

Influence of Religiosity on Ethical Decision-Making among Filipino Auditors in Public Practice

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Abstract

Audit failures linked to corporate scandals in the Philippines and elsewhere have harmed the auditing profession's public reputation. This study looked at the impact of religion on ethical decision-making among Filipino auditors in public practice. Religious preoccupation, conviction, emotional involvement, and guidance were all measured using the Dimensions of Religiosity Scale. Two audit scenarios were used to evaluate the respondents' ethical decision-making across its various components: ethical sensitivity, ethical judgment, ethical intention, and ethical behavior. Data were gathered via an online survey and analyzed using Pearson *r*. Findings showed that auditors' ethical decision-making, primarily their ethical behavior, is significantly influenced by religiosity, the guidance it gives to their lives and their emotional involvement to these beliefs. Ethical decision-making was also found to be contingent upon the nature of the moral issue involved. The theorized interrelationship among the sequential components of Rest's (1986) ethical decision-making model was also confirmed. These findings can be used by auditing companies in considering one's religiosity in recruitment and convert it into a company's competitive advantage to help redeem the public confidence towards the profession. Other relevant constructs that can influence ethical decision-making, such as spirituality and moral intensity of issues, can be further studied from the lens of other ethical decision-making frameworks.

Index Terms— Auditing profession, ethical behavior, ethical decision-making, religiosity

I. INTRODUCTION

Auditors are frequently confronted with situations involving financial integrity, which puts their ethical and moral reasoning to the test. Audit failures linked to company scandals in the Philippines (KPMG and 2GO) and around the world (Enron, Worldcom, Global Crossing) have harmed the auditing profession's public reputation and trust in its function, as well as jeopardized stakeholders' interests.

One of the factors currently being researched for a better understanding of ethical judgments and workplace behavior is religiosity (Corner 2009; Kolodinsky et al., 2008). Researchers argued that this variable has a strong instinctive appeal because ethics, in its most basic form, is a choice between right and wrong, and religions pursue their adherent ideologies, values, standards, and views in order to make these choices (Parboteeah et al., 2008).

A. Religiosity

According to Holdcroft (2006), religiosity is a multifaceted concept that is difficult to define due to the ambiguity and indeterminacy of the English language. For example, he claimed that its various synonyms reflect dimensions of religiosity rather than terms that are similar to religiosity. He also asserted that the concept of religiosity cuts across numerous academic disciplines, with each describing religiosity through different lenses and rarely coordinating with one another, resulting in no agreement on its definition.

For this investigation, the definition of Worthington et al. (2003) about religiosity is adopted. They define religiosity as the degree to which one holds religious beliefs, values and their practice in daily life. They claim that very religious people see the world through spiritual eyes and thus incorporate their religion into the majority of their lives.

Given the observed similarity between psychosis and religious experience, DiDuca and Joseph (2007) reformulated the measurement of religiosity outside the typical attitudinal and motivational frameworks to arrive at the center of religious cognitive-emotional systems (Chadwick, 2000). The framework asserts that it is the obsession with the belief, the conviction with which it is held, the guidance it offers in life, and the emotive spirits related with embracing the belief that exemplifies religiosity (Garety & Hemsley, 1987). This framework for measuring religiosity was used in this study.

B. Ethical Decision-Making

Jones (1991) described an ethical decision as one that is both legally and morally acceptable to the larger community. A noteworthy emphasis in the business ethics literature is on the development of ethical decision-making models in order to understand the determinants of ethical decision-making (McMahon & Harvey, 2006).

Rest (1986) proposed a four-component simple ethical decision-making process. The process begins with the initial component, awareness, which signifies the step at which a

person recognizes that a situation presents an ethical quandary. The second component, judgment, denotes the step in which a person uses different strategies to decide which actions are ethically right or wrong. The third component, intention, signifies the step in which a person decides to perform in an ethical or unethical way. Finally, the last component, behavior, denotes the step at which an ethical or unethical action is taken.

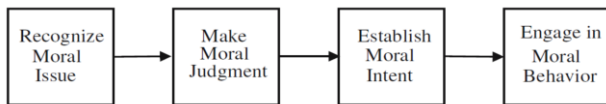


Figure 1. Ethical Decision-Making Model (Rest, 1986)

Based on Rest's model, Johari, Mohd-Sanusi, and Chong (2017) used ethical sensitivity (ES), ethical judgment (EJ), ethical intention (EI), and ethical behavior (EB) as the sequential components of ethical decision-making (1986). Ethical sensitivity denotes the degree to which the described scenario raised ethical concerns. The level of agreement on whether the person's behavior in the scenario is acceptable is indicated by ethical judgment. The possibility of action taken is indicated by ethical intention. If the respondents were involved in the given scenario, ethical behavior would indicate their true actions.

In the context of Malaysian auditors, Johari, Mohd-Sanuzi and Chong (2017) found a significant sequential relationship among the components (i.e. ES followed by EJ, EI, and EB as represented in the four components of Rest's (1986) ethical decision-making process. These confirmations suggest that unethical behavior may occur if people fail to identify themselves as moral agents, fail to weigh the action properly, fail to focus on ethical issues, or fail to take part in ethical action. This bodes well with the theory of planned behavior, which affirms that behavioral intention is the most direct predictor of human social behavior (Ajzen, 1991). One of the goals of the current study is to confirm this sequential relationship.

The ethical decision-making model of Johari, Mohd-Sanuzi, and Chong is used in this investigation (2017). Other comprehensive models of the ethical decision-making process that abound in literature include individual characteristics such as age, attitudes, cognitive moral development, ethical philosophy, locus of control, ego strength, Machiavellianism, relevant knowledge, religion, sex-role orientation, values, and work experience. Corporate policy, codes of conduct, competition, economic conditions, managerial influences, organizational climate, organizational norms, referent others, scarcity of resources, reinforcement contingencies, relationships among actors, responsibility for consequences, and stakeholders are the other factors included in the comprehensive models of ethical decision-making (McMahon & Harvey, 2006).

C. Religiosity and Ethical Decision-Making

Despite its instinctive appeal, empirical research verifying a link between religiosity and ethics remains obscure (Walker, Smither & DeBode, 2012). Earlier studies yielded varying results, with some revealing negative relationships between religiosity and ethics, while others found no associations and still others found positive relationships.

Because of these contradictory findings, Hood et al. (1996) compared the relationship between religiosity and ethics to a roller coaster ride.

In the same paper of Walker, Smither and DeBode (2012), they cited several studies from 1996 to 2008 that found negative, positive to no correlation between religiosity and ethical outcomes. While several studies on religiosity and ethical decision-making are independent of each other, three recent studies were found to be relevant as they established the relationship between the two variables. The first study reported that perspectives on religion and spirituality, as well as secular perspectives, strengthen moral values communicated through ethical decision-making (Herzog & Beadle, 2018). The second study discovered a positive and significant relationship between religiosity and ethical decision-making (Muslichah, Wiyarni, & Evi Maria, 2017). The third study claimed that intrinsically motivated persons may have used their religious beliefs as a framework in making ethical judgments (Walker, Smither, and DeBode, 2012).

These three empirical studies' findings point to a positive relationship between religiosity and ethical decision-making. However, it is worth noting that these studies were conducted in a variety of settings, including Muslim accounting students, a group of American youths, and a group of American young adults. There is a scarcity of research that explicitly links religiosity to ethical decision-making using Rest's (1986) model as applied to Filipino auditors. As a result, this gap justifies the investigation.

D. Objectives

This investigation was conducted to determine the influence of religiosity on ethical decision-making of Filipino auditors. Specifically, the following specific objectives were addressed:

- To determine the level of religiosity of the respondents in terms of preoccupation, conviction, emotional involvement and guidance;
- To determine the ethical decision-making of the respondents across its sequential components;
- To determine whether religiosity and its dimensions influence the sequential components of ethical decision-making; and
- To determine if the sequential relationships among components of ethical decision-making as proposed in the literature are validated in the context of Filipino auditors.

E. Hypotheses

Based on the literature reviewed, the following are the hypotheses of the study.

- Religiosity and its dimensions significantly influence the sequential components of ethical decision.
- There is a significant sequential relationship among components of ethical decision-making.

II. METHODOLOGY

A. Participants

The study participants were the 98 Filipino Certified Public Accountants (CPA) in public practice in the Philippines and abroad. Initially, 123 respondents answered the online survey, but 25 participants did not satisfy the inclusion criteria (a Christian Filipino CPA in public practice), a purposive and convenient technique for choosing the samples

for this study. The respondents were predominantly female (61.2%), from Big Four (66.3%), Roman Catholic (66.33%) and associate to senior associate (62.3%). The mean age was 28.37 years, and the average length of audit experience was 5.33 years. Table 1 shows the profile of the participants.

B. Design and Procedure

The study is correlational research defined by Jhangiani, Chiang and Price (2015). Relevant literature about religiosity and ethical decision-making models were reviewed and analyzed. Instruments to measure religiosity and ethical decision-making scale were modified from existing scales. The instrument's draft was face validated by an R&D Director of the University where the researcher is employed.

The self-administered questionnaire was converted into a Google survey form since most of the target respondents are from outside the province. Participants were required to agree with the informed consent before they could proceed with the survey. Data were collected online from July 6-11, 2021. The link to the online questionnaire was shared with the alumni of the BS Accountancy program of the University, the Facebook page of the Philippine Institute of Certified Public Accountants (PICPA) and the researcher's network of friends. Respondents filled out the online form with their mobile phone, laptop, or desktop.

Table 1. Profile of the Participants (n=98)

Profile	Frequency	Percent
Gender		
Male	38	38.8
Female	60	61.2
Age (yrs.)		
≤ 25	39	39.8
26-30	36	36.7
31-35	15	15.3
36-40	3	3.1
41-45	2	2.0
≥46	3	3.1
Mean = 28.37; SD = 6.80		
Christian Sectoral Denomination		
Roman Catholic	65	66.3
Born Again	8	8.2
IFI	5	5.1
Victory	1	1.0
Protestant	3	3.1
Evangelical	3	3.1
Iglesia Ni Cristo	2	2.0
Baptist	1	1.0
Others	10	1.0
Length of Audit Experience (yrs.)		
≤ 5	56	57.1
6-10	35	35.7
≥11	7	7.1
Mean = 5.33; SD = 3.57		
Category of Auditing Firm		
Big Four	65	66.3
Non-Big Four	33	33.7
Position in the Company		
Associate	27	27.6
Senior Associate	34	34.7
Assistant Manager	7	7.1
Manager	10	10.2
Senior Manager	6	6.1
Director	4	4.1
Partner	5	5.1
Sole Proprietor	5	5.1

The online responses from Google Form were downloaded as an MSeExcel file. Data were screened for duplicate, and missing responses before the file was converted into a format compatible with the Statistical Package for Social Sciences version 25 software. Frequency count and percentage were used in describing the respondents in terms of gender, age, Christian sectoral denomination, length of audit experience, category of auditing firm and position. Mean and standard deviation were also used in describing the participants' age and length of audit experience and their responses in the Dimensions of Religiosity Scale and the two audit case scenarios. Pearson product-moment correlation coefficient (*r*) was utilized in testing the influence of religiosity and its dimensions on the components of ethical decision-making. It was also used in determining the sequential relationship among the components of ethical decision-making. All hypotheses were tested at the 0.05 level of significance. Effect sizes were interpreted based on Cohen's (1988) convention.

C. Measures

The respondents' religiosity was measured using the 20-item Dimensions of Religiosity Scale by Joseph and Deduca (2007). Religiosity is operationalized across four five-item subscales with high Cronbach's alpha values denoting high internal reliability (Table 2). Respondents were asked to agree or disagree with the statements using a five-point Likert scale ranging from 1 = "strongly disagree" to 5 = "strongly agree". Verbal descriptors for the mean ratings were determined by obtaining the range between the highest and lowest possible ratings divided by three, which resulted in an interval of 1.33, thus, 1.00 – 2.33 (Low); 2.34-3.66 (Moderate); 3.67 – 5.00 (High).

Table 2. Structure of the Dimensions of Religiosity Scale (Joseph & DeDuca, 2007)

Dimensions	Nos. of Items	Item Placement	Sample Statement	α
Preoccupation	5	3, 6, 8, 12, 18	My thoughts often drift to God.	0.94
Conviction	5	2, 5, 10, 14, 16	I will always believe in God.	0.95
Emotional Involvement	5	1, 4, 11, 17, 20	I feel happy when I think of God.	0.94
Guidance	5	7, 9*, 13, 15, 19	I pray for guidance	0.90
Whole Scale	20			0.95

*Negative statement; reverse-scored

To evaluate the ethical decision-making process, two audit scenarios with ethical dilemmas were used. Scenarios are widely regarded as an excellent method for improving data quality from questionnaires (Singhapakdi, Vitell & Kraft, 1996). The work of Cohen, Pant, and Sharp (1995) provided the basis for the first scenario which is about the underreporting of time spent on an audit project. The second scenario was based on Ziegenfuss and Singhapakdi's research (1994) which dealt with noncompliance. The ethical decision-making process involves four sequential stages: ES, EJ, EI, and EB. The assessment and scoring procedures for these audit scenarios in relation to ethical decision-making process can be found in the works of the authors previously

cited.

III. RESULTS

A. Level of Religiosity

Table 3 shows that the respondents have high level of religiosity ($M=4.47$, $SD=0.51$) in general and across its dimensions such as conviction ($M=4.80$, $SD=0.40$), emotional involvement ($M=4.63$, $SD=0.52$), guidance ($M=4.63$, $SD=0.52$) and preoccupation ($M=4.12$, $SD=0.78$).

Table 3. Levels of Religiosity of Auditors ($n=98$)

Dimensions of Religiosity	Mean	SD	DR
Preoccupation (PR)	4.12	0.51	H
Conviction (CN)	4.80	0.40	H
Emotional Involvement (EI)	4.63	0.52	H
Guidance (GD)	4.33	0.60	H
Grand Mean	4.47	0.51	H

Legend: 1.00 – 2.33 (Low); 2.34-3.66 (Moderate); 3.67 – 5.00 (High)

B. Level of Ethical Decision-Making

Table 4 shows that in general, the respondents demonstrated a high sense of ethical sensitivity ($M=3.84$; $M=4.23$), ethical judgment ($M=3.67$; $M=4.13$), ethical intention ($M=3.74$; $M=4.34$) and ethical behavior ($M=3.58$; $M=4.35$) in addressing the two ethically problematic audit scenarios, underreporting and noncompliance, respectively. However, the mean scores in the second scenario (from $M=4.13$ to $M=4.35$) are relatively higher than the first scenario (from 3.58 to 3.84), indicating the dilemma inherent in the second scenario is greater than the first.

Table 4. Ethical Decision-Making Process of the Respondents ($n=98$)

Ethical Decision-Making Components	Scenario 1 (Underreporting)		Scenario 2 (Noncompliance)	
	Mean \pm SD	Level	Mean \pm SD	Level
ES	3.84 \pm 1.07	H	4.23 \pm 0.88	H
EJ	3.67 \pm 1.15	H	4.13 \pm 1.09	H
EI	3.74 \pm 1.08	H	4.34 \pm 0.95	H
EB	3.58 \pm 0.96	H	4.35 \pm 0.90	H

Legend: 1.00 – 2.33 (Low); 2.34-3.66 (Moderate); 3.67 – 5.00 (High)

C. Influence of Religiosity on Ethical Decision-Making

Table 5. Influence of Religiosity on Ethical Decision-Making ($n=98$)

Decision-Making Components	Religiosity				
	PR	CN	EI	GD	WS
Scenario 1					
ES	-	-	-	-	-
EJ	-	-	-	-	-
EI	-	-	-	-	-
EB	-	-	0.24*	0.27*	0.24*
Scenario 2					
ES	-	-	-	-	-

EJ	-	-	-	-	-
EI	-	-	-	-	-
EB	-	-	0.20*	-	-

WS = whole scale

*Correlation is significant at the 0.05 level (2-tailed). Only significant correlations are shown for parsimony.

In the first scenario (Table 5), results of the Pearson correlation indicated that the emotional involvement of the respondents with their religious beliefs ($r=0.24$), the guidance these beliefs provide in their lives ($r=0.27$), and religiosity as a whole ($r=0.24$) were positively associated with their ethical behavior. However, the effect sizes of these associations were small (Cohen, 1988).

In the second scenario, the respondent's emotional involvement with religious beliefs and their ethical behavior were positively correlated, $r(98)=0.20$, $p < 0.05$, but the effect size too was small (Cohen, 1988). The hypotheses about the influence of religiosity and two of its dimensions (emotional involvement and guidance) on ethical behavior were the only ones supported at the 0.05 level.

D. Interrelationships among Components of Ethical Decision-Making

For scenario 1 (Table 6), ethical sensitivity was positively correlated with ethical judgement, $r(98) = 0.39$, <0.01 , with a moderate effect size. Ethical judgement and ethical intention were positively correlated, $r(98) = 0.52$, <0.01 , with large effect size. Likewise, ethical intention and ethical behavior were also positively correlated, $r(98) = 0.44$, <0.01 with moderate effect size.

The same is true with scenario 2, ethical sensitivity was positively correlated with ethical judgement, $r(98) = 0.43$, <0.01 , with a moderate effect size. Ethical judgement and ethical intention were positively correlated, $r(98) = 0.50$, <0.01 , with large effect size. Likewise, ethical intention and ethical behavior were also positively correlated, $r(98) = 0.42$, <0.01 with moderate effect size.

Therefore, the hypothesis that there is a significant sequential relationship among ES, EJ, EI and EB was supported by this study both at the 0.05 level of significance.

Table 6. Interrelationships among Components of Ethical Decision-Making ($n=98$)

	Components of Ethical Decision-Making (r)			
	ES	EJ	EI	EB
Scenario 1				
ES	1	0.39**	0.31**	0.17
EJ		1	0.52**	0.27**
Ei			1	0.44**
EB				1
Scenario 2				
ES	1	0.43*	0.54**	0.07
EJ		1	0.50**	0.27*
EI			1	0.42**
EB				1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

IV. DISCUSSION

A. Level of Religiosity

According to the findings, Filipino auditors are deeply religious. This outcome is a foregone conclusion because one of the screening criteria in screening samples is that the respondent be a Christian. According to the Pew Research

Center's 2015 Global Attitudes survey, nearly nine out of 10 Filipinos (87 percent) consider religion to be very important in their lives. The Philippines ranked tenth out of 40 countries in terms of religiosity. Filipinos were also ranked third out of 10 Asia-Pacific nationalities in the survey, trailing only Indonesians and Pakistanis.

According to sociologists, Filipinos' strong faith has deep historical footings. It can be traced back to the three centuries that Spain occupied the Philippines. As a result, religious overtones and imagery are unavoidable in Filipinos' daily lives, from popular soap operas to government establishments and even the Constitution's preamble (Bagaoisan, 2016).

Surprisingly, when survey results were combined with economic data, the Pew study discovered that people in countries where religion was highly valued were generally poorer than those in countries where religion was less valued. Japan, Australia, France, and Canada were more prosperous while also being less religious. At the other end, the Philippines joined many African countries. While some sociologists believed that economic circumstances could influence a person's adherence to religious beliefs to some extent, discovering a direct relationship between religiosity and poverty could be an exciting area for future research.

B. Level of Ethical Decision-Making

This study also revealed that ethical decision-making can differ depending on the situation. For example, most auditors regarded the scenario involving the underreporting of time spent on an audit project as unethical. According to Johari, Mohd-Sanusi, and Chong (2017), auditors have used underreporting to save on money to the point where it has become the norm. Similarly, respondents perceived noncompliance as relatively highly ethical because it is a critical auditing issue that must be addressed to ensure that management's statements comply with generally accepted accounting principles. The stakes are higher in this scenario because failure to complete all of the essential audit steps as specified in the audit protocol may result in audit failure.

Consistent with this observation, a decision-making model is gaining traction in the business ethics literature, which rejects previous models' claims that individuals will decide and behave in the same way regardless of the nature of the moral issue at hand. This is referred to as the issue-contingent model of ethical decision-making by Jones (1991). According to the model, the moral intensity of the issue has a significant impact on moral decision-making and behavior at all stages of the process. Several studies have empirically tested this model and discovered statistically significant results (Johari, Sanusi & Zarefar, 2019; Johari, Sanusi & Chong, 2017; Leitsch, 2004). Using this model to analyze the moral intensity associated with the ethical issues presented is an exciting area of research in the context of Filipino auditors in public practice.

C. Influence of Religiosity on Ethical Behavior

The final and most important stage in the ethical decision-making process is ethical behavior. If the respondents were involved in the given scenario, this is what they would do. This component is significantly influenced by the auditors' religiosity, their emotional involvement in their religious beliefs and the guidance that these beliefs provide in

their lives.

In the preliminary stages of making ethical decisions, not a single dimension of religiosity was found to be influencing the process. Interestingly, however, the influence of religiosity comes in the most critical stage, the actual making of an ethical decision (ethical behavior). In this study, these are supported by the two dimensions of religiosity: guidance and emotional involvement. Auditors that are highly guided by their religious beliefs and whose emotional feelings are firmly attached to these beliefs are more likely to behave ethically when confronted with morally problematic situations in the workplace. This finding suggests that not everyone accesses good judgment through the intellect but incorporates emotions, intuition and other factors such as religiosity.

The study results support the earlier conducted research establishing the significant relationship between religiosity and ethical decision-making (Herzog, & Beadle, 2018; Muslichah, Wiyarni and Evi Maria, 2017; and Walker, Smither and DeBode, 2012).

D. Interrelationships among Components of Ethical Decision-Making

The research confirmed the existence of a significant sequential relationship between the components of ethical decision-making in the context of Filipino auditors in public practice, which was proposed by Jones (1991) and tested by Johari, Mohd-Sanusi and Chong (2017) in Malaysia. This finding only implies that Filipino auditors have been considering these sequential processes in making ethical decisions. This sequence is critical because unethical actions are more likely to occur if individuals fail to recognize themselves as moral agents whose decisions affect others.

In conclusion, this current study adds to previous work on religiosity by using a model with dimensions drawn from psychosis literature to understand better Filipino accountants' religious cognitive-emotional systems rather than using the common attitudinal and motivational frameworks. The study gives insights on the integration of religious beliefs with the respondents' lives, and how these influence their decision-making abilities when confronted with ethically problematic situations in the workplace. In general, the findings of the study add to the existing business ethics literature by forwarding the argument that the auditors' ethical decision-making, especially their ethical behavior, which is the act of making the final decision itself is significantly influenced by one's religiosity, the guidance it gives to their lives and their emotional involvement to these beliefs. The findings also support the argument that ethical decision-making is dependent upon the nature of the ethical issue in that auditors' ethical decisions are not the same but vary based on the intensity of the ethical issue inherent in the case. Finally, the current study provides empirical support to the theorized interrelationship among the sequential components of Rest's ethical decision-making model, which is essential in preventing unethical actions. These findings can be used by auditing companies in considering one's religiosity in recruitment and convert it into a company's competitive advantage to help redeem the public confidence towards the profession. Other relevant constructs that can influence ethical decision-making, such as spirituality and

moral intensity of issues, could be further studied from the lens of other ethical decision-making frameworks.

E. Limitation of the Study

Since the samples of this study were chosen on purpose and convenience, there is no guarantee that the findings in this paper can be generalized to all Filipino auditors. The responses to questions were also self-reported; thus, response bias cannot be ruled out. Correlation as a research method does not necessarily mean causation because the relationship can be unstable across time. The findings should be interpreted in light of these constraints.

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