

The Effects of Personality Traits, Work Experience, and Ethics Course Participation on the Ethical Perceptions of Accounting Students' Decision Making

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ABSTRACT

This study empirically tested whether personal characteristics, work experience, and participation in ethics course affect the ethical perceptions of accounting students in decision making. Data were obtained from a questionnaire filled out by respondents, namely accounting students in Indonesia, and then analyzed. This research applied a quantitative research approach. It was designed as a quasi-experimental research conducted on accounting students (under bachelor's and master's degrees) in Jakarta, Indonesia. This study used a questionnaire similar to past research with adjustments for the Indonesian context. Data analysis methods used to determine the possibility of statistically significant differences include (1) descriptive statistics, (2) Mann-Whitney and Kruskal-Wallis distribution tests, and (3) Hypothesis testing with Logistics Regression. In accordance with decision-making theory, which states that every ethical decision contains a dilemma comprised of logical and irrational options, the results of this study indicate that personality traits and work experience greatly impact ethical decision-making under particular settings. Participation in an ethics course has no discernible effect on ethical decision-making. This study provides evidence that accounting students with varying qualities, work experience, and ethical understanding can influence ethical decision making in a variety of business transaction circumstances. In order for it to be of benefit to the parties concerned, such as stakeholders, accounting educational institutions, and academics, in resolving this issue.

Keywords: Decision-Making, Ethic, personality traits, Work Experience.

1. INTRODUCTION

A reliable financial reporting system helps monitor and limit the risk of financial statement information. This is a requirement based on the financial market's performance. However, open market competition increases the risk of financial statement fraud. Financial scandals cannot be prevented by many rules, corporate governance frameworks, accounting standards

improvements, and new regulatory agencies. This may be due to accountants' and auditors' potentially biased reporting (Nerandzić et al., 2012).

Numerous legislation and changes in international accounting standards, auditing, and internal audits have resulted from financial scandals masked as misleading financial reporting at the global and local levels. In addition to legislation and standards, new regulatory organizations have been established. There have been numerous initiatives to monitor the quality of financial reports and the activity of external and internal auditors. On the other hand, the adoption of global accounting standards increases the flexibility of examining and analyzing balance sheets within the business accounts management of a corporation (Nerandzić et al., 2012).

Financial reporting is the responsibility of company management. In the accountant reporting process, the independent external and internal auditors have a crucial role. Auditing is verifying the accuracy of company business account information developed following legal regulations, accounting standards, and internal regulations (Nerandzić et al., 2012). Users of financial statements expect them to be prepared and presented by accounting regulations and codes of ethics. They also expect external auditors to contribute to the reporting process by adding: independence, technical expertise, integrity, and objectivity. The assumptions are as follows: that the financial statements and accounting data are confidential, that the existence of an adequate internal control system excluding potential deviations, that the auditor acts within the scope of his competence in auditing financial statements, that the professional status of the auditor imposes adequate professional responsibility (Nerandzić et al., 2012).

Indonesian Minister of Education and Culture Nadiem Anwar Makarim revealed that one of the mandates given by President Joko Widodo was curriculum adjustment. It aims to realize the profile of students in Indonesia. According to Minister Makarim, the Ministry of Education and Culture has set six indicators as profiles of Pancasila students. The six profiles are critical reasoning to solve problems, independence, creativity, ability to work together (*gotong royong*), global diversity, and noble character, specifically regarding noble character. Minister Makarim then emphasized that morality, spirituality, and ethics were expected to be the pillars of character education (Albertus, 2020).

The concern of the Indonesian government on the adjustment is undoubtedly related to the quality of human resources but also relevant to the fact that the corruption perception index in Indonesia has not significantly improved. Indonesia's corruption perception index only increased slightly from 89 in 2018 to rank 85 in 2019. As a comparison, other southeast Asian countries such as Malaysia ranked 51, Brunei Darussalam ranked 35, and Singapore ranked 4th out of 100 (Transparency, n.d.). This stresses the importance of Indonesian human resources, which can implement ethical behavior in making financial decisions, not only in the government sector but also in the private sector that often deals with the government.

Many previous studies on the relationship between ethical behavior and individual factors have been carried out, including by (Costa et al., 2016) in Portuguese and (Eweje & Brunton, 2010) in New Zealand. While in Indonesia (Aksiana & Sujana, 2019), research on ethical decision-making of tax consultants in Bali, as well as (Andyarini & Hayuningtyas, 2020) in Jakarta. The declining ethical behavior is a crucial issue facing businesses (Holland & Albrecht, 2013). Often, accountants are involved in business failures that lead to distrust and tarnish the professional reputation of the accounting profession (Francalanza & Buttigieg, 2016). In turn, it is important to investigate the ethical attitudes of people who are currently

accounting graduate students. We believe that our research will be essential in educating their students for the accounting profession and delivering value to stakeholders. In the future, students will be responsible for preparing vital financial information for stakeholders. This study intends to investigate the impact of personality factors, work experience, and participation in an ethics course on ethical perceptions in decision-making. Consequently, this study helps explain how accounting students with varying traits, work experience, and ethical knowledge can influence ethical decision making in various business transaction contexts. In order for it to be of benefit to the parties concerned, such as stakeholders, accounting educational institutions, and academics, in resolving this issue.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Theoretical Foundation: Ethical Decision-Making Theory

Ethical Decision-Making Theory is Commonly referred to as EDM theory. These descriptive theoretical EDM frameworks help to explain how cognitive processes (i.e., reason or intuition) or affective processes (i.e., emotion) operate within the brain leading to moral judgment and behavior on the part of individuals (Schwartz, 2016). A review of EDM research reveals that there are two general categories of EDM theoretical models those that are (a) rationalist-based; and (b) non-rationalist-based. In this research, we based the argument on the rationalist approach. The rationalist approach suggests that upon experiencing an ethical dilemma, the decision maker attempts to resolve conflicts through a logical, rational, and deliberative cognitive process by considering and weighing various moral standards that might conflict with one another. Most empirical EDM researchers appear to rely on this particular theoretical framework when conducting their research (Schwartz, 2016).

Ethical Decision Making

Ethical decision-making occurs when individuals negotiate dilemmas experienced in the workplace, a process influenced by various ethical paradigms/standards referenced as situations are encountered/ evaluated (Jones, 2001). According to (Cohen et al., 2001), ethical decision-making, in general, is 'decision making in situations of ethical conflict.' Therefore, decision-making may depend on situational and individual factors (Costa et al., 2016). Research on personal/individual factors has been carried out by (Craft, 2013), (Lehnert et al., 2015), and (Costa et al., 2016). Ethics as a field of study is a standard that distinguishes between good and bad characters. Ethics is a normative study of various principles that are the underlying types of human action (Utami & Indriawati, 2006).

Personality traits and Ethical Decision Making

Professional practitioners, including teachers, doctors, lawyers, and accountants, must rely on moral honesty and often face conflicting, complicated situations (Gierczyk & Harrison, 2019; Zamzami et al., 2020). Therefore, students are expected to understand practical wisdom and know and do the right thing when faced with ethical dilemmas. Previous research has shown that individual characteristics influence ethical decision-making (Craft, 2013). (Cude et al., 2020) found that personality type affects accounting students in making risky decisions. (Firli & Hidayati, 2021) Also, individual characteristics can be measured by being confident, measuring and taking risks, leadership, and being oriented to the future. Research that has been

done shows that female students' ethical perceptions are stronger than boys (S. Valentine & Godkin, 2019; S. R. Valentine & Rittenburg, 2007). According to the previous explanation, this study formulated a hypothesis as follows:

H1: Personality traits influence ethical perception on decision-making

Work Experience and Ethical Decision Making

(Keller et al., 2007) stated that those with some work experience were more worried about a conflict between their ethical and workplace standards. However, (Ruegger & King, 1992) states that students who have worked for extended periods appear more ethical than those with limited work experience. It was concluded that the longer work experiences, the lower selfish interest for the most actual survival and trust in the absolute (Iyiegbuniwe & Iyiegbuniwe, 2018). Therefore, it is expected to be more apparent to those with work experience than those without. Those with work experience sometimes consider persons without work experience naive or idealistic (Keller et al., 2007). According to the previous explanation, this study formulated a hypothesis as follows:

H2: Work experience influences ethical perception on decision making

Participation in ethics course and Ethical perception on decision making

Ethics is an individual attribute resulting from upbringing, experience, and education, therefore manifesting in one behavior and attitudes (Keller et al., 2007). The ethics course is necessary to increase accounting students' moral motivation. The paper recommends exhorting students to good behavior, pointing out that they are masters of their moral selves, and encouraging them to take pride in their profession (Armstrong et al., 2003).

According to Nikoomaram et al. (2013), socialization to workplace norms at least indirectly affects ethical judgments. If so, the more time spent in a job strengthens socialization outcomes. Concerning ethics education, (Keller et al., 2007) shows that postgraduate students who have taken ethical course tend to be different in their perceptions of ethical decision-making compared to undergraduate students. According to the previous explanation, this study formulated a hypothesis as follows:

H3: Participation in ethics course influences ethical perception on decision making

3. RESEARCH METHOD

This research applies a quantitative research approach. The research design used was quasi-experimental research. The sampling of this research is non-probability sampling, namely purposive sampling. The sample used in this study is accounting students in Jakarta who are already working.

The data collection method used a self-administered survey, namely a questionnaire. Questionnaires were distributed online using google forms, and google Forms links were sent via Whatsapp groups for two weeks. Data were analyzed using logistic regression with the help of SPSS25.

There were 116 responses from accounting students. That 63 percent of respondents are women, while 37 percent are men. 73 percent of respondents are in the age range of 21-30 years. In contrast, the least respondents are less than 20 years old. Most respondents have the latest undergraduate education (S1) and senior high school, namely 47 percent and 39 percent, respectively. 89 percent of them have taken an ethics course.

In contrast, the remaining 11 percent have never taken an ethics course. Most respondents have less than 5 years of work experience, which is 59 percent. 92 percent of them work in the government sector.

Table 1 Characteristics of Respondents

Information		General	
		Total	%
Gender	Male	73	63
	Female	43	37
Age	< 20 Years	3	2,6
	21-30 Years	85	73
	31-40 Years	15	13
	41-50 Years	7	6
	> 51 Years	6	5,2
Education	Senior High School	45	39
	Vocation	7	6
	Beachelor	55	47
	Magister	6	5,2
	Doctoral	3	2,6
Experience	<6 Years	73	63
	7-12 Years	25	22
	13-18 Years	7	6
	19-24 Years	4	3,4
	≥25 Years	7	6
Ethics Course	Yes	103	89
	No	13	11
Total		116	100

Source: processed data using Excel

Variable Measurement

Similar to the study of (Costa et al., 2016; Eweje & Brunton, 2010), this study uses a questionnaire referenced from (Costa et al., 2016) with adjustments to the Indonesian context. The framework of the questionnaire involved three parts: identification and scenarios.

Table 2 Variables

	Variable	Measurement
Dependent	Ethical perception of decision making	9 scenarios, dummy (Source: Costa et al., 2016)
Independent	Personality Traits	Questionnaire (measured by a 5-point Likert scale) (Source: Costa et al., 2016)
Independent	Working experience	Total years of working experience (Source: Costa et al., 2016)

Independent	Participation in Ethic Course	Dummy
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4. DATA ANALYSIS AND DISCUSSION

Descriptive Statistics

Table 3 explains the descriptive data of the respondents. According to the respondents' working experience, it is known to have an average of 7,3017 with a standard deviation of 7,19326. It shows that the range of the respondents' work experience varies greatly. It also shows that the minimum of the respondents' working experience is one year, and the maximum is 30 years. However, the average working experience is 7,3017 years. If the respondents have taken an ethics course or not before, the average answer is 0,8879 with a standard deviation of 0,31682. It shows that most of the respondents have taken ethics course before.

Based on the 12 perceptions of the respondents towards the personal identification that must be owned by an accountant such as professional competence, confidentiality, courage, initiative, the spirit of leadership, impartiality, independence, integrity, loyalty, obedience, responsibility, sense of justice as stated by Morgado in (Costa et al., 2016) there are three levels in measuring the average, they are 1-2,5 which is "very unsuitable"; 2,6-3,5 which is "unsuitable"; and 3,6-5 which is "suitable." Therefore the answers from the respondents have shown that the 12 personal identifications of an accountant are the appropriate behavior and have to be owned by an accountant. Morgado in (Costa et al., 2016) also explained that the consensus level according to the standard deviation, which is 0,00-0,29, which stated that the data tend to have a high consensus; 0,30-0,59, which stated that the data have a high consensus; 0,60-0,89 which stated that the data tend to have a common consensus; more than 0,89 which stated that the data have a common consensus. Therefore it can be said that the respondents have judged the impartiality of an accountant tends to be lower than the others with a deficient level of consensus, which is the average of 4,26 with a standard deviation of 0,905—then, followed by loyalty with the average of 4,30 with the standard deviation of 0,815—judging from the consensus standard which tends to be low such as confidentiality, initiative, the spirit of leadership, independence, and obedience.

From the nine ethical decision-making scenarios, most respondents have stated that scenario A (SA) is an ethical thing they and their friends will probably do in the same situation. This could be seen from the average of the SA, which is 0,5862 with a standard deviation of 0,49465, which means that the consensus level tends to be high. SA explained that there is a probability of the manager asking the consumers to make orders so the sales projection could be achieved to get bonuses. Aside from that, the tendency of the respondents has also judged that scenario G is an ethical act, with a high enough average value from the others, which is 0,4655 with a standard deviation of 0,50097, a high tendency of the consensus data. It explained that the mutual agreement between the respondents towards scenario G tends to be a high ethical act. Scenario G explained that CEO had done financial control by reducing the assessment, which can not be recovered to increase the income report. The CEO said that that was a common thing to do to adjust things. For scenarios B, C, D, E, F, H, and I, the respondents tend to judge the act as unethical, which probably will not be done by them and their friends in the same situation. It can be seen from the average value which tend to be low, which is SB

0,1293 with the standard deviation of 0,33700; SC 0,3276 with the standard deviation of 0,47137; SD 0,1983 with the standard deviation of 0,40043; SE 0,1983 with the standard deviation of 0,40043; SF 0,2328 with the standard deviation of 0,42442. SH 0,3017 with the standard deviation of 0,46100; SI 0,2155 with the standard deviation of 0,41296.

Table 3 Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
Experience	116	1,00	31,00	7,3017	7,19326
Ethiccourse	116	0,00	1,00	0,8879	0,31682
Professional_competence	116	3	5	4,59	0,591
Confidentiality	116	2	5	4,53	0,763
Courage	116	3	5	4,52	0,597
Initiative	116	3	5	4,63	0,626
Spirit_of_leadership	116	3	5	4,58	0,621
Impartiality	116	2	5	4,26	0,905
Independence	116	1	5	4,63	0,653
Integrity	116	3	5	4,71	0,511
Loyalty	116	2	5	4,30	0,815
Obedience	116	2	5	4,43	0,688
Responsibility	116	3	5	4,84	0,416
Sense_of_justice	116	2	5	4,72	0,572
SA	116	0,00	1,00	0,5862	0,49465
SB	116	0,00	1,00	0,1293	0,33700
SC	116	0,00	1,00	0,3276	0,47137
SD	116	0,00	1,00	0,1983	0,40043
SE	116	0,00	1,00	0,1983	0,40043
SF	116	0,00	1,00	0,2328	0,42442
SG	116	0,00	1,00	0,4655	0,50097
SH	116	0,00	1,00	0,3017	0,46100
SI	116	0,00	1,00	0,2155	0,41296

Source: processed data using SPSS 25

Mann-Whitney and Kruskal-Wallis Distribution-free test

Mann-Whitney is used to test out the distribution-free test, which is done to decide whether the two ranking sets came from the same population or not. In contrast, Kruskal-Wallis Distribution is used to decide whether the group rank is equal or not statistically. Table 4 shows a statistically significant difference between hongan personality traits with work experience and ethics course. The result indicated a significant difference between accounting students taking the ethics course and those who did not. There is also a significant difference in accounting students' perception of integrity based on their work experience. However, this test did not show which group was different based on the length of the working experience. Therefore, the researcher has retested the Mann-Whitney test with each work experience group. Table 5 shows that the group with a significant difference is the respondents with work experience less than 6 years and 7-12 years with a p-value of 0,024. Therefore it can be concluded that there is a difference in respondents' integrity who have a working experience of fewer than 6 years with a range of 7-12 years.

Table 4 Mann-Whitney and Kruskal-Wallis Distribution-free test

Personal Traits	Exp	Ethics course
Professional competence	-	0,03
Confidentiality	-	-
Courage	-	-
Initiative	-	-
Spirit of leadership	-	-
Impartiality	-	-
Independence	-	-
Integrity	0,044	0,017
Loyalty	-	-
Obedience	-	-
Responsibility	-	-
Sense of justice	-	-

Source: processed data using SPSS 25

Table 5 Mann-Whitney of Influence of Integrity and Experience

		Integrity	
		Mann-W	P-value
Exp	≤6 year vs 7-12 year	692.000	0,024
	7-12 year vs 13-18 year	73.000	0,293
	13-18 year vs 19-24 year	10.000	0,26
	19-24 year vs ≥ 25 year	14.000	1
	≤6 year vs ≥ 25 year	164.500	0,058

Source: processed data using SPSS 25

Logistic Regression

Table 6 describes the summary of hypothesis testing. Based on 9 scenarios, 8 models were accepted, and 1 model was unaccepted because it has the Hosmer and Lemeshow Goodness of fit value less than 0,05, which is the case for scenario H. Whereas for scenario F, there is no significant variable. Although it is like this, it can be concluded that personality traits significantly impact accounting students' ethical decision-making because most indicators have p values under 0,05 (professional competence, independence, integrity, loyalty, obedience, and responsibility). The work experience variable significantly impacts C, G, and I models. This explains that work experience will have a significant impact under certain conditions. However, the ethics course did not have any significant impact on all of the models. Therefore, the hypothesis is rejected.

Table 6 Summary of Hypothesis Testing

Variable Personal Traits	Scenarios								
	A	B	C	D	E	F	G	H	I
Professional competence	-	0,022* 0,248	-	-	-	-	-	-	-
Confidentiality	-	-	-	-	-	-	-	-	-
Courage	-	-	-	-	-	-	-	-	-
Initiative	-	-	-	-	-	-	-	-	-
Spirit of leadership	-	-	-	-	-	-	-	-	-
Impartiality	-	-	-	-	-	-	-	-	-
Independence	-	-	-	-	0,03* 0,87	-	-	-	-
Integrity	-	-	0,03* 0,321	-	-	-	-	-	-
Loyalty	0,03* 0,88	-	0,027* 0,321	-	-	-	-	-	0,011* 0,884
Obedience	0,041* 0,88	0,043* 0,248	-	-	-	-	-	-	-
Responsibility	-	-	-	0,011* 0,393	-	-	-	-	0,034* 0,884
Sense of justice	-	-	-	-	-	-	-	-	-
Variables*									
Work Experience	-	-	0,027* 0,321	-	-	-	0,001* 0,71	-	0,008* 0,884
Ethics Course	-	-	-	-	-	-	-	-	-

*p-value < 0,05/ Hosmer and Lemeshow Test

Source: processed data using SPSS 25

Robust Test

Table 7 is an additional analysis to test whether there are differences in decision-making perceptions of accounting students regarding the work experience and the course taking of the ethics course. The analysis shows differences in decision-making perception from the work experience. However, this only happened under certain conditions, like scenarios A, G, and I. Judging from whether the students have taken ethics course, there have been no differences in all conditions. Specifically, there are differences of opinion in terms of length of experience, namely in scenarios G and A. age range 6 years versus 25 years in scenario A and scenario G, and the age range is 6 years versus 7-12 years and 6 years versus 25 years.

Table 7 Mann-Whitney Work experience and Ethics Course to decision making

	Work Experience		Ethics Course	
	Mann-W	P-value	Mann-W	P-value
SA	1.254.500	0,033*	1.596.000	0,712
SB	656.500	0,404	739.000	0,781
SC	1.291.000	0,259	1.467.000	0,872
SD	812.500	0,074	987.000	0,296
SE	1.026.000	0,762	929.000	0,075
SF	1.149.000	0,73	1.200.000	0,986
SG	1.112.500	0,002*	1.561.000	0,252
SH	1.265.000	0,357	1.413.000	0,96
SI	651.000	0,001*	1.010.000	0,117

Source: processed data using SPSS 25

Table 8 Mann-Whitney Work experience pada SA, SC, SI

	SG		SI		SA	
	Mann-W	P-value	Mann-W	P-value	Mann-W	P-value
≤6 years versus 7-12 years	765.000	0,165	796.000	0,209	652.500	0,012*
7-12 years versus 13-18 years	85.000	0,893	73.500	0,265	72.000	0,426
13-18 years versus 19-24 years	8.000	0,143	14.000	1	13.000	0,827
19-24 years versus ≥ 25 years	14.000	1	14.000	1	11.000	0,498
≤6 years versus ≥ 25 years	112.000	0,005*	182.000	0,101	153.500	0,036*

Source: processed data using SPSS 25

Table 9 Ranks SG

	Exp	N	Mean Rank	Sum of Ranks
SG	≤6 years	73	42,47	3100,00
	≥25 years	7	20,00	140,00
	Total	80		

Source: processed data using SPSS 25

Discussion

This study examines the relationship between self-characteristics and self-identification, such as personality traits, and the perception of accounting students' ethical decision-making, whether they are undergraduates, graduate students, or doctoral candidates with job experience. Students' judgments of ethical decision-making are tested using nine work-related scenarios that they would likely experience.

Based on 9 scenarios, there are 7 scenarios that are significantly influenced by personality traits. However, not all characteristics affect it significantly, such as professional competence in scenario B; independence in scenario E; integrity in scenario C; loyalty in scenarios A, C, and I; obedience to scenarios A and B; responsibility in scenarios D and I. After being analysed further whether there are differences in groups that have characteristics personality traits.

Based on the characteristics of accounting students' work experience, it is known to be significant only in specified circumstances, such as scenarios C, G, and I.

Scenario C describes the circumstances under which a director decides to terminate personnel when the company's economic fortunes are deteriorating. However, the senior employees who are not terminated are less competent than the new hires. This demonstrates that work experience will result in more considered decisions based on previous experiences. In scenario C, there is no significant difference in the length of work experience when determining which group values these conditions the most. This is supported by the finding of (Cohen et al., 2001), They indicated that there were no significant differences in decision making between accounting students and professionals. The majority of students seem to agree that scenario C's behavior is unethical.

Scenario G is a situation in which a chief executive officer decides to reduce the predicted debt in order to boost the income report, which he considers a common adjustment. However, there is a difference in the length of work experience in ethical decision-making in scenario G upon additional examination. The difference is between the age groups of 6 years and 25 years. The total of ranks in table 46 indicates that accounting students with fewer than six years of experience have a higher sense of decision-making than those with more than twenty-five years of expertise. This explains why students with more than 25 years of job experience answered that the behavior is unethical. These findings are supported by Kidwell et al. (1987) in (Costa et al., 2016). According to them, managers with greater work experience respond to challenges in a more ethical manner than those with less expertise.

In contrast, scenario I describes the condition as the manager is keeping a PC that was a sales incentive. Further examination reveals that there is no distinction. In scenario I, the length of work experience has no bearing on accounting students' perceptions of their ability to make ethical decisions, who stated that the behavior was unethical. It is evident from the average SI value, which is 0.2155. Eynon, Hills, and Stevens (1997) in (Costa et al., 2016), concluded that completion of an ethics course in college positively impacts moral reasoning abilities. Interestingly, the accountants with the lowest moral reasoning abilities were also at least supportive of ethics training.

However, the results of this study were all scenarios of unethical behavior, and participation in ethics course did not significantly affect ethical decision-making. As stated by (Costa et al., 2016), the presence of an ethics course affects the level of importance attributed to students with the nature of 'Independence' but, as a whole, it does not prove to be influential in decision-making by students with attitudes towards ethically questionable scenarios, which is recommended. On the other hand, seen from the characteristics of the respondents, only 11 percent did not get an ethics course. Therefore, it is possible that the ethics course is not significant for ethical decision-making due to the homogeneous characteristics of the respondents. Craft (2013) concluded that individual characteristics can influence ethical decision-making. (Costa et al., 2016) menyebutkan dalam penelitiannya terdapat dua belas personality traits yang harus dimiliki seorang akuntan yaitu professional competence, confidentiality, courage, initiative, spirit of leadership, impartiality, independence, integrity, loyalty, obedience, responsibility, and sense of justice.

The results of the analysis show that professional competence has differences between groups that participate in ethics course and integrity course, have differences in the work experience group and participate in ethics course. On work experience, we traced back which

groups were different, in the 5 groups we divided, there were differences in perceptions of ethical decision-making on accounting students who worked less than 6 years with the range of 7-12 years. This explains that employees who have new experiences have higher integrity. As explained by (Keller et al., 2007) that employees with new experiences tend to be idealistic. Although several characteristics significantly influence the perceptions of ethical decision-making in accounting students, (Costa et al., 2016) stated that there are no characteristics that have the potential to influence ethical decision-making.

This research proves ethical decision-making theory using a rational approach. The rational approach states that after individuals experience ethical dilemmas, decision-makers resolve conflicts through a logical, rational, and deliberative process by considering various moral standards that may conflict with one another. (Schwartz, 2016). Individual cognitive development in ethical decision making based on individual, social, and situation factors. The findings of this study indicate that individual and situation factors play a significant role in decision making, as stated by (Setiany et al., 2020). This means that personality traits, work experience, and ethics course explain that they do not always significantly affect ethical decision-making in certain situations.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Indonesia is a developing nation with a relatively high corruption perception rating when compared to Singapore and Malaysia, among others. This circumstance promotes the value of human resources in Indonesia who can apply ethical behavior in financial decision-making, not only in the government sector but also in the private sector, which frequently interacts with the government. This study explores the association between personality factors, work experience, and involvement in ethics courses in the ethical decision-making of accounting students with work experience.

The findings of this study demonstrate that personality traits and work experience greatly impact ethical decision-making under particular conditions, such as the theory of decision-making which states that every ethical option contains a dilemma comprised of rational and illogical decisions. Participation in ethics classes has no effect on ethical decision making. This study provides evidence that accounting students with diverse traits, work experience, and ethical awareness can impact ethical decision making in a range of commercial transaction contexts. In order for it to be beneficial to the parties involved, such as stakeholders, accounting educational institutions, and academics, this issue must be resolved by stakeholders, accounting educational institutions, and academics.

This study is limited by the fact that it measures 12 personality traits with minimum measuring instruments. Therefore, it is suggested that future research expand each indicator of each personality feature so that they may be quantified precisely and unambiguously. For more in-depth research, it is advised to employ a limited number of cases with the same occurrence. Therefore, it can investigate personality qualities that have a greater potential to impact individuals' ethical decision-making..

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