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***Correspondence:**

ameliaoktrivina@univpancasila.ac.id

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Department of Accounting
University of
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Indonesia

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THE GOD LOCUS OF CONTROL, MORAL DISENGAGEMENT, AND ETHICAL PERCEPTION OF ACCOUNTING STUDENTS: THE ROLE OF GENDER

Amelia Oktrivina^{1*}, Lies Putriana², Murthada Sinuray³

Affiliation:

^{1,2,3} Fakultas Ekonomi dan Bisnis, Universitas Pancasila, Jakarta,
Indonesia

ABSTRACT

Purpose: *The purpose of this study is to add to the understanding of ethical viewpoints in a corpus of accounting student literature, by using mediation and moderation models to examine the interaction between belief in divine control, moral detachment, gender, and ethical insight.*

Methodology/approach: *A total of 324 students contributed to the study by completing a two-stage online survey.*

Findings: *Using hierarchical moderated regression analysis, the findings underscore a substantive correlation between belief in divine control and moral detachment and ethical acumen.*

Practical implications: *Moral detachment showed a negative correlation with ethical insight and served as an intermediary in the relationship between belief in divine control and ethical acumen.*

Originality/value: *Furthermore, this study illustrates that gender acts as a condition variable affecting the correlation between belief in divine governance and moral disengagement, as well as the relationship between moral disengagement and ethical understanding, indicating that the dynamics of these relationships are affected by gender differences.*

Keywords: *Ethical Insight; Gender Differences; Hierarchical Moderated Regression Analysis; Moral Detachment; The God locus of control.*



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ABSTRAK

Tujuan penelitian: Tujuan dari penelitian ini adalah untuk menambah pemahaman tentang sudut pandang etika dalam korpus literatur mahasiswa akuntansi, dengan menggunakan model mediasi dan moderasi untuk menguji interaksi antara kepercayaan pada kontrol ilahi, detasemen moral, gender, dan wawasan etika.

Metode/pendekatan: Sebanyak 324 mahasiswa berkontribusi dalam penelitian ini dengan menyelesaikan survei online dua tahap.

Hasil: Dengan menggunakan analisis regresi yang dimoderasi hirarkis, temuan ini menggarisbawahi korelasi substantif antara keyakinan akan kendali ilahi dan pelepasan moral serta ketajaman etika.

Implikasi praktik: Keterlepasan moral menunjukkan korelasi negatif dengan wawasan etika dan berfungsi sebagai perantara dalam hubungan antara keyakinan akan kontrol ilahi dan ketajaman etika.

Orisinalitas/kebaharuan: Lebih lanjut, penelitian ini menggambarkan bahwa gender berperan sebagai variabel kondisi yang mempengaruhi korelasi antara keyakinan akan kendali Ilahi dan pelepasan moral, serta hubungan antara pelepasan moral dan pemahaman etika, yang mengindikasikan bahwa dinamika hubungan ini dipengaruhi oleh perbedaan gender.

Kata kunci: Analisis Regresi yang Dimoderasi Hirarkis; *God locus of control*; keterpisahan moral, perbedaan gender; Wawasan Etis.

INTRODUCTION

The increasing public awareness and concern for ethical behavior in the corporate sector has been sharply emphasized by a series of high-profile bankruptcies and financial violations in North America and Europe over the past two decades. In particular, the surge in breaches and fraudulent activities by high-profile companies has prompted heightened public interest in the integrity of financial reporting and accounting practices, as pointed out by [Martinov-Bennie et al. \(2015\)](#). This has naturally led to a greater focus on the ethical obligations of accountants, whose central role in the financial reporting process places them at the heart of maintaining investor confidence and upholding the credibility of financial markets ([Fritzsche and Oz, 2007](#)). It is therefore imperative to deepen our understanding of what drives ethical behavior in accountants-professional research that remains alive and well articulated in studies by [Karacaer et al. \(2009\)](#) and [Mubako et al. \(2020\)](#), among others, with a particular lens on the role of accounting education.

An academic critique spearheaded by [Madison and Schmidt \(2006\)](#) drew attention to gaps in specific to the accounting profession. Stemming from this critique, scholarly efforts have

grown to concentrate on fostering ethical behavior in academia, a focus embraced by researchers including [Christensen et al. \(2018\)](#) and [Wyness and Dalton \(2018\)](#). The literature to date divides influences on ethical behavior into two streams: individual characteristics and environmental factors. Within this framework, personal values ([Mubako et al., 2021; Wyness and Dalton, 2018](#)), gender ([Nazaruddin et al., 2018; O'Fallon and Butterfield, 2005; Khanifah et al., 2019; Tormo-Carbó et al., 2016](#)), and attitudes towards money ([Ariyanto et al., 2020; Khanifah et al., 2019; Nazaruddin et al., 2018; Tang et al., 2018](#)) emerge as relevant individual determinants.

Empirical studies further reveal that a person's locus of control and propensity for moral disengagement can significantly affect their ethical behavior. For example, how individuals perceive their control over events (locus of control) has been shown to influence their ethical decision-making ([Detert et al., 2008; Khanifah et al., 2019](#)), and the extent to which they rationalize moral disengagement with regard to the choices they make ([Detert et al., 2008; Egan et al., 2015](#)). Religiosity has also attracted researchers' interest as an influential factor in ethical behavior, with the last decade seeing a substantial increase in research in this domain ([Kashif et al., 2017; Nazaruddin et al., 2018; Uyar et al., 2015](#)). Despite these insights, the intersection between moral disengagement and ethical perceptions remains relatively under-researched, despite notable studies such as that by [Detert et al. \(2008\)](#). This study builds on their foundational work by examining how moral disengagement shapes accounting students' ethical perceptions, which forms the basis of our first research objective.

In further exploration of personal factors, [Detert et al. \(2008\)](#) have explained the influence of variables such as empathy, locus of control, cynicism, and moral identity on moral disengagement, which in turn impacts ethical decision-making. This research takes a unique path by interweaving the concept of God's locus of control—a construct that blends the notion of personal control with spiritual beliefs—and testing its influence on ethical perspectives. Previous research has investigated God's locus of control in relation to health behaviors, but conclusions have been mixed ([Boyd & Wilcox, 2020](#)). Our research seeks to contribute to this dialog by specifically investigating the dynamics between God's locus of control, moral disengagement, and ethical perceptions, thus offering a new perspective in a relatively uncharted academic territory. Hence, the second objective of this study is to illustrate whether God's locus of control predominantly aligns with internal or external sources of control in shaping ethical perceptions, particularly in an accounting education setting.

In the culminating segments of our analysis, we delve into the intersection of gender dynamics with the nexus of divinity-influenced control beliefs, moral disengagement, and the framework of ethical perception. Despite extensive scholarly inquiries into the domain of gender and its influence on ethical cognition, the findings to date present a landscape of variability and inconclusiveness, thereby keeping the discourse surrounding gender and ethical conduct markedly open for further scholarly pursuit, as noted by [Mubako and colleagues \(2020\)](#). To encapsulate, the objectives of this investigation are threefold: firstly, to navigate the hitherto uncharted waters regarding the influence of a deity-centric locus of control upon moral disengagement and ethical perception; secondly, to dissect the intermediary role that moral disengagement may play in sculpting the relationship between a theistically anchored locus of control and ethical perception; and thirdly, to appraise the influence of gender within this triadic relationship, employing the mediation moderation model as our analytical instrument. This exploration is anticipated to contribute novel perspectives in understanding the ethical perceptions through the lenses of moral disengagement and the God locus of control. Furthermore, it aspires to furnish pedagogical recommendations pertinent to the fostering of ethical comportment within the milieu of

higher education.

Literature Review and Hypothesis Development

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This investigation is predicated on the principles of Social Cognitive Theory, specifically the construct of moral disengagement as explicated by [Bandura \(2002\)](#), and [Rotter's Locus of Control theory \(1954\)](#), to explicate the interrelationships among the God Locus of Control, moral engagement, monetary affection, and ethical perceptions. Drawing from Social Cognitive Theory, the way a person reacts to an event is shaped by their own moral compass, which acts as the core of their self-control processes. These intrinsic ethical standards underpin moral attitudes and behaviors, offering a scaffold for self-evaluation. As such, divergence from these moral benchmarks precipitates self-reproach and shame, as articulated by [Detert et al. \(2008\)](#). Despite the constancy of attitudes and behaviors aligned with moral standards, [Bandura \(2002\)](#) acknowledges that self-regulation possesses a toggle feature, susceptible to activation or deactivation. This deactivation encapsulates a process of moral disengagement whereby individuals eschew feelings of guilt for actions incongruent with their moral principles, illustrating the potential for unethical decision-making deviating from established moral tenets.

Alongside the idea of self-reflection, the concept of Locus of Control emerges as a personal trait that has been thoroughly examined for its ties to ethical behavior. (e.g., [Rasheed et al., 2018](#); [Wittmer et al., 2016](#); [Lehnert et al., 2015](#)). Reflects how strongly people feel they can shape what happens to them. Rotter (1954) breaks this down into internal and external loci, suggesting that those with a strong internal locus carry a sense of confidence in their power to influence events, while those with a dominant external locus see their life's journey as being steered by forces beyond their control. Empirical evidence substantiates the significance of Locus of Control as a determinant of control beliefs, encompassing the domain of ethical behavior ([Domino et al., 2015](#)).

[Trevino \(1986\)](#) offers insight into the impact of Locus of Control on ethical decision-making, suggesting that a heightened internal locus engenders a sense of personal culpability for events, hence fostering moral norms activation ([Trevino and Youngblood, 1990](#); [Cahyadi et al., 2021](#)). Furthermore, the connection between one's Locus of Control and their ethical behavior has been repeatedly confirmed in existing research studies. (e.g., [Kashif et al., 2017](#); [Nazaruddin et al., 2018](#); [Uyar et al., 2015](#)).

Concomitantly, the nexus between human behavior and religiosity, particularly concerning ethical conduct, is well-documented ([Nazaruddin et al., 2018](#)). The critical influence of religiosity as a precursor to moral perceptions has been established, as has its interaction with Locus of Control ([Detert et al., 2008](#); [Khanifah et al., 2019](#); [Lehnert et al., 2015](#); [Rasheed et al., 2018](#); [Wittmer et al., 2016](#)). The construct of the God Locus of Control, merging personal Locus of Control with religious dimensions, was initially introduced by [Welton et al. \(1996\)](#), who identified a modest correlation between external Locus of Control and 'God control' within the health domain, noting an association between health practices and a composite of internal Locus and God control.

This study endeavors to extend the framework established by [Detert et al. \(2008\)](#) concerning the influence of Locus of Control on moral disengagement, directing attention to the God Locus of Control. This divine Locus of Control is intertwined with the conviction in a deity's sovereignty over human actions. Religion, as a belief system, lifestyle, and a ceremonial practice ([Nazaruddin et al., 2018](#)), bestows a framework of sacred values that guide human behavior towards the dichotomy of right and wrong, intimately linked to self-regulation. It postulates that a pronounced recognition of a divine presence in

cognitive processes enhances feelings of guilt when engaging in actions proscribed by religious doctrine. Consequently, a strong God Locus of Control serves as a deterrent to moral disengagement, ensuring adherence to religious values and fostering ethical decision-making. This investigation posits the following hypothesis in light of the aforementioned theoretical underpinnings:

Hypothesis 1: The God locus of control is negatively related to moral disengagement.

The concept of a God-related locus of control encapsulates cognitive orientations concerning the influence of divine intervention in worldly affairs ([Boyd & Wilcox, 2020](#)), positing that an individual's conviction in the omnipotence of God orchestrates every occurrence. This notion aligns with the theological tenets of "destiny" as espoused in Islamic and Hindu doctrines, suggesting that human experiences are manifestations of divine will.

Initial scholarly inquiry, spanning the 1970s to 1980s, construed the God locus of control as a construct distinct from [Rotter's \(1954\)](#) paradigm of internal and external loci of control. Subsequent research by [Wong-McDonald and Gorsuch \(2000\)](#) further substantiates the dissociation between an internal locus of control and the God locus of control. [Moreover, Shaw and Krause \(2001\)](#) discovered an inverse correlation between an internal sense of control and religious fervor.

Advancements in the scholarly discourse posit that the concept of divine control transcends the binary of internal versus external categorizations ([Boyd & Wilcox, 2020](#)), with further elucidation that belief in a deity intricately influences human conduct ([Boyd & Wilcox, 2020](#)). Within the sphere of professional ethics, particularly in the accounting sector, there's a body of research that paints a picture of a deep connection between a person's religious devotion and their capacity for moral judgment. It seems that for accountants, a strong spiritual life is often a companion to a keener ethical sensibility. ([Ho, 2009](#); [Wong, 2008](#)). Moreover, there's a growing consensus in the academic community, supported by various studies, that a heartfelt dedication to one's faith tends to walk hand in hand with a commitment to ethical behavior. It's as if the values embedded in religious practice offer a compass for navigating the complexities of moral conduct. ([Kashif et al., 2017](#); [Nazaruddin et al., 2018](#); [Uyar et al., 2015](#)).

Drawing from this, it is our considered view that the God locus of control—a concept anchored in the recognition of a higher divine authority—plays a tangible role in shaping how individuals act and make choices. This isn't about abstract theology; it's about the real influence that a sense of divine oversight has on everyday decision-making, especially in fields where ethical clarity is paramount. In the context of accounting ethics, breaches of professional conduct are not merely regulatory infractions but transgressions against religious mores, such as honesty and objectivity. This innate belief in divine oversight impels individuals to proceed with caution, mindful of the moral ramifications that each action entails, be they positive or negative.

The proposed hypothesis is:

Hypothesis 2: The God locus of control is positively related to ethical perception. Moral disengagement and ethical perceptions

[Bandura's \(2002\)](#) delineation of moral disengagement within the ambit of extended social cognitive theory offers an incisive examination of the phenomena's influence on unethical behavior. This psychological mechanism provides individuals with a means to circumvent feelings of guilt associated with actions that transgress their own moral codes. Essentially, it is a dissociative process through which personal ethical standards are set aside, potentially diminishing the internal safeguards that typically deter unethical conduct ([Bandura et al.,](#)

2002; [Detert et al., 2008](#)). Contemporary empirical inquiries have substantiated the notion that moral disengagement can precipitate a range of adverse behaviors, including antisocial acts ([Bandura et al., 2002](#)), deviance ([Erkutlu et al., 2019](#); [Huang et al., 2017](#); [Valle et al., 2019](#)), and the genesis of corrupt intentions ([Zhao et al., 2019](#)). In light of these findings, this study endeavors to put forth a hypothesis that probes the nuanced dynamics between moral disengagement, unethical behavior, and ethical perception.

Hypothesis 3: Moral disengagement is negatively related to ethical perception.

Building on the foundations established in hypotheses one through three (H1 – H3), the concept of a God-centric locus of control is posited to exert a discernible influence on moral disengagement, which in turn may alter ethical perceptions. Echoing the insights of [Detert et al. \(2008\)](#), this investigation positions moral disengagement as a pivotal intermediary in the interplay between the locus of control and ethical perception. Therefore, we advance the following hypothesis that seeks to interrogate the veracity of this theoretical framework:

Hypothesis 4: Moral disengagement mediates the relationship between the God locus of control and ethical perception.

Gender as moderator

The intersection of gender dynamics and ethical conduct has emerged as a pivotal factor within the scholarly discourse on moral behavior in the workplace (e.g., [Jafarkarimi et al., 2016](#); [Nazaruddin et al., 2018](#); [O'Fallon & Butterfield, 2005](#); [Khanifah et al., 2019](#); [Mubako et al., 2020](#)). Extant literature provides a robust documentation of the ethical disparities manifesting between genders. The prevalent scholarly perspective postulates that men, driven by pronounced career aspirations, may exhibit a greater propensity toward unethical workplace practices ([Malinowski & Berger, 1996](#)). A study conducted by [Glover and colleagues in 2002](#) provided supporting evidence for this idea. Their research found that men are 1.5 to 2.5 times more likely to participate in unethical behavior compared to women. Echoing these findings, subsequent inquiries by [Jafarkarimi et al. \(2016\)](#) have further substantiated the significant influence of gender on ethical decision-making processes. Consequently, this leads us to propose the following hypothesis:

Hypothesis 5: Gender moderates the relationship between the God locus of control and ethical perception.

Hypothesis 6: Gender moderates the relationship between moral disengagement and

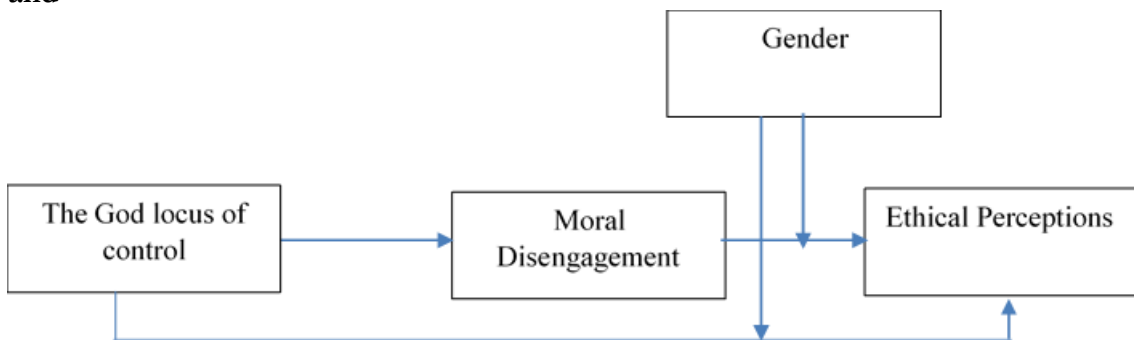


Figure 1. Metode Penelitian

METHODOLOGY

Sampling and procedure

The empirical investigation encompassed a cohort of accounting students from two private universities in Jakarta. Data were harvested through an online questionnaire facilitated via a time-lag method spanning two distinct timeframes: the onset of the academic term (July-August 2021) and its conclusion (December 2021). An aggregate of 600 questionnaires was disseminated digitally. During the initial phase, 462 participants furnished responses pertaining to their belief in a God-centric locus of control, demographic information, and levels of moral disengagement. Subsequently, the second phase entailed re-engaging the initial respondents to elicit their perceptions on ethics. The analytic sample ultimately comprised 324 students who consistently participated across both phases of the study.

Measurement

Participants in this study were requested to evaluate a series of statements using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). To ascertain the extent of individual belief in the divine influence upon their lives, the God Locus of Control (LOC) was quantified using a six-item scale originally developed by [Wallston et al. \(1999\)](#) and subsequently adopted by [Boyd and Wilcox \(2020\)](#). This scale is constructed to gauge the level to which individuals attribute life events to the will of God, exemplified by revised statements such as "Whatever happens in my life is the will of God." In alignment with [Boyd and Wilcox \(2020\)](#), the aggregate score spanned from 5 to 30, where a higher tally indicates a more pronounced conviction in the divine as a LOC. The reliability of the God LOC in this investigation was deemed satisfactory, exhibiting an alpha coefficient of .95, which aligns closely with the .96 coefficient reported by [Boyd and Wilcox](#).

Regarding the assessment of moral disengagement, a 24-item instrument developed by [Detert et al. \(2018\)](#) was employed, encompassing eight dimensions: moral justification, euphemistic labeling, advantageous comparison, displacement of responsibility, diffusion of responsibility, distortion of consequences, attribution of blame, and dehumanization. Statements for consideration included, for example, "It is permissible to fight in defense of your friends" and "Teasing someone does not inflict harm." The God LOC demonstrated an acceptable level of internal consistency within this research, with an alpha coefficient of .76. Ethical perceptions were gauged using nine ethical vignettes adapted from [Costa et al. \(2016\)](#), which also showed satisfactory internal consistency, evidenced by an alpha coefficient of 0.85.

RESULTS AND DISCUSSION

Reliability and Validity

To establish construct validity, the investigation incorporated both convergent and discriminant validity analyses. The study utilized analyses of both convergent and discriminant validity to ascertain construct validity. Reliability was meticulously assessed utilizing both Cronbach's alpha and composite reliability indices. As delineated in Table 1, the factor loadings for each variable exceeded 0.70, indicative of each construct elucidating in excess of 60 percent of the variance, which is a robust demonstration of construct reliability. The indices for reliability, notably Cronbach's alpha and composite reliability, were observed to exceed the threshold of 0.70, thereby meeting and surpassing the standards recommended by [Hair et al. \(2010\)](#). In the ensuing phase of validation, Average Variance Extracted (AVE)

was utilized as a rigorous measure for testing convergent validity. The outcomes reveal that all AVEs transcended the minimal threshold value of 0.50, which is in harmony with the methodological protocols established by [Hair et al. \(2010\)](#), thereby confirming the constructs' adequate level of convergent validity.

To ascertain discriminant validity, this study conducted a comparison between the square roots of the Average Variance Extracted (AVEs) and the inter-construct correlations. As evidenced in Table 2, the diagonal entries emboldened and italicized represent the square roots of the AVEs, each exceeding the corresponding inter-construct correlation values. This outcome indicates that the measurement model satisfactorily fulfills the established criteria for reliability and validity, thus supporting its integrity.

Descriptive statistics and correlation

The correlational analysis detailed in Table 2 provides an initial exploration into the dynamics at play between the constructs under investigation. The empirical evidence detailed in Table 2 elucidates the relationships among the studied variables. The elucidated evidence from Table 2 discloses a discernible inverse relationship between the construct of the God locus of control and the phenomenon of moral disengagement ($r = -0.249$, $p < 0.01$), while concurrently revealing a positive correlation with the construct of ethical perceptions ($r = 0.220$, $p < 0.01$). This empirical finding lends credence to the theoretical anticipation that an augmented sense of divinely-oriented control within individuals may concomitantly diminish tendencies towards moral disengagement and enhance ethical awareness. In a similar vein, a notable negative relationship is observable between moral disengagement and ethical perceptions ($r = -0.183$, $p < 0.01$). Moreover, the variable of gender manifests a noteworthy positive correlation with the God locus of control ($r = -0.164$, $p < 0.01$), as well as a significant inverse association ($r = 0.157$, $p < 0.01$), resonating with the preconceived linkages hypothesized within the initial conceptual framework. This alignment not only corroborates the specified hypotheses but also humanizes the constructs, suggesting that individual differences such as gender can have a tangible impact on how people relate to the divine and, subsequently, on their moral and ethical orientations.

Hypothesis testing

The analytical investigation of the dataset was executed by employing the [Hayes \(2017\)](#) Process Macro Model 15, with the emergent outcomes articulated in Table 3. Scrutiny of the preliminary hypothesis, which addresses the dynamic relationship between the construct of coefficient of -0.15, which is further characterized by a p-value of less than 0.01, denoting statistical significance. In parallel, empirical evidence supports a direct and statistically meaningful correlation between the God locus of control and the perception of ethicality, as demonstrated by a beta value of 0.25 and a significant p-value ($p < 0.01$).

Therefore, in spite of its dichotomous impact, the God locus of control appears to impart a negative influence on moral disengagement while concurrently promoting an enhanced ethical perception, thus providing corroborative evidence for the first and second hypotheses. Pertinent to Hypothesis 3, which proposes a linkage between moral disengagement and ethical perception, a coefficient of -0.23 coupled with a p-value of less than 0.05 suggests a substantive and inverse relationship.

Subsequently, Table 4 delineates the conditional influences of the primary predictive variable at specified valuations of the moderating variable within the first interaction. This reveals that the influence exerted by the divine locus of control upon ethical discernments holds statistical significance within the female cohort. Moreover, the correlation between moral

disengagement and ethical discernment further demonstrates that such a relationship possesses significance exclusively within the female demographic, as opposed to the male.

Tabel 1.
Validity and
reliability

Indicator	Loading factor	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			
ETC1	.91	0.85	0.95	0.75
ETC2	.92			
ETC3	.90			
ETC4	.74			
ETC5	.83			
ETC6	.89			

Note: CA = Cronbach alpha, CR = Construct reliability, AVE = Average variance extracted

Tabel 2.
Descriptive
statistics and
correlation
between
variables

No	Variable	Mean	S.D	1	2	3	4
1	GLC	3.58	.90	<i>(.091)</i>			
2	MDS	3.10	.54	-.249**	<i>(0.84)</i>		
3	ETC	3.95	.87	.220**	-.183**	<i>(0.87)</i>	
4	GENDER	1.48	.50	-.164**	0.04	-.157**	

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

Predictors	β	SE	t	p	LLCI	ULCI
Model 1: Outcome variable moral disengagement						
The God locus of control	-0.15	0.03	-4.62	0.00	-0.21	-0.09
R-Sq	0.06					
Model 2: Outcome variable ethical perception						

407	The God locus of control	0.25	0.05	4.72	0.00	-0.39	0.35
	Moral disengagement	-0.23	0.09	-2.64	0.01	0.17	-0.06
	Interaction effect						
	Interaction 1	-0.47	0.10	-4.50	0.00	-0.68	-0.27
	Interaction 2	-0.39	0.17	-2.29	0.02	-0.73	-0.05
	R-Sq	0.16					

Bootstrapping results for the indirect effect (Woman and Men)

Tabel 3.

Regression results of Macro Process (Model

15)

	Effect	BootSE	BootLLCI	BootUL
Men	0.01	0.02	-0.04	0.04
Woman	0.06	0.03	0.02	0.16

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

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

		Effect	SE	t-value	LLCI	ULCI
Effect of GLC of ETH moderated by gender	Woman	0.48	0.06	6.02	0.32	0.63
	Men	0.01	0.07	0.08	-0.13	0.14
Effect of GLC of ETH moderated by gender	Woman	-0.04	-0.3	0.76	-0.21	0.20
	Men	-0.43	-3.46	0.00	-0.67	-0.18

Tabel 4.

Conditional effects of the God locus of control at values of love of money

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

Discussion

The objective of the present scholarly inquiry is to scrutinize the interrelated dynamics among the God locus of control, moral disengagement, ethical perception, and gender differentiation within the cohort of accounting students. The empirical findings of this research substantiate each posited hypothesis. The implications of this investigation are twofold, encompassing both theoretical and practical dimensions, delineated as follows:

Theoretically, this investigation augments the corpus of literature on ethical perception by foregrounding the God locus of control as a pivotal antecedent. Consistent with anticipations, the God locus of control exhibits an inverse correlation with moral disengagement, suggesting that elevated scores on this measure are associated with a diminution in the propensity for moral disengagement among students. This supports the conceptualization of the God locus of control as a mitigative factor in the moral disengagement continuum. Addressing the ongoing scholarly discourse that variably characterizes the God locus of control as an internal, external, or ambiguous influence (referencing [Boyd & Wilcox, 2020](#)), our exposition advocates for a conceptualization of the God locus of control as transcending these traditional categorizations (per [Boyd & Wilcox, 2020](#)). This construct is delineated as distinct from general locus of control constructs, orienting more closely with perceived religiosity than with personality traits. This research further corroborates the critical function of religiosity delineated in antecedent studies as a precursor to moral perception (citing works by [Kashif et al., 2017](#); [Nazaruddin et al., 2018](#); [Uyar et al., 2015](#), among others).

Correspondingly, this study uncovers a positive and substantial influence of the God locus of control on ethical perception, marking a novel exploration within this domain. This complements extant research exploring the impacts of the God locus of control on health behaviors, hence broadening the understanding of ethical perception literature within the accounting sphere through this newly posited lens. From the perspective of accounting professionals' ethical conduct, our findings advocate that individuals with heightened levels of religiosity—indicated by elevated God locus of control scores—are likely to exhibit more advanced moral reasoning.

A third theoretical contribution of this study is the elucidation of a more intricate comprehension of ethical perception through the integration of moral disengagement as a mediating factor and the love of money as a moderating variable. The model posits that moral disengagement serves to mediate the relationship between the God locus of control and ethical perception to a partial extent. Regarding gender, the analytical outcomes underscore its significant influence in the interplay between the God locus of control and moral disengagement, extending the scope of prior research that predominantly positions gender as a determinant of ethical conduct.

From a practical standpoint, the study prompts several recommendations. Firstly, it is incumbent upon educators to embed religious values within the pedagogical framework, particularly in the context of ethical education for the accounting profession. Enhancing ethical perceptions among students may be achieved through the inculcation of religiously grounded virtues of honesty and objectivity. It is imperative for students to recognize the divine oversight over human actions, illustrating the potential for divine influence to curb unethical practices they may encounter professionally. Secondly, students should be habitually engaged with diverse case studies and acquainted early on with the ramifications of unethical conduct within the accounting profession. Promoting the God can thus foster ethical behavior from the nascent stages of professional development, laying a foundational ethic for future accountants.

CONCLUSION

The present investigation examines the interrelations among divine locus of control, moral disengagement, ethical discernment, and the affinity for monetary gain within a cohort of accounting students. Employing a moderation-mediation analytical framework, the findings of this study indicate a tripartite relationship wherein: firstly, a divine locus of control inversely correlates with moral disengagement and exhibits a positive correlation with ethical discernment. Secondly, moral disengagement negatively impacts ethical discernment, additionally serving as an intermediary variable within the nexus between divine locus of control and ethical discernment. Lastly, an affinity for monetary gain is discerned as a moderating variable exclusively within the interplay between divine locus of control and ethical discernment.

Despite the theoretical contributions of this research, it acknowledges certain constraining factors that future inquiries may wish to address. Initially, the investigative scope was confined to participants from two academic institutions in Jakarta, which presents limitations regarding the extrapolation of findings to the broader demographic of accounting students. It is advised that subsequent studies incorporate a more geographically diverse sample, potentially encompassing professionals in the field, to enhance the generalizability of the outcomes. Furthermore, the adoption of a solely quantitative methodology restricts the depth of insight into individual perspectives and sentiments. It is proposed that future research endeavors adopt a mixed-methods strategy, integrating surveys, focus group

discussions (FGDs), and personal interviews to attain a more nuanced understanding. Lastly, the proposed research model serves as an initial foray into the influence of divine locus of control over moral disengagement and ethical discernment, particularly within the Indonesian context. The absence of a focus on specific religious doctrines and the potential limitation of the findings to regions with analogous cultural and religious influences, notably within Asia, suggest an avenue for future research to explore the applicability of divine locus of control across more secular societies in European and American contexts.

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