being (Fisher, 2010). These four indicators play an important role in shaping spiritual well-being, namely well-being that gives individuals a sense of identity, joy, satisfaction, love, respect, inner peace, purpose, and direction in life that does not only focus on worldly things. In psychological aspects, spiritual well-being is closely related to individual health (Fernando & Chowdhury, 2010). In decision-making, people with mental disorders will have difficulty distinguishing between good and bad behavior. Thus, individuals who carry out spiritual activities well will have great life motivation, far from social problems, and low levels of anxiety.

Meanwhile, ethical ideology is used to measure how far a person understands the ethical values they have. Ethical ideology provides direction to individuals on what actions to take when facing ethical dilemmas and focuses on the reasons for engaging in ethically questionable behavior (Andersch, Lindenmeier, Liberatore, & Tscheulin, 2018). Giacalone & Jurkiewicz (2003) found that when spirituality is associated with ethical cognition, it implies that high spirituality will result in higher ethics as well. Ardana, D, & Yuniarwati (2017), in their research, also stated that related to the ideal ethical orientation in decision-making (ISWB) and the ideal ethical orientation in decision-making (IEDM), individuals who have a level of spiritual well-being close to ideal generally also adhere to a high ideal ethical orientation in decision-making. The results of the study showed that both were positively and significantly related at the 0.01 level.

This is consistent with the theory of planned behavior (Ajzen, 1991), where spirituality can function as a component that controls behavior, and ethical ideology as a system of social norms. Good spirituality and ethical ideology can form a pattern of relationships that form ethical attitudes in decision making. Therefore, the hypothesis that can be proposed is:

H1: Spiritual well-being has a positive and significant influence on ethical ideology among accounting students.

2.3. Spiritual Well-Being and Ethical Beliefs

According to [Izraeli \(1988\)](#), ethical beliefs are behaviors that reflect an individual's beliefs in assessing the right or wrong of a decision and can change something about the decision taken. Furthermore, researchers argue that ethical beliefs are a collection of values and norms that are used as guidelines by individuals or groups in regulating their behavior and can assess what is good and bad by identifying problems. As prospective accountants, students must realize the importance of ethical beliefs in their decision-making. Ethical beliefs will help individuals avoid decisions that can harm themselves, others, or organizations ([Pratama, Helmy, & Afriyenti, 2020](#)).

Previous researchers [Ferrell, O. C. & Gresham \(1985\)](#) stated that the willingness to behave ethically and unethically depends on the values that exist in the individual, opportunities, and the influence of their social environment. One way to instill ethical beliefs is to increase concern for oneself and others. This is related to spirituality, namely the desire to find the meaning of life based on relationships with oneself, others, the environment, and the Almighty, which will also influence the formation of ethical beliefs. Individuals will first feel the ethical problem, then involve their spiritual aspects to find the best solution, and ultimately produce the consequences of their behavior ([Hunt & Vitell, 1993](#)). Spirituality can also control human emotions so that individuals can achieve high spiritual well-being. The spiritual well-being in question is the integration of a good mental, emotional, and physical environment and having faith in the existence of God. [Singh & Agarwal \(2011\)](#), in their research, emphasized that individuals who are spiritually prosperous tend to be more ethical in their beliefs, so that the two variables have a positive and significant relationship. According to the theory of planned behavior ([Ajzen, 1980; De Groot & Steg, 2007](#)), ethical beliefs play a significant role in behavioral control, and spiritual values can influence behavioral control, which is related to an individual's perception of how easy or difficult the behavior is to carry out. Therefore, the research hypothesis is as follows:

H2: Spiritual well-being has a positive and significant influence on ethical beliefs in accounting students.

2.4. Spiritual Well-Being and Materialism

Various moral deviation scandals that occur in the accounting profession raise the question, "What are their priorities in life?" The government has regulated the Code of Ethics to avoid deviations. However, this is only a formality on paper. The facts on the ground show that there are still many people who commit unethical acts. Therefore, researchers examine the aspect of spirituality in organizations. [McLaughlin \(2005\)](#) argues that organizations must pay attention to the "triple bottom line," namely commitment to people, planet, and profit. This means that the responsibility of the organization and the people involved in it should not be limited to pursuing profit alone. They must also pay attention to aspects of humanity and the environment. Efforts to implement spirituality in the workplace provide an ethical image that can redefine the value of balance for oneself, humanity, society, and the world ([Rozuel & Kakabadse, 2010](#)).

Furthermore, spirituality is currently a solution to prevent the principle of materialism that only seeks profit even at the expense of the image of "being a good person" ([McGhee & Grant, 2017](#)). Materialism is a belief or teaching that assumes that everything that exists is material ([El-Rumi, 2020](#)) are influenced by materialism tend to think more about material things and are not touched by immaterial things such as belief in God. Their enjoyment can be measured by material satisfaction. To achieve this, they tend to justify any means, including donating the welfare of others for their own welfare. Therefore, a literature review of the factors that shape personal material is important to study. [Kasser \(2002\)](#) stated in his research that there are three factors that shape materialistic attitudes in individuals. First, self-assessment of a culture that emphasizes material wealth. Second, materialism is a symptom of psychological insecurity. Finally, based on the theory of self-determination (SDT), which directs individual decisions to create their own lifestyle. Related to psychological conditions, the family environment is the first place a person adapts. People who grow up with cold and controlling parents do not come from harmonious families or are raised in economic

conditions that tend to prioritize materialism. In addition, they consider the welfare of life to be seen in the ownership of money and luxury goods.

The aspect of spirituality offers a model of happiness with spiritual involvement (Aydin, n.d.). Furthermore, spiritual individuals believe that the creation of humans in the universe is to find happiness, avoid conflict, and achieve divinity. While materialism achieves happiness by fulfilling materialistic sensual desires, spirituality is related to one's religion and beliefs. Someone who has a high spiritual level will avoid materialism. In Islam, overcoming materialism can be done by strengthening faith and devotion to Allah SWT (El-Rumi, 2020). Islam is a religion that embraces simplicity and is not excessive in anything. He also teaches his followers to stay away from evil, including actions that can harm others.

According to the Theory of Planned Behavior (TPB), attitude refers to how a person views the good and bad judgments of an action, as well as their decision to perform the action. Materialism is an attitude that is contrary to religious principles such as spirituality, humility, and selflessness (Ilter, Bayraktaroglu, & Ipek, 2017). Unlike spiritual well-being elements that focus more on satisfaction that includes elements of divinity. Those who adhere to materialism will have a different perspective from spiritual individuals. According to empirical research conducted (Ali, Sherwani, Ali, Ali, & Sherwani, 2020) to test the intention to consume halal meat, it shows that consumers who have low levels of materialism are more likely to give in to being influenced by other people's input and follow religious instructions. Therefore, when someone has a good understanding of religion and spirituality, they can use both elements to control their behavior so that they do not develop a stronger materialistic attitude (Ali et al., 2020). Based on the literature above, the researcher takes the following hypothesis:

H3: High spiritual well-being has a positive and significant effect on reducing the materialism attitudes of accounting students.

2.5. Moral Factors (ethical ideology, ethical beliefs, materialism) and ethical judgment

Abou Hashish & Ali Awad (2019) define ethical judgment as a psychological condition that characterizes a person's process in making judgments about actions in situations that are morally right and others that are not. In this process, individuals are faced with two choices: supporting the right situation or being influenced by the wrong situation. The outcome of this decision is influenced by the individual's moral factors. Forsyth, O'Boyle, & McDaniel (2008) argue that when individuals interact and discuss, they may reach the same conclusion. However, opposing conclusions can occur if the decision involves an ethical perspective. Furthermore, Forsyth et al. (2008) assume that the difference lies in the different ethical systems of each individual.

The individual moral factors focused on in this study to measure the ethics of accounting students in making judgments are ethical ideology, ethical beliefs, and materialism. Ethical ideology is behavior that is driven by two factors, namely idealism and relativism (Forsyth et al., 2008). The combination of these two ethical ideological drivers produces four ideological taxonomies consisting of exceptionalism, subjectivism, absolutism, and situationism (Forsyth, 1980). Each of these ideologies will produce different decision results when facing ethical dilemmas. First, low idealism and relativism are called exceptionalism. They make absolute decisions based on morality but are open to exceptions, both utilitarian and beneficial. Second, low idealism but high relativism are called subjectivism, which is assessed based on personal values and perspectives rather than universal moral principles (relativity). Third, absolutism is supported by high idealism and low relativism. They assume that the best results can always be achieved by following universal moral rules. Finally, situationism, idealism, and relativism are all high. They reject moral rules but advocate individualistic analysis of every action in every situation (relativity).

Based on the taxonomic division, ethical ideology is believed to have a major role as a basis for making good ethical decisions. This assumption is supported by the findings of Abou Hashish & Ali Awad (2019) that ethical ideology has a significant influence in influencing ethical judgments. TPB is an intention model designed to see how a person acts and makes decisions. Ethical ideology determines the decision to commit deviance in the workplace (Henle, Giacalone, & Jurkiewicz, 2005; Lin & Chen, 2011). Attitude in TPB theory serves as a measure to evaluate good or bad actions. Social pressure to perform or not perform a certain behavior is called subjective norms. Finally,

behavioral control is defined as a factor that determines how easy or difficult it is for a person to perform the expected behavior. Therefore, a person can make ethical decisions by controlling their behavior based on ethical values with the help of a strong ethical ideology. Therefore, the researcher developed the following hypothesis:

H4: Ethical ideology has a positive and significant influence in influencing ethical judgments among accounting students.

Although ethical ideology is one of the moral factors that can influence behavior and judgments, the ethical basis must be supported by ethical beliefs. In many cases, ethical judgments are often considered subjective opinions. The reason is that each individual must have different perceptions. With these differences, a person must have a grip to strengthen the basis of his ideology. Talking about beliefs, the focus is on religion. Religious individuals certainly always involve God in making decisions. Research conducted by [Nizar \(2017\)](#) confirms that there is a close relationship between religion and ethics. Both stand firmly on the same basis, namely seeking measures of good and bad. Furthermore, [Nizar \(2017\)](#) explains that ethics teaches good and bad values by relying on reason, mind, and conscience. While religion teaches these values based on revelation (holy scripture), whose truth can be tested by reason. [Junaidi & Patra \(2018\)](#), in his research on "Corruption, Economic Growth, and Poverty in Indonesia," also found that cultural and religious approaches would be more effective in preventing corruption. This is because Indonesian society has diverse tribes, cultures, and religions. Furthermore, [Junaidi & Patra \(2018\)](#) argues that one of the factors causing pregnancy in accounting is the loss of religious involvement in its reporting.

According to the theory of planned behavior, belief in religious values will influence the ethical decision-making process ([Hunt & Vitell, 1986](#)). [Haninda & Elfita \(2022\)](#) in their research also argue that religious employees tend to have better behavioral control. It is expected that this high level of behavioral control helps individuals behave or act in an ethical manner. This is in line with the idea that people who truly adhere to religious principles have high religiosity scores and are more likely to exhibit attitudes that encourage ethical intentions ([Weaver & Agle, 2002](#)). Therefore, the researcher developed the following hypothesis:

H5: Ethical beliefs have a positive and significant influence in influencing the ethical judgments of accounting students.

The last individual moral factor is related to materialism. If ethical ideology upholds moral values and ethical beliefs are related to religiosity, then materialism is a strong ambition to have material things. The welfare of an individual's life is determined by material things. However, [Richins & Dawson \(1992\)](#) assume that individuals who focus more on material things can cause dissatisfaction because they always want something more than what they have achieved. This impact is what sometimes drives someone to commit a crime, thus affecting their credibility. Then seek rationality for their actions. Research conducted by [Faradina \(n.d.\)](#) confirms that materialism has a negative influence on views on the role of ethics and CSR, which means that materialism will negatively affect individual assessments.

According to [Tang & Chiu \(2003\)](#), materialism looks at four dimensions: motivators, success, importance, and wealth. These four dimensions as a whole talk about what drives a person to work, how important they think about having material goods and luxury goods, and whether it can be their standard of happiness. So, when it is related to TPB, those who score high on the materialism dimension may think that social norms help them gain wealth and recognition. thus causing an inability to control unnecessary behavior. Therefore, the hypothesis of this study is:

H6: Materialism has a negative influence on the ethical judgment of accounting students.

3. Research Methods

3.1. Questionnaire Design

This research is quantitative, using a questionnaire survey method with a Likert scale of 1–7. The initial source and main research instrument are in English, so we invited Indonesian and English language experts to translate the contents of the questionnaire used. As an initial stage in the process of compiling the research instrument, the author conducted a pretest on 10 accounting students in the Sulawesi region with the aim of testing prospective participants' understanding of the contents of the

revised questionnaire. In addition, this pretest can also help the author avoid potential bias and misunderstanding from participants (Junaidi, 2021; Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). Then a pilot test was conducted before the official questionnaire was distributed to all universities in Indonesia. The aim is to detect various respondent responses related to the statements in the pretest (Junaidi, 2021). The research instrument used in this study can be found in Appendix 1.

3.2. Samples and Data Collection

The population of this study was active accounting students enrolled in Indonesian universities. The sampling technique was purposive sampling with a sample size of 288 respondents from Sulawesi and non-Sulawesi regions. Respondent demographics can be seen in Table 1. Data were collected online via Google Form and statements for all constructs were done randomly to avoid potential bias and thus increase data validity. In addition, to maintain the confidentiality of informants, researchers used anonymous data control.

Table 1. Respondent Demographic

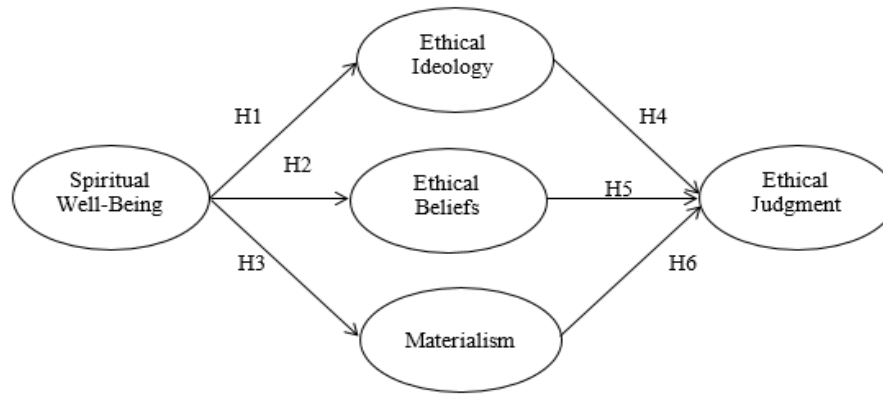
Demographic Items	Frequency	Percentage (%)
Gender		
Male	172	25.0
Female	116	75.0
Religion		
Islam	277	96.2
Cristian	11	3.8
Student year level		
1-2	108	37.5
3	65	22.6
4	39	13.5
>4	76	26.4
Active in organization		
Religious	85	29.5
Non-Religious	203	70.5
Origin		
Sulawesi	268	93.1
Non Sulawesi	20	6.9

3.3. Measurement

The measurement of all questionnaire item scales in this study used a seven-point Likert scale consisting of 1 "strongly disagree" to 7 "strongly agree". The questionnaire measurement items included. Spiritual well-being was adapted from (Fisher, 2010); ethical ideology (Forsyth, 1980); ethical beliefs (Forsyth, 1980); materialism (Tang & Chiu, 2003); and ethical judgment was adapted from (Rest, 1986).

3.4. Data Analysis

Statistical software programs used in analyzing the data are AMOS 22 and SPSS 22. Structural Equation Modeling (SEM) is used to test the proposed model and research hypotheses. The main advantage of using SEM is that it can analyze multiple factors and regression to test the model so that it can achieve all path coefficients simultaneously. There are three important methods and features provided by SEM. First, explaining the causality of the dependent variable and knowing whether the structural relationship between variables has the potential to provide a clear picture of the theory used in the study. Furthermore, to validate all variables to determine consistency with the study, a comprehensive hypothesis model is used. Second, a valid frequency distribution is used to conduct descriptive analysis. Third, CMV was adopted for anticipatory steps as well as a detection process to obtain valid research findings. Lastly, bootstrapping by Hayes (2017) is an equally important part of this research which functions to test mediation effects so that direct and indirect relationships between variables can be identified. This method is considered more efficient compared to other methods, such as the method developed by (Baron & Kenny, 1986; Junaidi, 2021) which focuses on determining the mediation effect.

**Figure 1.** Research Framework

4. Results and Discussion

4.1. Measurement Model

The CFA results on the observed variables have a good fit. The model fit, and Cronbach on all constructs show very good convergent validity and reliability for all measurement items. The results of the measurement model (CFA) also show that all constructs have a good fit (Hair, 2009). Table 2. shows adequate discriminant validity of this study.

Table 2. Measurement Model

Constructs	MLE estimates factor loading/ measurement error		Squared multiple correlation (SMC)	Composite reliability (CR)	Average of variance extracted (AVE)	Cronbach's α
Spiritual Well-being				0.810	0.422	0.792
SWB1	0.556	0.691	0.309			
SWB2	0.516	0.734	0.266			
SWB3	0.796	0.366	0.634			
SWB4	0.544	0.704	0.296			
SWB5	0.715	0.489	0.511			
SWB6	0.717	0.486	0.514			
Ethical Ideology				0.751	0.380	0.741
EI1	0.616	0.621	0.379			
EI2	0.526	0.723	0.277			
EI3	0.736	0.458	0.542			
EI4	0.598	0.642	0.358			
EI5	0.585	0.658	0.342			
Ethical Beliefs				0.750	0.510	0.724
EB1	0.502	0.748	0.252			
EB2	0.791	0.374	0.626			
EB3	0.808	0.347	0.653			
Materialism				0.811	0.469	0.798
MT1	0.692	0.521	0.479			
MT2	0.846	0.284	0.716			
MT3	0.570	0.675	0.325			
MT4	0.516	0.734	0.266			
MT5	0.747	0.442	0.558			
Ethical Judgement				0.612	0.283	0.591
EJ1	0.560	0.686	0.314			
EJ2	0.541	0.707	0.293			
EJ3	0.523	0.726	0.274			
EJ4	0.502	0.748	0.252			

Fit statistics (N = 350)

$\chi^2/df = 2.854$, GFI = 0.829, NFI = 0.744, CFI = 0.815, IFI = 0.818, and RMSEA = 0.080

4.2. Structural Model

The test results for the spiritual well-being variable show that there is a positive and significant influence on ethical ideology ($\gamma_{11} = 0.671$, $p < 0.001$), a positive and significant effect on ethical beliefs ($\gamma_{21} = 0.294$, $p < 0.001$), and no significant effect on materialism ($\beta_{31} = -0.025$, $p > 0.05$), so that H1, H2 are accepted and H3 is rejected. Then the results of the moral factor study consisting of ethical ideology show a positive and significant effect on ethical judgment ($\beta_{31} = 0.315$, $p < 0.001$), ethical beliefs also show positive and significant results on ethical judgment ($\beta_{42} = 0.458$, $p < 0.001$), and materialism shows a positive and insignificant effect on ethical judgment ($\beta_{32} = 0.023$, $p > 0.05$), so that H4, H5 are accepted and H6 are rejected. Table 3 shows the results of the research hypothesis.

Table 3. Proposed Model Result

	Symbol		Path	Coefficients	Test results
H1	γ_{11}	Spiritual Well-being	→ Ethical Ideology	0.671***	Supported
H2	γ_{21}	Spiritual Well-being	→ Ethical Beliefs	0.294***	Supported
H3	γ_{31}	Spiritual Well-being	→ Materialism	-0.025	Unsupported
H4	β_{41}	Ethical Ideology	→ Ethical Judgement	0.315***	Supported
H5	β_{42}	Ethical Beliefs	→ Ethical Judgement	0.458***	Supported
H6	β_{43}	Materialism	→ Ethical Judgement	0.023	Unsupported

Note: Significant at level * : $p < 0.05$, ** : $p < 0.01$, *** : $p < 0.001$

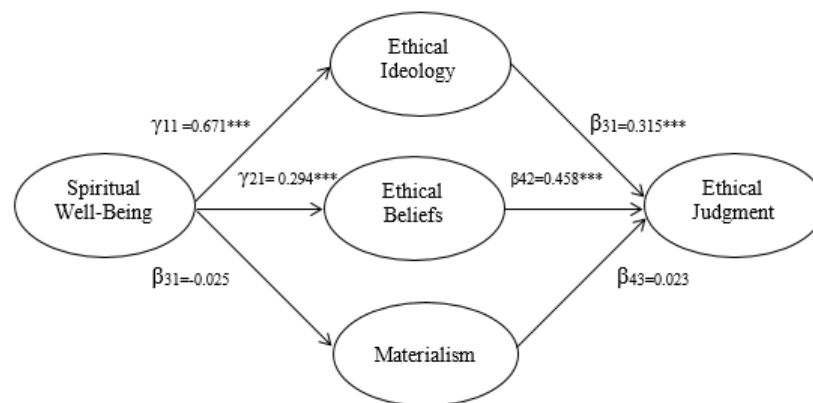


Figure 2. Structural Model

4.3. Mediation Effect

Table 4 shows that the independent variable of spiritual well-being, both directly and indirectly through the mediating variables of ethical ideology, ethical beliefs, and materialism, is able to influence the ethical assessments of accounting students.

Table 4. Mediation Effect

IV	M	DV	IV->DV (c)	IV->M (a)	IV+M->DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-corrected
SWB	EI	EJ	0.541***	0.537***	0.608***	0.125	[0.397, 0.491]	[0.645, 0.725]
Standard Error			0.073	0.044	0.060	0.080		
SWB	EB	EJ	0.414***	0.630***	0.608***	0.307***	[0.302, 0.491]	[0.527, 0.725]
Standard Error			0.057	0.090	0.060	0.035		
SWB	MT	EJ	0.606***	0.045	0.608***	0.043	[0.489, 0.491]	[0.723, 0.725]
Standard Error			0.060	0.098	0.060	0.036		

Note: SWB: Spiritual well-being, EI: Ethical Ideology, EB: Ethical Beliefs, MT:Materialism, EJ: Ethical Judgment.
Significant at * : $p < 0.05$, ** : $p < 0.01$, *** : $p < 0.001$

4.4. Discussion

The Influence of Spiritual Well-Being on Ethical Ideology

Spiritual Well-Being has a positive and significant impact on the ethical ideology of accounting students, with an estimated result of 0.671 ($p < 0.001^{***}$). This means that every increase in individual spirituality is proportional to an increase in the ethical ideology of students by 0.671. The results are in line with the researcher's hypothesis that spiritual well-being has a positive and significant effect on the ethical ideology of accounting students. In other words, the first hypothesis is accepted. This study found the fact that most respondents have high spirituality, both in terms of personal relationships (feeling satisfied with their lives and being able to control their emotions well), relationships with society or other people (being able to share information and feel useful because of Allah SWT), relationships with the environment (active in social and religious activities), and relationships with the Divine (being able to feel the presence of God). In the positive relationship shown by SWB and EI, 28.8% stated "quite agree", 43.8% "agree", and 19.1% "strongly agree" with the statement "I am useful to many people because of Allah SWT". Only 7% stated "disagree", 2.4% "quite disagree", and 5.2% answered "neutral". Then, from the ethical ideology indicator, 58% "strongly agree", 31.95% "quite agree", 6.3% "agree", and the rest answered neutrally that "ethical standards should apply to everyone".

The results of empirical research conducted by (Fernando & Chowdhury, 2010) aimed to measure the influence of spiritual well-being of executives in Australia on ethical ideology, especially in terms of the communal domain, which showed a predictive correlation with idealism. However, there is a weak relationship between spiritual happiness and relativism. In addition, it is known that executives with religious affiliations have slightly higher idealism compared to executives without religious affiliations. This supports the idea that individual factors are very important in personal moral philosophy; one of these individual factors is spiritual well-being. In line with the TPB, behavioral beliefs can produce favorable or unfavorable attitudes determined by the attitude domain; normative beliefs produce perceived social pressure or subjective norms; and control beliefs produce perceived control over behavior or self-efficacy (Ajzen, 1991). In addition, the relationship between these two factors shows the influence of the desire to help others; belief in God creates an ethical ideology that it is important to respect everyone, and that humans are basically good and respectful.

The Influence of Spiritual Well-Being on Ethical Beliefs

Likewise with ethical beliefs, the results of the statistical test also show a positive and significant relationship between the estimated value of 0.294 ($p < 0.001^{***}$). This means that when the spiritual well-being of accounting students increases by 1, it is in line with an increase in ethical beliefs of 0.294. Therefore, the second hypothesis is accepted. In accordance with research Chowdhury & Fernando (2013) which looks at how materialism and spiritual well-being affect consumer ethical beliefs. The results are that beliefs in transcendental things (such as intrinsic religiosity) and empathy for others can be influenced by secondary values that are different from transcendental beliefs. And it confirms that if someone has love, respect, and empathy for others, as well as positive self-esteem, they can support positive ethical actions, regardless of their transcendental beliefs.

The concept of the theory of planned behavior Ajzen (1991) states that perceived behavioral control controls the impact of attitudes towards behavior and subjective norms on intentions. From the moral belief variable, 5.2% of accounting students stated "quite agree", 43.8% stated "agree", and 47.9% stated "strongly agree" that their religion influences their decisions. A small portion of those who chose the "strongly disagree-neutral" range was 3.1%. In addition, 78.5% of those who answered from the "strongly agree to quite agree" range indicated always respecting others and social relationships based on the principle of mutual assistance; 16.7% answered "quite agree", 38.5% answered "agree", and 23.3% answered "strongly agree", while 11.1% answered "quite agree", 25.3% answered "agree", and 48.3% Therefore, it is clear that most accounting students integrate the principle of spirituality into their daily lives. As a result, the ethical beliefs they form not only consider worldly aspects but also the afterlife.

The Influence of Spiritual Well-Being on Materialism

The results of the analysis show that the spiritual well-being of accounting students has a negative and insignificant effect on reducing materialism behavior, with an estimated value of -0.025 ($p > 0.05^*$). Thus, H3 is rejected. This is the result of the finding that the indicators found are not in line.

Most participants showed a high level of spirituality, such as 45.8% stated "strongly agree" and 43.1% stated "agree" on the indicator "I can feel the presence of God". However, based on the results of the materialism variable test, 69.1% of respondents stated "strongly agree" and 26.4% stated "agree" on the indicator "most people easily forget death compared to losing property".

In addition, most accounting students consider money to be very important (19.4% quite agree", 22.9% "agree" and 16.0% "strongly agree"), and most of them show the intention to work hard just to get money. However, in the MT5 indicator, namely the standard of happiness can be measured by money, there are 32.3% of accounting students who choose "neutral". In other words, they think that money is important but money is not always the standard of one's happiness. On the other hand, the intention to work only for money shows that the level of materialism of accounting students is quite high because they make their work standards for the satisfaction of material values. This shows that accounting students still have spiritual values in their lives, but their level of spirituality has not formed a strong foundation to prevent materialistic behavior. They may be materialistic for many reasons. For example, lower financial drive or lifestyle caused by socializing.

This result is in line with previous research [Pong \(2022\)](#) on how Chinese youth attitudes toward money and spiritual well-being relate to each other. The results showed that there was a negative correlation between aspects of attitudes toward money and the three areas of spiritual well-being: transcendental, environmental, and personal-communal. The theory of planned behavior [Ajzen \(1991\)](#) helps explain how a person develops such behavior. In fact, they believe that financial resources are very important to improve adolescent spiritual well-being.

The influence of ethical ideology, ethical beliefs, and materialism mediates spiritual wellbeing on ethical judgment

With an estimate value of 0.315 ($p < 0.001^{***}$), it shows that ethical ideology has a positive and significant effect on accounting students' ethical judgments. This shows that H4 in this study is accepted. This means that good ethical judgments will emerge along with the increase in a person's ethical ideology. Most respondents stated "quite agree", 44.8% stated "agree", and 29.9% stated "strongly agree", there is no tolerance for lies, and only 22.9% answered from the range "strongly disagree to neutral", and only 3% answered neutral. This study is in line with [Ismail & Ghazali \(2011\)](#), idealism and relativism influence ethical considerations, especially in situations where there is no legal ethics. However, previous studies, such as those conducted by [Barnett, Bass, & Brown \(1994\)](#), found that respondents' ethical ideology did not significantly affect their ethical judgments, supporting the idea that ethical ideology is not the main determinant of ethical judgments.

The results of the analysis, as with ethical beliefs, showed a positive and significant effect at the $p=0.001^{***}$ level, with an estimated value of 0.458 for accounting students' ethical assessments. Most respondents (70.8%) stated that they could think clearly and healthily, and 91.0 percent stated that acting honestly was a good deed according to their religious teachings that were in line with their beliefs. [Ebaid \(2022\)](#), supports the study by saying that religious lessons help students make better ethical decisions, although this increase is not significant. In addition, materialism shows a positive and insignificant effect on accounting students' ethical considerations ($p > 0.05$), with an estimated value of 0.023, which means that every time accounting students' materialistic attitudes increase, their ethical assessments only increase by 0.023. This shows that higher materialism has an impact on decreasing the ability to make ethical judgments. According to [Murdiansyah \(2023\)](#), accountants often face a dilemma between the interests of clients and the values of their responsibilities when doing their work. Therefore, people with high materialism principles tend to be more easily influenced by negotiations with clients that can sacrifice their moral values.

Respondents said they could distinguish between personal and business interests. On the other hand, they showed an attitude that money is very important and the standard of happiness can be measured by money. In addition, 66% of them said that they work only for money. This shows the potential for accounting students to cheat. According to the theory of planned behavior (TPB), the behavior of accounting students when facing the ethical dilemma of "needing money to survive" is influenced by subjective norms, namely client support, to make unethical judgments.

Interestingly, [Table 4](#) shows that the independent variable of spiritual well-being can affect students' ethical judgments both directly and indirectly through the mediating variable [$IV > M = ID$]. Previous studies [Murdiansyah \(2023\)](#) found that religiosity as a spiritual aspect and professional

attitude of an accountant can reduce accounting fraud. In addition, salary welfare can have an effect on overcoming ethical judgment errors (Murdiansyah, 2023). A person will feel financially prosperous and can fulfill his life needs in a halal way by aligning his salary and workload (Pong, 2022)

5. Conclusion

According to the research findings above, it can be concluded that spiritual well-being is one of the personal factors that plays an important role in influencing students' ethical judgment. This is indicated by the positive and significant relationship between spiritual well-being and ethical ideology and ethical beliefs. In addition, both mediating variables have a positive and significant impact on accounting students' desire to study accounting. Compared to people with low spirituality, people with high spiritual well-being, high ethical ideology, and high ethical beliefs always feel satisfied with their lives.

However, this study found something new: there is an insignificant correlation between spiritual well-being in reducing materialism attitudes. Because most respondents who are very religious still consider money as a source of happiness. Although they believe in God, there are strong economic factors and dissatisfaction in their lives. In contrast, materialism shows a positive and insignificant influence on accounting students' ethical judgments. These results indicate that prioritizing material things should be limited. This is because the desire to get something bigger than what you currently have can be the cause of immoral acts. Theoretically, this study is expected to provide implications for literature studies that have a relationship with the variables of spiritual well-being and accounting students' ethical judgments. Practically, the findings of this study can help higher education institutions in Indonesia in preventing the generation of accountants from taking unethical actions and judgments. They will look at the spiritual well-being aspect of students when they take business ethics and law classes.

This study has several limitations. The first is the lack of literature studies found by researchers that directly link the influence of spiritual well-being to ethical judgment or through the mediation pathways of ethical ideology, ethical beliefs, and materialism. The second is that this study did not conduct a direct analysis that links the domain of the theory of planned behavior to the proposed variables. Therefore, the researcher hopes that the results of this study can be used as a basis for developing further research such as adding moderating variables (attitudes, subjective norms, and behavioral control) as TPB domains in the research framework.

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Appendix 1. Research Instrument

Variable	Indicator	Statement
Ethical Judgment Rest (1996)	Moral sensitivity (recognition)	I can control my emotions well
	Moral considerations	There is no tolerance for lying
	Moral motivation	Honesty is the best action according to religious teachings
	Moral character	I can think clearly/healthily
Spiritual Well-Being (Fisher, 2000)	Personal	I feel satisfied with my life
		For me religion is very important as a part of life
	Communal	I have the capacity to share information
		I always respect others
	Environmental	I am active in social and religious activities
Ethical Ideology Forsyth (1980)	Idealisme	Ethical and moral standards must apply to everyone
		It is very important to be kind and respectful to everyone
		Many people only care about themselves
	Relativisme	People basically have good nature and respect
Ethical Beliefs Forsyth (1980)	Idealisme	The decisions I make are based on the religion I adhere to
		Belief in Allah SWT has a big influence on me
	Relativisme	Social relations in society are based on the principle of mutual assistance
Materialism Tang dan Chiu (2003)	Motivator	I work hard just to earn money
	Success	Money is a symbol of success
	Importance	Money is very important
		Most people forget about death more easily than losing property
	Rich	The standard of happiness is measured by money