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ETHICAL PERCEPTIONS OF ACCOUNTING STUDENTS: THE ROLE OF THE GOD LOCUS OF CONTROL, MORAL DISENGAGEMENT, AND LOVE OF MONEY

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ABSTRACT

The present study attempts to examine the effect of the God locus of control on ethical perceptions of accounting students and then further explore the psychological mechanism underlying this effect. We established a mediation and moderation model based on social cognitive theory and locus of control theory in which moral disengagement as mediator and love of money as moderator on the God locus of control and ethical perceptions. This study involved 324 participants through a series of online questionnaires. The moderated mediation analysis using Hayes's Macro Process demonstrated that the God locus control was negatively associated with moral disengagement and positively related to ethical perception. Moral disengagement is negatively associated with ethical perception and partially mediates the relationship between the God locus of control and ethical perception. As expected, the love of money plays an essential role as a boundary condition in the relationship between the God locus of control and ethical perceptions, but not for moral disengagement and ethical perceptions relationship. This study is the first empirical evidence to explore the role of the God locus of control on moral disengagement and ethical perceptions.

KEYWORDS: Ethical Perceptions, Love of Money,
Moral Disengagement, The God Locus of Control.

INTRODUCTION

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Triggered by the number of bankruptcies and financial scandals in America and Europe in the last twenty years involving well-known companies, it has prompted the public to pay more serious attention to companies' accounting and financial practices (Martinov-Bennie and Mladenovic, 2015)). The public then directs attention to the ethical behavior of accountants as people who have a critical role in the field of accounting and financial reporting, making their profession have a great responsibility to maintain public confidence in the investment market (Fritzsche and Oz, 2007). Because of the importance of ethical behavior in the accounting profession, researchers are trying to explore the factors that can influence the ethical conduct of professional accountants (Demuijnck, 2009), and accounting education issue is no exception.

Anticipating criticism of the weakness of ethical understanding in the educational field (Madison and Schmidt, 2006), the researchers then directed efforts to shape the ethical attitudes and behavior of prospective accountants in the future (e.g., Christensen, Cote, and Latham 2018; Mubako et al. 2021; Tormo-Carbó, Seguí-Mas, and Oltra 2016; Wyness and Dalton 2018). Existing literature categorizes two factors that can influence ethical behavior individually and externally. For example, ethical behavior is often associated with personal values (Mubako et al. 2021; Wyness and Dalton 2018), gender (Nazaruddin, et al., 2018; O'Fallon and Butterfield 2013; Khanifah et al., 2019; Tormo-Carbó et al. 2016, and love of money (Ariyanto, et al., 2020); (Khanifah et al 2019); Nazaruddin et al. 2018; Tang et al., 2018). Other individual factors that have also received the attention of researchers include locus of control (Detert, Treviño, and Sweitzer 2008); Khanifah et al 2019), moral disengagement (Detert et al. 2008; Egan et al., 2015), and religiosity (Kashif, Zarkada, and Ramayah 2017; Nazaruddin et al. 2018; Uyar et al. 2015).

Theoretically, Trevino (1986) explains that internal locus of control is closely related to ethical decision making because individuals who have an internal locus believe that they feel responsible for every event that happens to them, compared to external ones (Trevino and Youngblood 1990). Because individuals feel responsible for themselves, in turn, they will activate moral norms (Detert et al. 2008). More recent studies have also documented the existence of a locus of control relationship, which has been empirically associated with ethical decision-making (Kashif et al. 2017; Nazaruddin et al. 2018; Uyar et al. 2015). In the same vein, it is undeniable that religion plays an essential role in human behaviors, including ethical behavior (Nazaruddin et al. 2018). Previous researchers have documented the critical role of religiosity as an antecedent of moral perceptions (Kashif et al. 2017; Nazaruddin et al. 2018; Uyar et al. 2015), as well as the locus of control (Rasheed et al., 2018; Detert et al. 2008; Khanifah et al 2019; Lehnert et al. 2015; Wittmer, 2005). The God locus of control is a combined concept between personal locus of control and religious issues. Welton et al. (1996) were one of the first researchers to introduce the idea of the God locus of control by presenting "God control" on individual sources of power in the health sector. In their study, Welton et al. (1996) found a slight correlation between external locus of control and God control. In terms of health behavior, they found that a person's health habits were associated with a combination of internal locus and the God control.

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Although the God locus of control has not explicitly been studied to moral disengagement, Detert et al. (2008) have well tested the relationship of locus of control on moral disengagement. In contrast to Detert et al. (2008), who measure locus of control using three dimensions, namely internal, power, and change, our study focuses more on a control

that comes from God. The God locus of control cannot be separated from the belief in the power of God to control human behavior. As a belief system, lifestyle, and ritual (Nazaruddin et al. 2018), religion gives meaning and rules to humans to live a life based on sacred values. Religion provides a basis for a person's behavior about bad/good and is closely related to self-regulation. Thus, the greater the presence of God in the human thought process, the more likely the individual will feel guilty if he takes actions that are prohibited by religion. Furthermore, God's locus of control will prevent moral detachment, individuals are bound to self-sanction when behavior violates religious values, and therefore they tend to make more ethical decisions. Thus the proposed hypothesis: "Individual who have higher levels of the God locus of control will have lower levels of moral disengagement."

The God locus of control is a source of control-related cognitions (Boyd and Wilcox 2020) that directs the individual's belief in the existence of God's power in every event. In line with the concept of "destiny" in the perspective of Islam and Hinduism, which means that everything that happens to humans is a decree from God. At the beginning, the God locus of control is often interpreted as an external form of locus of control (Gabbard, Howard, and Tageson 1986). However, researchers in the 1970s reported more supportive results that the God locus of control were more likely to be internal control (e.g., Benson and Spilka, 1973; Shrauger and Silverman 1971). Subsequent studies found no relationship between internal locus of control and the God locus of control (Wong-McDonald and Gorsuch 2000), and other studies found a negative relationship between internal control and religiosity (Shaw and Krause, 2001).

More recent studies suggest that God control is neither an internal nor an external source (Boyd and Wilcox 2020) and found that belief in God affects one's actions in different ways (Boyd and Wilcox 2020). From the view of accountants' ethical behavior, several studies also provide the empirical support, where individuals with a high religiosity level will have high moral reasoning (Ho, 2009; Wong, Lee, and Lee 2008). Other empirical support also states that religiosity is closely related to ethical behavior (Kashif et al. 2017; Nazaruddin et al. 2018; Uyar et al. 2015). Accordingly, we assume that God's locus of control stemming from belief in God's power will affect how individuals behave and act. In other words, a violation of accountant ethics will be read as a violation of religious values (e.g., honesty and objectivity). This individuals' belief in the power of God will also lead individuals to act carefully to avoid the belief that every action will have positive and negative consequences. The proposed hypothesis is "individual who have higher levels of the God locus of control will have higher levels of ethical perceptions."

Compared to other factors, moral disengagement is an issue that is rarely discussed related to ethical perceptions (except Detert et al. 2008). Adapting the research model of Detert et al. (2008), which uses the concept of moral disengagement to explain ethical decision making, we use moral disengagement to explain ethical perception to accounting students. Moral disengagement in various studies has been proposed to determine unethical behavior. Accountants' ethical reasoning determines their professional judgment (Nazaruddin et al. 2018). Moral disengagement causes individuals to be free from guilt or self-reproach when committing unethical actions. Moral disengagement is breaking away from internal ethical standards that should reduce or prevent individuals from acting unethically (Bandura 2001; Detert et al. 2008). Moral disengagement has been empirically shown to increase antisocial behavior (e.g., Bandura 2001, deviant behavior (Erkutlu, et al., 2019; hua Huang et al. 2017; Valle et al. 2019), and corrupt intention (Zhao, Zhang, and Xu

2019). Thus, this study proposes a hypothesis: “individual who have higher levels of moral disengagement will have lower levels of ethical perceptions.”

As noted previously, the God locus of control may affect individual moral disengagement and ethical perceptions. In line with Detert et al. (2008), who place moral disengagement as mediating locus of control relationship with ethical decision-making, moral disengagement may mediate the God locus control and ethical perceptions relationship. Thus the hypothesis that we propose “moral disengagement mediates the relationship between the God locus of control and ethical perception.”

Finally, previous studies place love of money as a determinant of ethical perception (Ariyanto et al. 2020); Khanifah et al 2019; Nazaruddin et al. 2018; Tang et al. 2018). Furthermore, Kashif and Khattak (2017) used the theory of planned behavior (TPB) and tested the moderating role of love of money in the relationship of the four components of TPB on the ethical intention of employees in Pakistan. In contrast to previous studies, we place love of money as a determinant and moderate the relationship between the God locus of control, moral disengagement, and ethical perception. Thus, this study offers a broader understanding of the role of love of money in explaining the ethical perceptions of accounting students.

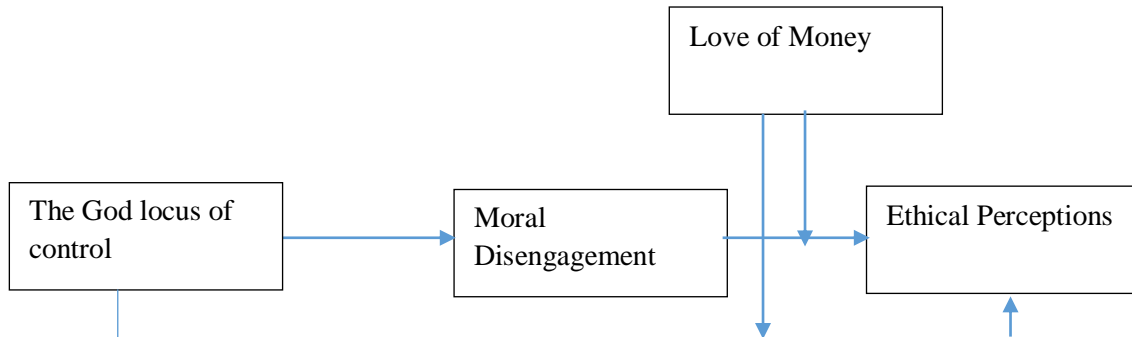
Love of money is often synonymous with Greed (Nazaruddin et al. 2018) and has a close relationship with individuals who have an excessive orientation towards money. Thus, love of money describes individuals' judgments about money where they will do everything they can to get money (even in the form of unethical behavior such as corruption). Empirically, love of money has been proven to be linked to unethical behavior (Ariyanto et al. 2020; Khanifah et al 2019; Nazaruddin et al. 2018; Tang et al. 2018), but its role as moderator has received less attention. (e.g., Kashif and Khattak (2017). In the same vein, the consequences of the God locus of control on individual behavior are considered to be complex models (Detert et al. 2008), so there may be contingency factors involved to explain these relationships better. In terms of ethical perceptions, Kashif and Khattak (2017) used the theory of planned behavior (TPB) and tested the moderating role of love of money in the relationship of the four components of TPB on the ethical intention of employees.

Hence, the role of love of money as a moderator may exist whereby the God locus of control affects the employee morale disengagement and moral disengagement to ethical perception. We precisely predict that because students low in God locus of control tend to be perceived high moral disengagement when they have a heightened love of money, these combined conditions (interaction between God locus of control-love of money, and moral disengagement-love of money) help explain students' ethical perceptions. In other words, we expect the negative effect of the God locus of control on moral disengagement to be stronger under the condition of a high level of love of money. The same situation can also occur where the negative relationship between moral disengagement and ethical perception will be stronger when students have high scores on the love of money. Thus, to complete our theoretical model, we predict moderated model as follows. “love of money moderates the relationship between the God locus of control and ethical perception’ and “love of money moderates the relationship between moral disengagement and ethical perception”.

In summary, this study aims to (1) fill a gap in the literature by using a proposed model to explain ethical perceptions in accounting students (see figure 1) through the God locus of control and moral disengagement process model; and (2) to explore the relationship between the God locus of control, moral disengagement, love of money and ethical

perception using the mediation moderation model. This study offers new insights to explain the ethical perceptions of accounting students and can also contribute to educators' efforts to detect the ethical perceptions of prospective accountants in the future.

Figure 1.
Research
Model



METHOD

Respondents were asked to respond to all statements based on a 5-point Likert scale, representing 1 = strongly disagree to 5 = strongly agree. The God locus of control scale was assessed through a six-item by (Wilson et al. 1999) and reused by Boyd and Wilcox (2020). This scale measures the degree to which individuals believe in God's role in their lives. Sample statements modified such as "Whatever happens to my life is God's will." Following Boyd and Wilcox (2020), a sum ranged from 5 to 30, with a higher score representing a greater belief in God as a LOC. Internal consistency for the God locus of control was acceptable in this study ($\alpha = .95$), which is comparable to Boyd and Wilcox (2020), which have $\alpha = 0.96$.

Moral disengagement was assessed with 24-item developed by Detert et al. (2008). The scale consists of eight factors: moral justification, euphemistic labeling, advantageous comparison, displacement of responsibility, diffusion of responsibility, distortion of consequences, attribution of blame, and dehumanization. Sample statements such as "It is all right to fight to protect your friends" and "Teasing someone does not hurt them." Internal consistency for the God locus of control was acceptable in this study ($\alpha = .78$).

This study measured ethical perceptions using nine ethical scenarios adapted from Costa, et al., (2016) used. Internal consistency for the God locus of control was acceptable in this study ($\alpha = 0.85$). Love of money scale adapted from (Lemrová et al. 2014), consists of five indicators of good, evil, budget, achievement, power and is applied to 15 items. Examples of questions are "Money is attractive" and "The love of money is the root of all evils." Internal consistency for the God locus of control was acceptable in this study ($\alpha = 0.73$).

Control Variable. We also include gender and grade as a control variable based on considerations of previous studies (Nazaruddin et al. 2018; O'Fallon and Butterfield 2013; Khanifah et al 2019). Furthermore, respondents are divided into two groups: early-level students (1st and 2nd grade students) who have not received accounting professional ethics courses. The second group is final year students who have obtained accounting professional ethics courses (3rd and 4th grade students).

Data analysis procedures

This study uses descriptive and inferential statistical approaches. The first stage of the analysis is to test the data quality (validity and reliability) of the scale used. After the data meets the quality of reliability and validity, the next stage is a descriptive analysis that explores the mean and standard deviation of the variable data scores. Next, for hypothesis testing, we use a moderated hierarchical regression applied with the Macro Process (Hayes, 2017).

RESULTS AND DISCUSSION

Reliability and Validity

Reliability and validity are evaluated with a series of tests. For construct validity, convergent and discriminant validity was used. For reliability, Cronbach alpha and composite reliability were asses. Table 1 shows that the loading factor for all indicators is more than 0.70, indicating that the ability to explain constructs is more than 60 percent. Next, Cronbach alpha and composite reliability were more than 0.70 as recommended (Hair et al. 2009). After reliability, convergent validity is evaluated with average variance extracted (AVE), which shows that all AVEs have exceeded the cut-off value of 0.50 (Hair et al. 2009).

Indicator	SLF	CA	CR	AVE
GLC1	.92	0.95	0.96	0.82
GLC2	.91			
GLC3	.89			
GLC4	.90			
GLC5	.90			
GLC6	.91			
MDS1	.82	0.76	0.95	0.71
MDS2	.78			
MDS3	.82			
MDS4	.84			
MDS5	.85			
MDS6	.78			
MDS7	.92			
MDS8	.92			
LOM1	.92	0.73	0.95	0.81
LOM2	.84			
LOM3	.83			
LOM4	.94			
LOM5	.94			
ETC1	.91	0.85	0.95	0.75
ETC2	.92			
ETC3	.90			
ETC4	.74			
ETC5	.83			
ETC6	.89			

Tabel 1.
Validity and Reliability

Note: SLF = Standard loading factor, CA = Cronbach alpha, CR = Construct reliability, AVE = Average variance extracted

To evaluate discriminant validity, a comparison of the square roots of AVEs with correlations between variables. As shown in Table 2, the square roots of AVEs (diagonal bold italic) are larger than the correlations between variables. Overall, the measurement model has met the requirements of reliability and validity.

Tabel 2.
Descriptive
Statistics
And
Correlation
Between
Variables

No	Variable	Mean	S.D	1	2	3	4	5	6
1	GLC	3.58	.90	(0.91)					
2	MDS	3.10	.53	.269**	(0.84)				
3	ETC	3.95	.87	.206**	.156**	(0.89)			
4	LOM	3.60	.67	0.10	-0.07	.126*	(0.87)		
5	Grade	1.36	.48	-0.09	0.09	-0.07	-0.04	1	
6	Gender	1.22	.41	-0.03	.145**	0.04	-0.04	-0.08	1

Note: ** p value < 0.01, * p value < 0.05, GLC = the God locus of control, MDS = Moral disengagement, ETC = Ethical perception, LOM = Love of money, square AVEs is bold italic

Descriptive statistics and correlation

The correlation between the variables shown in Table 2 reports that the God locus of control is negatively and significantly related to moral disengagement ($r = -0.269$, p -value < 0.01) and negatively related to ethical perceptions ($r = 0.206$, p -value < 0.01). As expected, moral disengagement is negatively related to ethical perceptions ($r = -0.156$, p -value < 0.01). In line with the initial assumption, the gender as control variable was also significantly and positively related to moral disengagement ($r = -0.145$, p -value < 0.01) and negative but not significant to the God locus of control ($r = -0.03$, p -value > 0.05). Meanwhile, grade was not shown to be significantly correlated with all other variables.

Hypothesis testing

Data analysis uses the 15 Macro Process model (Hayes, 2013), and the results are presented in Table 3. The first hypothesis regarding the relationship between the God locus of control and moral disengagement has a coefficient of -0.15 with a p -value of 0.00 (p -value < 0.01). The God locus of control also has a positive and significant proven related to ethical perception ($\beta = 0.18$, p -value 0.00). Accordingly, despite its negative and positive path, the God locus of control negatively affects moral disengagement and positively affects ethical perception. Thus, H1 and H2 are supported. Hypothesis 3 regarding the relationship between moral disengagement and ethical perception gives a similar conclusion to H1 and H2. Moral disengagement has a coefficient of -0.20 with a p -value of 0.00 (p -value < 0.01), indicating negatively and significantly in this relationship.

On the other hand, the mediating effect of moral disengagement on the relationship of the God locus of control and ethical perceptions has a coefficient of 0.03 (SE = 0.02). Furthermore, using a 5,000-bootstrap estimation for additional testing on indirect effects concludes that the significance of this indirect relationship (confidence interval [CI] using a 5,000-bootstrap sample that did not include 0; CI was 0.03 - .06). Therefore, H4 was partially supported.

Predictors	<i>Coeff</i>	<i>SE</i>	<i>t</i>	<i>p</i>	<i>LLCI</i>	<i>ULCI</i>
Model 1: Outcome variable moral disengagement						
<i>Control</i>						
Grade	0.09	0.06	1.57	0.12	-0.02	0.21
Gender	0.18	0.07	2.72	0.01	0.05	0.32
<i>Main effect</i>						
the God locus of control	-0.15	0.12	-2.85	0.00	-0.59	-0.11
R-Sq	0.10					
Model 2: Outcome variable ethical perception						
<i>Control</i>						
Grade	-0.04	0.10	-0.45	0.65	-0.24	0.15
Gender	0.12	0.11	1.06	0.29	-0.10	0.35
<i>Main effect</i>						
The God locus of control	0.18	0.05	2.23	0.00	0.07	0.29
Moral disengagement	-0.20	0.09	-2.10	0.04	-0.38	-0.01
<i>Interaction effect</i>						
Interaction 1	-0.19	0.08	-2.39	0.02	-0.35	0.22
Interaction 2	-0.06	0.15	-0.44	0.66	-0.24	0.15
R-Sq	0.09					
Bootstrapping results for the indirect effect						
	Effect	BootSE	BootLLCI	BootUL		
Indirect effect	0.03	0.02	0.03	0.06		
Index of moderated mediation	0.01	0.02	-0.04	0.06		

Tabel 3.
Regression Results of Macro Process (Model 15)

Note: interaction 1 = the God locus of control x love of money, interaction 2 = moral disengagement x love of money

The moderating effect of love of money on the relationship of the God locus of control and ethical perceptions has a coefficient of -0.18 (p-value = 0.02). In contrast, the moderating effect of love of money on the relationship of moral disengagement and ethical perceptions has a coefficient of -0.06 (p-value 0.66). The results of the interaction test indicate that hypothesis 5 is supported but not for hypothesis 6. Next, Table 4 of the conditional effects of the focal predictor at values of the moderator in interaction 1 shows that the impact of the God locus of control on ethical perceptions is significant when the love of money is at a low to moderate level and becomes insignificant when the love of money is at a high level. This moderation test indicates that love of money has a negative effect, where the higher the love of money, the smaller the effect of the God locus of control on ethical perception. Figure 2 also demonstrates the moderating impact of the love of money, suggesting that with a high level of love of money, the God locus of control's effect on ethical perception decreases and becomes insignificant.

 Conditional effects of the focal predictor at values of the moderator(s):

Tabel 4.
Conditional
Effects Of The
God Locus Of
Control At
Values Of Love
Of Money

			<i>Effect</i>	<i>SE</i>	<i>t-value</i>	<i>LLCI</i>	<i>ULCI</i>
Effect of GLC on ETH moderated by GLC	Low LOM		0.31	0.08	3.76	0.15	0.48
	Mean LOM		0.18	0.06	3.31	0.07	0.29
	High LOM		0.03	0.08	0.36	-0.13	0.18

Note: GLC = the God locus of control, MDS = Moral disengagement, ETC = Ethical perception, LOM = Love of money

Discussion

This study aims to examine the relationship process model of the God locus of control, moral disengagement, ethical perception and love of money in accounting students. Most of the results supported the hypothesis, and only one hypothesis was not supported. In general, the results of this study provide theoretical and practical contributions which are described below:

Theoretically, this study provides new insights into the ethical perception literature by placing the God locus of control as the primary predictor. As expected, the God locus of control has a negative effect on moral disengagement, which indicates that high scores on the God locus of control can reduce students' chances of moral disengagement. This study supports the theoretical framework of the God locus of control as a control mechanism in the moral disengagement process. In response to the debate on the God locus of control which is often regarded as an internal, external, or neither source in previous studies (e.g., Boyd and Wilcox 2020), we take the position of suggesting that God control is neither an internal nor an external source (Boyd and Wilcox 2020). The God locus of control is a concept different from the locus of control in general and is directed more at perceived religion than trait or personality. However, beyond that, we support previous studies that conclude the critical role of religiosity as an antecedent of moral perceptions (Kashif et al. 2017; Nazaruddin et al. 2018; Uyar et al. 2015), as well as the locus of control (Rasheed et al., 2018; Detert et al. (2008); Khanifah 2019; Lehnert et al. 2015; Wittmer, 2005; Lehnert et al. 2015).

In the same vein, the God locus of control has also been shown to positively and significantly affect ethical perception; this finding is an initial study in this field. This study complements previous studies that have explored the effects of the God locus of control on health behavior (e.g., Boyd and Wilcox 2020; Clark et al. 2018; Hill et al. 2021; Zarzycka et al. 2021). Thus, we expand our knowledge of the ethical perceptions literature in the accounting field by finding a new explanation through the God locus of control. From the view of accountants' ethical behavior literature, our findings also support that individuals who have a high religiosity level (marked by a high score of the God locus of control) will have high moral reasoning (Ho, 2009; Kashif et al. 2017; Nazaruddin et al. 2018; Uyar et al. 2015; Wong et al. 2008).

The third theoretical implication, this study offers a more complex understanding of ethical perception by placing moral disengagement as a mediator and love of money as a boundary condition (moderator). Moral disengagement in the model is partially proved to mediate the relationship between the God locus of control and ethical perception. Next, love of

money, which we place as moderator, only proved significant for the relationship between the God locus of control and ethical perception, not for the relationship between moral disengagement and ethical perception. This study extends previous studies that place more love of money as a predictor of ethical behavior (Ariyanto et al. 2020; Khanifah et al 2019; Nazaruddin et al. 2018; Tang et al. 2018), thus theoretically, we provide preliminary empirical evidence on its role as a moderator of the relationship between the God locus of control and ethical perception within the scope of accounting studies. The combined conditions (interaction between God locus of control-love of money and love of money) help explain students' ethical perceptions. In the different situations, the negative relationship between moral disengagement and ethical perception cannot be explained by the power of the love of money. In other words, when individuals have high levels of moral disengagement, the effect on ethical perception does not require an additional explanation of love of money.

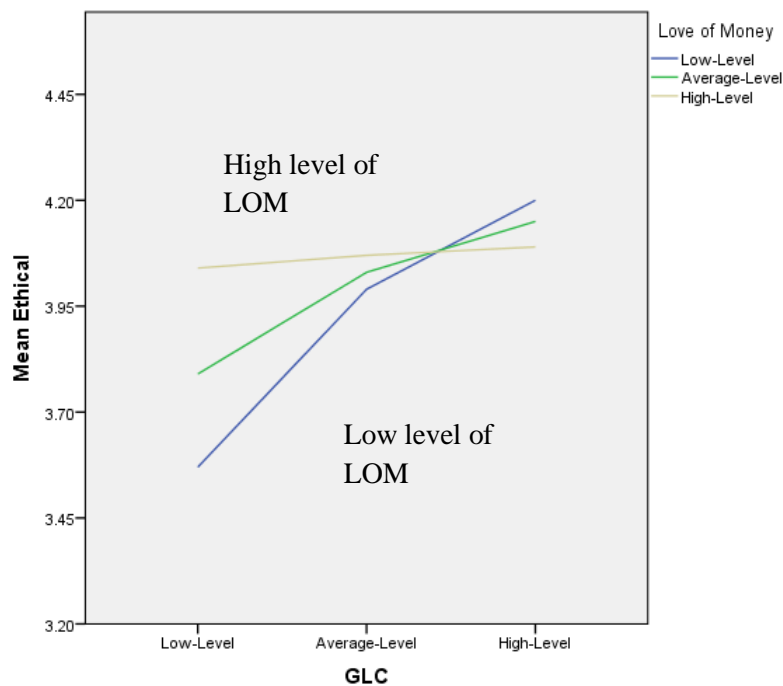


Figure 2. The Moderating Effect Of Love Of Money On The God Locus Of Control And Ethical Perception Relationship.

Based on the results of this study, we propose several practical implications: first, educators need to instill religious values in students' learning processes, especially on the subject of accounting profession ethics. The results of this study did not find a graded effect on students' ethical perception, indicating that the first-year students who have not received the accounting ethics course and the final students who have received the study are no different. Thus, efforts to improve students' ethical perception can be made by instilling the values of honesty and objectivity that come from religion. Students must be given an understanding that every human action will be recompensed and show that God can control the unethical behavior of students who will later face real cases in the workplace.

Second, we find that love of money acts as a boundary condition in the relationship between the God locus of control and ethical perception. The high level of love of money causes the negative effect of the god locus of control on ethical perception to be reduced and insignificant. Considering these findings, we suggest that educators provide students with a good understanding of balancing the motivation for money with other sources of inspiration (e.g., achievement).

CONCLUSION

This study explored the relationship between the God locus of control, moral disengagement, ethical perception, and love of money in accounting students. Based on the moderation-mediation model, the results concluded that: first, the God locus of control is negatively related to moral disengagement and positively associated with ethical perception. Second, moral disengagement is proven to have a negative effect on ethical perception and its role as a mediator of the relationship between the God locus of control and ethical perception. Finally, love of money is only proven to moderate the relationship between the God locus of control and ethical perception.

Although our study offers theoretical implications, there were several limitations to this study that might be considered for future studies: first, we use a sample of two universities in Jakarta, thus limiting the generalization to a larger population of accounting students. Future studies may sample students in different areas to broaden the results' generalizability, including the working group. Second, this study uses a purely quantitative approach so that it does not have in-depth information on issues of opinion and the opinion of respondents. We suggest that future studies use a mix-methods combination of surveys, FGDs, and interviews. Third, the research model that we propose is a preliminary study on the role of the God locus of control on moral disengagement and ethical perception, especially in Indonesia. Specifically, we did not include any particular religion, and perhaps this study is limited to countries with similar cultural characteristics (especially Asia, which is heavily influenced by certain faiths). Future studies may expand the explanation of the role of the God locus of control in more secular European and American societies.

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