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THE IMPACT OF UNIVERSITY EDUCATION ON THE MORAL DEVELOPMENT OF ACCOUNTING STUDENTS: A CASE STUDY

Umaru Zubairu*; Olalekan Sakariyau, Chetubo Dauda, Imam Paiko.

Department of Entrepreneurship and Business Studies, Federal University of Technology,
Minna, Nigeria.

*uzubairu@gmail.com

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Abstract

Two decades of financial scandals have seriously damaged the credibility of accountants as guardians of financial information. To repair this credibility, the Malaysian government released a blueprint that mandated Malaysian educational institutions to produce morally competent professionals. This study assessed the progress of Malaysian universities in meeting this important mandate by evaluating the moral development of accounting students enrolled at the International Islamic University Malaysia (IIUM). The results of the survey revealed that there was no significant difference in the moral competencies of 2nd-year and final-year accounting students at IIUM. The implication of this result is that IIUM's current crop of final-year accounting students were not morally competent enough to deal with the inevitable moral dilemmas they would face in the work place.

Keywords: moral competence, university education, accounting students

1. Introduction

In the earliest part of the twenty-first century, the world was rocked by several financial scandals; from Enron to WorldCom; Tyco to Parmalat; Arthur Andersen to Shell, and more recently, the global financial crisis (Bayou et al., 2011); these scandals directed the world's attention towards the issue of ethics education, and its role in developing the moral competencies of future accountants and corporate leaders.

The concern about the rampant increase in immoral practices of accountants and businessmen was not restricted only to America and Europe; there was also concern in Malaysia (Abu Bakar et al., 2010; Yunus and Abdul Rashid, 2011; Eid, 2012). In order to address this alarming increase in unethical and immoral behaviour among business people in Malaysia, the government focused on the educational sector as a viable mechanism for checking this growing menace. This is evidenced by a 2012 blueprint to overhaul the Malaysian educational system within thirteen years (Malaysia Education Blueprint 2013-2025, 2012). This blueprint had eleven key objectives, one of which was directly targeted to the issue of moral competence amongst young Malaysians, and was stated as follows: "Every student leaves school as a global citizen imbued with core, universal values and a strong Malaysian identity. The values they have learnt are applied in their day to day lives, leading to more civic behaviour such as an increase in volunteerism; a willingness to embrace peoples of other nationalities, religions and ethnicities; and a reduction in corruption and crime. Every student also leaves school prepared to act as a leader, whether in their own lives and families, or as part of the broader community and nation" (Malaysia Education Blueprint 2013-2025, 2012, p34). The Malaysian government's message to all educational institutions in Malaysia regarding moral competence is clear: Produce students who have excellent moral values and ethics.

Three years have passed since the government's 2012 mandate to universities for the production of morally competent professionals. This paper sought to shed light on how well



Malaysian universities are fulfilling this crucial mandate specifically regarding future accountants by assessing the moral development of accounting students enrolled at the International Islamic University Malaysia (IIUM). This was achieved by measuring the moral competencies of 2nd-year and final-year accounting students at IIUM, and then comparing the moral competencies of these two sets of students. All accounting students enrolled at IIUM are Muslim, and with 61.3% of the Malaysian population being Muslims, these students represent a sample of the majority of the next generation of Malaysian accountants.

The rest of the paper proceeds as follows: Firstly, the research paradigm adopted in this paper is described. This is followed by a review of the scholarship on the relationship between university education and moral competence. This paper's conceptual framework is then presented, followed by the research methodology adopted. The findings of the paper along with a discussion of their implications follow, and finally, the paper ends with a conclusion.

2. Research Paradigm

For Muslims, Islam represents a complete way of life. What this implies is that *every* aspect of a Muslim's life, *including the conducting of research*, is guided by the principles of Islam as embodied in its two primary sources of guidance, The Noble Quran and the *Sunnah* (teachings, deeds, sayings, and silent permissions of the Noble Prophet Muhammad [peace be upon him, PBUH]). The *Sunnah* is found in narrations by the companions of the Prophet Muhammad (PBUH) called *Ahadith* (plural of *hadith*).

The implication of adopting this paradigm in conducting research is that all concepts identified in a study are defined in accordance with Islam's primary sources of guidance, rather than adopting conventional definitions of these concepts. Additionally, the expected relationships between these concepts are also derived from the Quran and *Sunnah*. This study embraces this paradigm and this is particularly appropriate as the focus of the study is on moral competence of *Muslim* accounting students, and this concept can only be fully understood by referring to the *source* of all Muslim morality, the Quran and *Sunnah*. In order to shed more light on some verses of the Quran and *Ahadith*, commentaries by renowned Islamic scholars are also relied upon.

3. Literature Review: University Education and Moral Competence

The papers reviewed were concerned with the relationship between various aspects of education and the development of the moral competence. Specifically there were three key concerns: 1) The impact of education in general on moral competence, 2) The impact of “ethics” education on moral competence, and 3) A description of the “optimum” content of ethics education. An overview of each of these concerns is provided below. Additionally, the Islamic position on the role of education in moral competence development is also provided.

3.1. The impact of education on moral competence

Swiss psychologist and philosopher, Jean Piaget was arguably one of the most influential proponents of the importance of education in the moral development of individual, particularly those of children (Rest, 1989). In his 1932 landmark work entitled “The Moral Judgment of the Child”, he sought to investigate the moral developmental process of children by interviewing a large number of children from various schools in the Swiss towns of Geneva and Neuchatel. The results of these interviews led to the postulation of a theory of child moral development that consisted of four developmental stages: The first stage was called sensorimotor stage; at this stage, children from birth to age two were focused only on themselves and were incapable of considering the welfare of others. At the second stage called the preoperational stage, children ages two to seven are still predominantly concerned

only about themselves, but begin to develop an understanding of the welfare of others as well. The concrete operational stage follows whereby children aged seven to eleven became more logical in their thinking, and were no longer concerned only about themselves. At the fourth and final stage (formal operational stage), children from eleven and older were now able to think in abstract and holistic terms regarding issues of morality. Piaget (1932) concluded that children's morality is shaped by what they observe, and thus educational institutions have a critical role to play in their moral development by providing an interactive learning environment.

Lawrence Kohlberg, an American psychologist, is perhaps even more famous than Piaget for his contribution to the understanding of the important role of education in the development of moral competencies. In his 1958 PhD Dissertation obtained at the University of Chicago entitled, "The Development of Modes of Moral Thinking and Choice in the years 10 to 16", Kohlberg built upon the work done by Piaget (1932). Kohlberg (1958) argued that the main goal of education should be moral development. He sought to assess the impact of education on the moral development of children of ages 10-16 by assessing their responses to various moral dilemmas. The major fruit of his research was the postulation of the now very famous "stages of moral development". Kohlberg's (1958) theory of moral development identified six stages of moral development, classified under three levels, each level containing two stages. The first level is called the pre-conventional level containing stages 1 and 2; at stage 1, a child acts morally so as to avoid punishment, while at stage 2, he or she acts morally to earn a reward. The next level is the conventional level containing stages 3 and 4; at stage 3, a child acts in a way that is accepted by society, and at stage 4 a child obeys the established laws of the land. The final level is the post-conventional level containing stages 5 and 6; at stage 5, a child chooses actions that will benefit the majority (this is similar to the utilitarian rule of ethics), and at stage 6, a child acts based on universal principles.

Rest (1986), a well-known American moral psychologist, followed in the footsteps of his mentor, Kohlberg, by theorizing that if educators were to effectively enhance the moral development of students, they had to understand the psychological processes that needed to take place for moral action to occur. He developed a four-component model of ethical behavior to explain these processes. The 1st component was moral sensitivity which is the recognition of the existence of an ethical problem; the 2nd component was moral judgment which is making a determination of the right course of action to take in that specific ethical context; the 3rd component, moral motivation refers to the strength of an individual's conviction to actually follow through with the right course of action identified through his moral judgment, and the 4th component, moral character represents the actual implementation of the chosen course of action. Rest (1986) argued that by understanding these four components, educators could develop ethics curricula that would enhance each of these components, and thus improve the moral competencies of students.

After these seminal pieces of scholarship by Piaget (1932), Kohlberg (1958) and Rest (1986), several studies have sought to empirically test the role of a university education on the moral competencies of students. A majority of these studies, Chafi's (2013) and Özdemir et al.'s (2015) studies being the only dissenting voices, provided evidence to support the assertion that education, regardless of the level, has a positive impact in developing students' moral competencies (Liaquat et al., n.d., Al-Ansari, 2002; Schillinger, 2006; Thomas, 2012; Clipa and Iorga, 2013; Doyle and O'Flaherty, 2013). Moral development was more pronounced in students of the humanities than those involved in technical disciplines (Lofstrom, 2012; Lajciakova, 2013).

3.2. The impact of “ethics” education on moral competence

Unlike studies in the section above that focused on the impact of education in general on moral competence, those reviewed in this section focused on determining the impact of ethics education, be it a stand-alone ethics course or integrated ethics coverage within the curriculum, on the moral competencies of students. A review of these studies revealed that the results were mixed, with some studies finding a positive relationship between ethics education and moral competence (Sullivan, 2004; Dellaportas, 2006; Abdolmohammadi & Baker, 2007; Bosco et al., 2010; Saat et al., 2010; Pleban et al., 2011; Holmes et al., 2012), and others finding no significant relationship between these two concepts (Altmyer et al., 2011; Chaganti, 2012; Padia & Maroun, 2012; May & Luth, 2013; Self et al., 2013).

3.3: The “optimum” content of ethics education

Despite mixed results regarding the effectiveness of ethics education in improving students’ moral competence as evidenced by the studies reviewed in the previous section, papers reviewed in this section all had the basic assumption that ethics education was indeed effective in improving moral competence. Their concern was in “optimum” content for effective ethics education. Three distinct suggestions by scholars were observed; the first group advocated discipline-specific dilemmas as optimum (Titus et al., 2011; Schmidt et al., 2013). The second group advocated inclusion of “emotion laden” scenarios (Fontaine et al., 2012; Thiel et al., 2013; Grezo & Pilarik, 2013), while the third group advocated a combination of the “Socratic Method” and “Reflective Teaching” (Wortel and Bosch, 2011; Kavathatzopoulous, 2012; Montgomery & Walker, 2012; Kwok & Selman, 2013). A brief discussion of each of these groups follows in the subsequent paragraphs.

The first group that advocated discipline-specific scenarios argued that the Rest's Defining Issues Test, which is the most commonly utilized instrument in moral competence scholarship, was too abstract and did not capture the realities of the dilemmas faced by specific professions. Each profession had to develop ethical scenarios that mirrored those that would actually be faced by their practitioners in the work environment.

The second group of scholars argued that ethical scenarios that evoked an emotional response from students would be most effective for enhancing students’ moral competence. Fictional stories full of strong emotional cues and visuals would provide students with a wider and more enjoyable experience of ethical issues.

The third group advocated a combination of the “Socratic Method” and “Reflective Teaching”. The “Socratic Method” is based on the work of renowned Greek philosopher Socrates and states that the best way to acquire knowledge and insight is through dialogue (Wortel and Bosch, 2011). “Reflective teaching” occurs when students are taught that resolving moral dilemmas is not limited to the use of logic alone, but to the use of one’s internal belief system as well (Montgomery and Walker, 2012).

3.4. Islamic position on the relationship between education and moral competence

From an Islamic perspective, the relationship between education and moral competence is a pivotal one. This is evidenced by the fact that the first revealed verses of the Noble Qur’an emphasize this relationship as follows: **Read in the name of your Lord who created. He created man from a clot. Read and your Lord is Most Honorable. Who taught to write with the pen. Taught man what he knew not (al-Alaq: 1-5).** In addition, the Noble Prophet Muhammad (PBUH) also emphasized the importance of seeking knowledge in the following *hadith* narrated by Abu Hurairah, **“I heard the Messenger of Allah (PBUH) saying: ‘This world is cursed and what is in it is cursed, except the remembrance of**

Allah (dhikr) and what is conducive to that, or one who has knowledge or who acquires knowledge.” (Sunan Ibn Majah, Vol. 1, Book 37, *Hadith* 4112).

In Islam, there is no distinction between education and ethics education. All courses of study must be done “in the name of Allah”. Additionally, regarding the optimum content of education, Muslims are required only to seek beneficial knowledge which brings them closer to Allah. The Prophet (PBUH) informs of this fact in the following *hadith* narrated by Jabir, **the Messenger of Allah said: ‘Ask Allah for beneficial knowledge and seek refuge with Allah from knowledge that is of no benefit.’ (Sunan Ibn Majah, Book 34, *Hadith* 17).**

The ultimate objective of seeking knowledge in Islam is to develop the fear of Allah and thus worship Him as He ought to be worshipped. Allah informs us of this in the 28th verse of *Surah Fatir* as follows: **And among people and moving creatures and grazing livestock are various colours similarly. Only those fear Allah, from among His servants, who have knowledge. Indeed, Allah is Exalted in Might and Forgiving.**

4. Conceptual Framework and Hypothesis

This study had two key concepts: moral competence as the dependent variable and religiosity as the covariate. The conceptualizations of these two variables and their role in this study are provided below. The study's hypothesis is also presented.

4.1. Moral competence

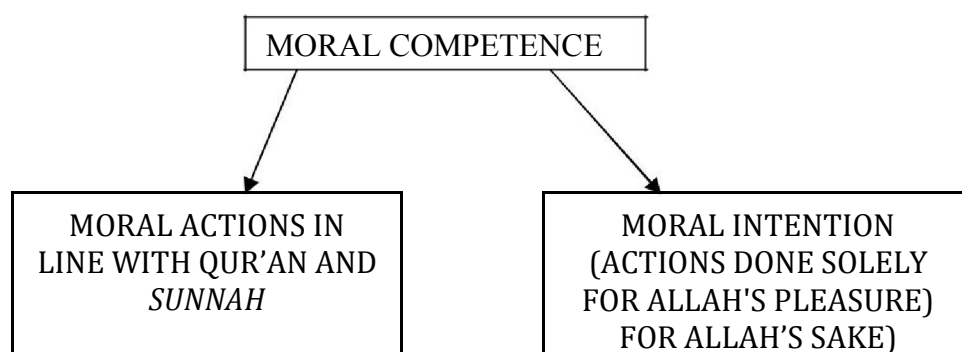
In this study, a morally competent Muslim accountant was defined as **one who has the ability to make moral decisions in line with the commands of Allah in the Noble Qur’an, and in accordance with the *Sunnah* of the Noble Prophet Muhammad (PBUH), in discharging his or her duties as an accountant.**

In Islam, this concept of moral competence is made up of two separate but interdependent parts: 1) knowing the right thing to do (moral action), and 2) doing the right thing for Allah’s sake alone (moral intention). In the sight of Almighty Allah, a moral action is only acceptable if the moral intention is solely for His pleasure. The Blessed Prophet Muhammad (PBUH) explains this very important point in the famous *hadith* narrated by Umar bin Al-Khattab:

The Messenger of Allah (PBUH) said, "The deeds are considered by the intentions, and a person will get the reward according to his intention. So whoever emigrated for Allah and His Messenger, his emigration will be for Allah and His Messenger; and whoever emigrated for worldly benefits or for a woman to marry, his emigration would be for what he emigrated for" (Riyad as-Salihin, Book 1, *Hadith*

1). This is a very crucial concept which this study took into consideration when assessing the moral competencies of Malaysia’s future Muslim accountants. Figure 1 below illustrates the above mentioned conceptualization of moral competence.

Figure 1: *Conceptualization of moral competence*



4.2. Religiosity

The study sought to understand the impact of an IIUM education on the moral development of Muslim accounting students. This objective was achieved by utilizing a cross-sectional research design whereby the moral competencies of final-year IIUM Muslim accounting students were compared with that of 2nd-year accounting students.

In order to mitigate the weaknesses of the cross-sectional study, it is important for the researcher to control for the effects of extraneous variables so as to obtain a better understanding of the true effect of the independent variable on the dependent variable (Freedman, Pisani & Purves, 2007). In the context of this study, religiosity, which is defined as the strength of a person's commitment to the precepts of Islam has an impact on a Muslim's moral competence.

In conceptualizing religiosity for this study, two issues were considered from an Islamic perspective: Firstly, what factors shaped a students' religiosity before he or she enrolled into university? Secondly, what is the most external evidence of a Muslim's religiosity? In dealing with the first issue, reference is made to the following *hadith* which explains that a child's home environment impacts his or her religiosity: **Allah's Messenger (PBUH) said, "No child is born except on *Al-Fitra* (Islam) and then his parents make him Jewish, Christian or Magian, as an animal produces a perfect young animal: do you see any part of its body amputated?" Then he read, 'So direct your face toward the religion, inclining to truth. [Adhere to] the *fitrah* of Allah upon which He has created [all] people. No change should there be in the creation of Allah. That is the correct religion, but most of the people do not know (30.30)'. (Sahih al-Bukhari, Book 65, Hadith 4822).** The importance the parents place on the precepts of Islam as a way of life will affect the child's religiosity; if religion is very important in the household, the child will be very religious. If religion is of no importance, then the child will not be very religious.

The second environment which would impact on the student's religiosity would be the choice of secondary school attended. In Malaysia, students have two choices as regards secondary schools: religious or secular. Shah's (2004) study of 100 Malay secondary school students drawn equally from religious and secular schools revealed that students from religious schools displayed a higher level of religiosity than those in secular schools. Additionally, Saat, Porter and Woodbine's (2009) study revealed that Malaysian students who attended religious secondary schools possessed "strong religious views and [were] inclined to have a close relationship with God" (Saat et al., 2009, p17). It can thus be concluded that the accounting students who attended religious secondary schools would be more religious than those that attended secular secondary schools. Importance of religion in the student's family and choice of secondary school thus served as the two factors that determined the student's religiosity before enrollment into the university.

Regarding the second issue addressing the most visible expression of a Muslim's religiosity, the following hadith provides crucial guidance: It was narrated that Jabir bin 'Abdullah said: **"The Messenger of Allah (PBUH) said: 'Between a person and *Kufr* (disbelief) is abandoning the prayer.'"** (Sunan Ibn Majah, Book 5, Hadith 1131). For the Muslim, performing the five obligatory prayers is the clearest expression of his or her religiosity. Additionally, for the male Muslim, performing these prayers in the mosque is obligatory and thus an important evidence of his religiosity. This obligation is evidenced in the following *hadith*: it is narrated from Abu Hurayrah that the Messenger of Allaah (PBUH) said: **"By the One in Whose hand is my soul, I had thought of ordering that wood be gathered, then I would command the call to prayer to be given, and I would appoint a man to lead the people in prayer, then I would go to men [who do not attend the**

congregational prayer] and burn their houses down around them. By the One in Whose hand is my soul, if anyone of you had known that he would receive a bone covered with meat or two (small) pieces of meat in a sheep's foot, he would come for 'Isha' prayer." (*Sahih Bukhari, Hadith 7224*). The famous Islamic scholar Ibn Al-Mundhir explained the *hadith* as follows: "The fact that he (PBUH) was thinking of burning down the houses of people who did not attend the prayer is the clearest evidence that **attending prayer in congregation is obligatory**, because it would not be permissible for the Prophet (PBUH) to do this with regard to something that was *mustahabb* (recommended) and not obligatory" (Ruling for prayer in congregation for men, n.d., emphasis added). Interestingly, the most common proxy for religiosity in moral competence scholarship has been frequency of religious attendance (Levin & Markides, 1986; Kahan, 2002; Hilary & Hui, 2009; Yeşilada, Noordijk & Webster, 2009; Lim & MacGregor, 2012; Patton, Hall & Dalton, 2015).

To conclude, religiosity as conceptualized for this study had two broad components: 1. Factors that shaped the student's religiosity before enrollment in university (a. Importance of religion to student's family and b. Secondary school attended [religious versus secular]); 2. External expression of religiosity (1. Performance of five daily prayers and 2. Praying in the mosque).

4.3. Hypothesis Development

In Islam, we learn that ethical the environment has an extremely significant impact on a person's moral development. This impact actually begins right at birth, as is evidenced by the *hadith* stated in the discussion of religiosity earlier in this section (*Sahih al-Bukhari, Book 65, Hadith 4822*). We learnt from that *hadith* that every human being is born with an ideal moral competence, and it is the environment which he or she is raised in that determines the development or degradation of this in-built ability to obey Almighty Allah.

As Muslims, it is critical to understand that the value systems of people we surround ourselves with will impact significantly on our moral development. To ensure that we develop our moral competencies in a way that is pleasing to our Benevolent Creator, we are commanded in the Noble Qur'an to always surround ourselves with the believers: **Let not believers take disbelievers as allies rather than believers. And whoever [of you] does that has nothing with Allah, except when taking precaution against them in prudence. And Allah warns you of Himself, and to Allah is the [final] destination (al-Imran: 28)**. Abu Musa Al-Ashari also narrates in the following *hadith* the importance of having believers as our friends: **I heard the Prophet (PBUH) saying, "The similitude of good company and that of bad company is that of the owner of musk and of the one blowing the bellows. The owner of musk would either offer you some free of charge, or you would buy it from him, or you smell its pleasant fragrance; and as for the one who blows the bellows (i.e., the blacksmith), he either burns your clothes or you smell a repugnant smell" (Riyad as-Salihin, Book 1, Hadith 363)**.

Just as the Muslim's home environment impacts on his or her moral development, so also will a Muslim's educational environment. At the university level, a Muslim student in Malaysia has two choices on where to study: an Islamic university which claims to build and promote Islamic values in all fields of study or a secular university which only emphasizes technical excellence in all fields of study. This study focused on determining the impact of IIUM's supposed Islamic environment on the moral competencies of Muslim accounting students.

These evidences led to an expectation that after controlling for the effect of students' religiosity, final-year Muslim accounting students in Islamic universities in Malaysia would

be imbued with a higher level of moral competence than their second-year counterparts who had been at the university for only a year. This expectation led to the hypothesis of this study:

After controlling for the effects of religiosity, the moral competencies of final-year Muslim accounting students enrolled at IIUM will be higher than the moral competencies of their second-year counterparts.

5. Research Methodology

This section of the paper present the study's research design and methodology. Firstly, an overview of IIUM is provided, with particular emphasis on the accounting department from which the students that participated in the study belong to. Secondly, the steps followed to develop a profile of a morally competent Muslim accountant are presented. Thirdly, the steps followed to develop the instrument to measure the moral competencies of Muslim accounting students is presented. Finally, the actual procedure adopted for measuring the moral competencies of the specified students is discussed.

5.1. An overview of the International Islamic University Malaysia (IIUM):

IIUM was established on 23rd May, 1983 based on the philosophy that all fields of knowledge should lead toward the recognition of, and submission to, the fact that Almighty Allah is the only one worthy of worship and is the Absolute Creator and Master of the universe. IIUM has a four-pronged mission of Integration, Islamization, Internationalization and Comprehensive Excellence (International Islamic University, 2014). The university provides bachelors' degrees, masters' degrees and doctorate degrees in its 13 faculties called "*kulliyahs*". Of particular interest to this study was IIUM's undergraduate accounting program which is accredited by the Malaysian Institute of Accountants (MIA). MIA accreditation of an accounting programme is very important as only students that graduate from such programmes can legally call themselves "accountants" in Malaysia (Malaysian Institute of Accountants, 2014). IIUM's accounting programme claims to integrate Islamic principles with contemporary accounting knowledge. In order to graduate, students are required to complete a minimum of 134 hours of a combination of university-required, *kulliyah*-required and departmental courses which includes practical training; 3 of the university-required courses have Islamic ethical content (a. Islamic Worldview, b. Islam, Knowledge and Civilization and c. Ethics and *Fiqh* for Everyday Life); 4 of the *kulliyah*-required courses have Islamic ethical content. In addition, a recent Islamization initiative has mandated that ethical and Islamic content be integrated in all courses (International Islamic University, 2014). At the time this study, IIUM department of accounting had 28 academic staff and 552 undergraduate students enrolled.

At IIUM, first-year students are all required to take general courses. They only select their major in their 2nd year of study. This is why this study included 2nd-year students in its sample.

5.2. Developing the Profile of the morally competent Muslim accountant

This section described the process adopted in order to develop the profile of a morally competent Muslim accountant. The profile was developed from the perspective of the Muslim accounting graduate, and was divided into two components: 1) Finding the "right" job, and 2) Following an Islamic "code of conduct". A discussion of these two components is presented below

5.2.1: Finding the "right" job

Nu'man b. Bashir (Allah be pleased with him) reported: I heard Allah's Messenger (PBUH) as having said this (and Nu'man) pointed towards his ears with his fingers):

What is lawful is evident and what is unlawful is evident, and in between them are the things doubtful which many people do not know. So he who guards against doubtful things keeps his religion and honor blameless, and he who indulges in doubtful things indulges in fact in unlawful things, just as a shepherd who pastures his animals round a preserve will soon pasture them in it. Beware, every king has a preserve, and the things God has declared unlawful are His preserves. Beware, in the body there is a piece of flesh; if it is sound, the whole body is sound and if it is corrupt the whole body is corrupt, and hearken it is the heart (Sahih Muslim 1599a, Book 22, Hadith 133).

For the Muslim accounting graduate, the first challenge that faces him or her is finding the “right” job. The “right” job is one where all activities are in line with the Qur’an and *Sunnah*. As the *hadith* above teaches us, the permissible jobs are clear and the prohibited jobs are clear, and the morally competent Muslim accountant must be able to make this distinction. The permissible activities are numerous in number, and thus the Muslim accountant has many options. **Say, "My Lord has only forbidden immoralities - what is apparent of them and what is concealed - and sin, and oppression without right, and that you associate with Allah that for which He has not sent down authority, and that you say about Allah that which you do not know"(Al-Araf: 33).** However, there are certain kinds of jobs the Muslim accountant has to avoid because the activities that they engage in are incompatible with the commands of Almighty Allah. **...And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty (Al-Maeda: 2).** Some of the most commonly known *haram* activities include i) dealing in interest, ii) gambling, and iii) dealing with intoxicants.

After securing a job at an Allah-approved organization, the next concern for the morally competent Muslim accountant is to fulfill his or her duties in accordance with the commands of Almighty Allah. This “Code of Conduct” represented the second component of the profile.

5.2.2. Following an Islamic Code of Conduct

As mentioned already in previous parts of this study, every act of a morally competent Muslim must be done with the objective of earning the pleasure of The Most Gracious Allah. A Muslim accountant must thus keep this critical objective in mind whilst discharging his or her duties as an accountant. The objective of this component of the profile was to develop a comprehensive Islamic code of conduct that includes all the qualities that a morally Muslim accountant must display in order to please his Creator. In order to develop this code of conduct for Muslim accountants, the study adopted a two-pronged approach.

The first prong was to adopt the code of conduct for Muslim accountants developed by the Accounting and Audit Organization for Islamic Financial Institutions (AAOIFI) as a foundation for this component of the profile. AAOIFI’s code of conduct for Muslim accountants was published in 1991 and is derived from the Noble Qur’an and *Sunnah*; this made it an excellent starting point. AAOIFI’s code of conduct contains five ethical principles described below:

1. Trustworthiness: The Muslim accountant should be straightforward and honest whilst discharging his duties, and must never present untruthful information.
2. Objectivity: The Muslim accountant should be fair, impartial and free from any conflict of interest.
3. Professional competence and diligence: The Muslim accountant must possess the requisite skill necessary to successfully discharge his duties.

4. Confidentiality: The Muslim accountant must never divulge information obtained about an organization during the course of discharging his or her duties without permission unless he or she is legally or professionally obliged to do so.

5. Professional conduct and technical standards: The Muslim accountant must observe the rules of professional conduct and obey the accounting and auditing standards of Shariah-compliant organizations.

The second prong was to **interview** and consult extensively with five Islamic scholars well versed in the Qur'an and *Sunnah*, particularly in the areas of "Islamic accounting" as well as "*Fiqh Mu'amalat*" (Laws of Islamic business transactions). These consultations established the content validity of AAOIFI's code of conduct. In addition to the five qualities listed by AAOIFI's code of conduct, the scholars suggested that three more qualities be added under the umbrella of "Faith-Driven" conduct, which are unique to the Muslim accountant. These qualities included 1) Avoiding interest, 2) Avoiding gambling, and 3) Avoiding physical contact with the opposite sex (*non-mahram*).

In total the developed profile of the ideal Muslim accountant had nine key qualities listed below:

1) Finding the right job 2) Trustworthiness 3) Objectivity 4) Professional competence and diligence 5) Confidentiality 6) Professional conduct and technical standards 7) Avoiding interest 8) Avoiding gambling 9) Avoiding physical contact with the opposite sex.

After the development of the two-component profile of a morally competent Muslim accountant was completed, the next step was to develop an instrument capable of effectively measuring the nine qualities contained in the profile

5.3. Developing the Muslim Accountant Moral Competency Test (MAMOC)

A collaborative effort by the researchers and the five Islamic accounting and *Fiqh Mu'amalat* scholars resulted in the development of nine interrelated ethical scenarios to measure each of the nine qualities of a morally competent Muslim accountant highlighted above. The instrument thus developed was called "The Muslim Accountant Moral Competency Test" or "MAMOC" (MAMOC and the model answers are presented as an appendix at the end of this paper).

MAMOC had a title and three main sections: The instrument was titled "Understanding the Career Aspirations and Work-Related Decisions of Future Accountants". In order to minimize social desirability bias amongst the respondents, the study's objective was disguised by giving the instrument this neutral heading without any obvious moral overtones. The first section was a demographic section with ten items (Age, Religion, Gender, Nationality, "How often do you pray daily?", "How important is religion in your family?", Year of study, Type of secondary school attended, "How often do you visit your place of worship?" and CGPA). Four items served as a proxy for a student's religiosity, "How often do you pray daily?", "How important is religion in your family?", Type of secondary school attended and "How often do you visit your place of worship?". The second section was titled "Choosing your dream job". Here, the respondents were given a choice of five job offers from companies in different industries. Each job offer had a company description, a job description and an annual salary. This section sought to determine if the Muslim accounting students knew what the right job was from an Islamic perspective. To test this important aspect of the students' moral competencies, all the jobs offered were unacceptable from an Islamic perspective; It was expected that the morally competent student would recognize this, and consequently reject all job offers on the basis of their unacceptability Islamically. The third section was titled "Living your dream job", and contained eight ethical scenarios, with each scenario

testing each of the eight qualities of a morally competent accountant mentioned earlier [1) Trustworthiness 2) Objectivity 3) Professional competence and diligence 4) Confidentiality 5) Professional conduct and technical standards 6) Avoiding interest 7) Avoiding gambling 8) Avoiding physical contact with the opposite sex]. The protagonist in the scenarios was a friend of the respondent, and the respondent was required to resolve the ethical dilemmas by advising his or her friend on what to do. The scenarios were structured in this way with the hope that respondents would be more honest in their answers if they were placed in an advisory capacity, rather than as the main actors in the scenarios. To conclude the instrument, the students were asked whether would remain with the company after all the experiences contained in the previous scenarios.

The ethical scenarios contained in the instrument were then resolved by the scholars based on evidence from the Qur'an and Sunnah. Their solution served as the model answer to each scenario, and also served as a scoring guide for determining the moral competencies of the students surveyed.

A pilot study was carried out using the newly developed instrument to assess whether respondents would understand the instructions, terminology and content of the questionnaire. Additionally, the pilot study enabled the researcher to ascertain the reliability of the scoring system developed by the Islamic scholars. 1st-year Muslim students from the Economics and Management Faculty at IIUM were used to conduct the pilot study. These students were enrolled in four different sections of a Financial Accounting Fundamentals class, and were selected because they closely resembled the students selected for the actual study, final-year Muslim accounting students. 100 questionnaires were distributed, and the students were asked to carefully go through the questionnaire and ask any questions they might have as to its content. All the students stated that they clearly understood how to fill the questionnaires. The students were then told to take the questionnaires home, complete them, and bring them to the next class session. They were also told to write down how long it took them to complete the questionnaire. 33 out of the 100 distributed questionnaires were returned.

An analysis of the completed questionnaires revealed that the students did indeed understand how to fill them. They provided well-thought out and clear resolutions to the various scenarios, and followed the stated instructions very well. The fact that first-year students could understand the instructions, content and terminology of MAMOC so well provided the researchers with confidence that the actual respondents of the study, final-year accounting students at IIUM, would understand just as well.

Savulescu et al. (1999) explain that any instrument that is to be used to measure moral competence must be capable of being reliably applied by different raters. They also suggested that "naïve" raters should be utilized (naïve raters are those not involved in the development of the instrument). Following Savulescu et al.'s (1999) advice, after the pilot study was completed, the inter-rater reliability of the scoring system was assessed using the completed questionnaires from the pilot study; Inter-rater reliability is defined as the degree to which different judges or raters agree in their assessment decisions" (Phelan & Wren, 2006). One of the researchers and one naïve rater used the model answers to assess the moral competencies of the students that participated in the pilot study. Halgren (2012) stated that Intra-Class Correlation (ICC) is the most commonly used statistical procedure to determine inter-rater reliability for studies that have two or more raters, with continuous variables. SPSS was used to calculate the instrument's inter-rater reliability using ICC. High ICC values indicate greater inter-rater reliability, with an ICC estimate of the 1 indicating perfect agreement and 0 indicating only random agreement. Negative ICC estimates indicate systematic disagreement between the raters (Halgren, 2012). After the completed pilot study questionnaires had been

rated by one of the researchers and the naive rater, an Intra-Class correlation coefficient of 0.943 showed that the two raters had an almost perfect agreement when assessing the moral competencies of the pilot study participants. This result proved the reliability of the model answer for assessment of students' moral competencies.

Another revelation of the pilot study was the fact that it took the students an average of thirty minutes to complete the questionnaire. This time was then used for the actual study. Finally, the pilot study revealed that the best approach for conducting the survey would be to get the students to complete the survey during class time, as opposed to letting them take it home and bringing it back during the next class session. By conducting the survey in class, the researchers were able to collect the completed questionnaires immediately, thus ensuring a much higher response rate in the actual study.

As specified in an earlier section of this paper, moral competence (MC) from an Islamic perspective is a product of two components: moral action in line with the Qur'an and Sunnah (MA) and moral intention to please Almighty Allah alone (MI). Participating students were asked to resolve each scenario by stating the action they would advise their friend to take (MA), and providing a reason for that advice (MI). If a student's MA corresponded with the model MA, a score of 1 was given; if it did not, a score of 0 is given. The same rule applied for MI (1 for the correct reason, and 0 for incorrect reason). For each scenario, a student's $MC = MA * MI$. For a student to have a score for any scenario, both MA and MI must have corresponded with the model answers, otherwise he or she scored 0 for that scenario. Scores for each scenario were added to provide an overall MC score for each student; MC scores could range from a minimum of "0" to a maximum of "10".

The participating students were also assigned a "religiosity" score based on their responses to the four items in the demographic section that served as proxies for religiosity: "How often do you pray daily?", "How important is religion in your family?", Type of secondary school attended and "How often do you visit your place of worship?". For the first item, "How often do you pray daily?", the students had seven options (0,1,2,3,4,5, more than 5); A choice of 0-4 was scored "0" as every Muslim is obligated to pray five times a day; A choice of "5" was scored "1", as the student had completed his obligation, whilst a choice of "more than 5" was scored "2" as it showed that the student engaged in extra prayers beyond the minimum requirement, and this is encouraged in Islam. For the second item, "How important is religion in your family?", the students had four options (Very important - scored "3", Moderately important - scored "2", Little importance - scored "1" and No importance - scored "0"). For the third item, Type of secondary school attended, students had two options (religious - scored "1" and normal (secular) - scored "0"). For the fourth item, "How often do you visit your place of worship?", only male students had a varying score as Islam only makes it obligatory for them to pray the five daily prayers in the mosque as mentioned in *hadith* stated in chapter three of this study (*Sahih Bukhari, hadith 7224*); Female Muslims have the option of praying in the home or the mosque. Students had six options (Never, once a week, 2-4 times a week, once a day, 2-4 times a day, 5 times a day): only a selection of the last option, "5 times a day", earned a score of "1"; any other choice was scored "0". However, all female students were scored "1" regardless of the choice they made. Religiosity scores thus could vary from a minimum of "0" to a maximum of "7".

5.4. Measuring the moral competencies of final-year Muslim accounting students at IIUM

Following the approach adopted in the pilot study, all sections of a compulsory 2nd-year and final-year accounting course were surveyed using MAMOC. The objective was to survey the entire population of 2nd-year and final-year accounting students at IIUM; the reality of

course was that not all students were present at the various sections of the courses when the survey was conducted. However, 125 out of a total of 144 2nd-year students, and 72 out of a total of 90 final-year students, completed the questionnaire. The IIUM lecturers were kind enough to allow the researcher to spend thirty minutes of their class time to conduct the survey, and collect the completed instruments at the end of the allotted time.

6. Research Findings and Discussion

This section of the paper presents the research findings and their implications. The descriptive statistics of the study's respondents is presented first. The comparison of the students' mean MC scores achieved through an analysis of covariance (ANCOVA) is presented next, and this is followed by a more detailed analysis of a comparison of their performance for each scenario and the implication vis-a-vis IIUM's claim to be an Islam universities that produces accounting students that are ethical in their conduct.

6.1. Descriptive Statistics

Table 1 below shows that the average age for the 2nd-year students was 20.99, while that of the final-year students was 23.47.

Table 1. Age

YEAR STUDY	N	Minimum	Maximum	Mean	Std. Deviation	
2	AGE	125	20	24	20.99	.701
	Valid N (listwise)	125				
4	AGE	72	22	25	23.47	.804
	Valid N (listwise)	72				

Table 2 below shows that female students were the majority for both 2nd-year and final-year accounting students enrolled at IIUM; 69 out of 125 2nd-year students were female, representing 55.2% of the sample, while 62 out of 72 final-year students were female, representing 86.1% of the sample.

From an Islamic perspective, gender has no relevance whatsoever in predicting a person's moral competence. It is a person's piety and righteous actions that are most important. Allah, the Most Wise, tells us of this in the following verse of the Noble Qur'an: **O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allah is the most righteous of you. Indeed, Allah is Knowing and Acquainted (al-Hujraat: 13).**

Table 2. Gender

YEARSTUDY	Frequency	Percent	Valid Percent	Cumulative Percent
2	MALE	56	44.8	44.8
	Valid FEMALE	69	55.2	55.2
	Total	125	100.0	100.0
4	MALE	10	13.9	13.9
	Valid FEMALE	62	86.1	86.1
	Total	72	100.0	100.0

6.2. Measuring and comparing the moral competencies of the 2nd-year and final-year accounting students

Table 3 below presents the mean moral competence scores (MC scores) for both sets of students. 2nd-year students had a mean MC score of 5.34, whilst the final-year students had a mean MC score of 5.39. Table 4 below presents the results of a one-way between-groups analysis of covariance conducted to compare the moral competencies of 2nd-year and final-year accounting students enrolled at IIUM. The independent variable was the year of study (2nd year, final-year) and the dependent variable was the students' MC score. Students' religiosity score was used as the covariate in this analysis. Preliminary checks were conducted to ensure that there was no violation of the assumptions of normality, linearity, homogeneity of variances, homogeneity of regression slopes, and reliable measurement of the covariate. After adjusting for religiosity scores, there was no significant difference in the moral competencies of 2nd-year and final-year accounting students enrolled at IIUM, $F(1,194) = 2.46$, $p = 0.460$, partial eta squared = .003.

Table 3: *MCSCORE*

YEARSTUDY	Mean	Std. Deviation	N
2	5.34	2.113	125
4	5.39	2.268	72
Total	5.36	2.166	197

Table 4. *Tests of Between-Subject Effects*

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared	Observed Power ^b
Corrected Model	47.062 ^a	2	23.531	5.235	.006	.051	.828
Intercept	31.250	1	31.250	6.952	.009	.035	.747
RELSCORE	46.934	1	46.934	10.441	.001	.051	.895
YEARSTUDY	2.463	1	2.463	.548	.460	.003	.114
Error	872.065	194	4.495				
Total	6569.000	197					
Corrected Total	919.127	196					

The results of the analysis mean that the study's hypothesis which stated that after controlling for the effects of religiosity, the moral competencies of final-year accounting students at IIUM would be higher than that of their 2nd-year counterparts was not supported.

This result poses important questions about IIUM's accounting department's claims to being an Islamic department with the mission of developing accountants imbued with Islamic moral values. Although the final-year students had a higher mean MC score of 5.39 as compared with 5.34 for the 2nd-year students, the difference was not statistically significant. The MC scores of 5.34 and 5.39 were out of a maximum of 10. Utilizing the accounting department's own grading system, this percentage scores of 53.4 and 53.9% both earn a grade of "C-" which although considered "quite satisfactory" is not sufficient enough for graduation as per the department's grading system. It must also be highlighted that the final-year students' MC scores were supposed to provide an indication of the moral development that was to be expected of the 2nd-year students when they themselves got to their final year in three years. The results reflect that hardly any moral development occurred.

Unlike human theories that can be proved or disproved by empirical research, for Muslims evidence from the Quran and *Sunnah* is indisputable. In this case, the evidence from the Quran and *Ahadith* described earlier posit in no uncertain terms that an Islamic environment will have a positive impact on the moral competencies of the individual Muslim. In a case where the empirical results do not support this evidence, as was the case here, the “Islamicity” of the subject is called into question. For this reason, IIUM's accounting department need to revisit the ethical content of their curriculum and hold targeted discussions with the academic staff in order to come up with strategies to address this important task of enhancing the moral competencies of Malaysia's future Muslim accountants.

The results also reveal that the Malaysian government's 2012 mandate that all universities are to develop morally competent accountants is not currently being attained by IIUM's accounting department, based on the university's own grading system. Additionally, the department is falling below its stated aim of producing accounting professionals that "observe ethical norms in their conduct" (Bachelor of Accounting Programme Description, n.d.).

7. Conclusion

Two decades of financial scandals have seriously damaged the credibility of accountants as guardians of financial information. To repair this credibility, universities have been identified as crucial to the development of morally competent accountants for the future. In 2012, the Malaysian government joined this crusade through the release of a blueprint to revolutionize the Malaysian educational system. One of the key mandates of this blueprint was for Malaysian educational institutions to produce morally competent professionals. This study sought to assess the progress of Malaysian universities in meeting this important mandate by evaluating the moral development of accounting students enrolled at the International Islamic University Malaysia (IIUM).

As IIUM claims to be an Islamic university, and all its accounting students are Muslims, an instrument was developed through a collaboration with Islamic accounting and *Fiqh Muamalat* scholars to measure the moral competencies of these students from a wholly Islamic perspective. Islam's two primary sources of guidance, The Noble Quran and *Sunnah* were relied upon to develop this instrument. The instrument called Muslim Accountant Moral Competency Test (MAMOC) contained ethical scenarios to measure nine qualities required for a morally competent Muslim accountant; 125 out of 144 2nd-year students, and 72 out of 90 final-year students were surveyed using MAMOC.

The results of the survey revealed that according to IIUM's own grading system, the current crop of final-year accounting students were not morally competent enough to deal with the inevitable moral dilemmas they would face in the work place. There was no significant difference between the moral competencies of final-year students compared to the 2nd-year counterparts as was initially hypothesized based on evidence from the Noble Quran and *Sunnah*. This brought IIUM's accountant department's Islamic credentials into question.

This implications of the study's results is that at the moment, IIUM's accounting department is not meeting the government's mandate to produce morally competent professionals. The department has to re-examine its current curriculum as to its ethics coverage, in order to deal with the crucial deficiency. The department has as its stated mission the production of accounting graduates "who are professional competent and observe ethical norms in their conduct" (Bachelor of accounting programme description, n.d.). It must make sure it does all it can to fulfill this noble mission.

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