

## Religiosity and Ethical Decision Sensitivity in Auditing Profession

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### Abstract.

This article aims to come up with theoretical model of understanding the causes and motives behind auditors' and auditing students' sensitivity to ethical dilemma, in making ethical decisions. It considers the possibility of auditing students' ethical sensitivity being influenced by two individual factors, namely religiosity and ethical orientation. It critically reviews the views expressed by researchers on these areas and explains the concepts of religiosity, ethical sensitivity and ethical orientation. It examines, in some detail, the theoretical framework of religiosity leading to ethical orientation which, in turn, leads to ethical sensitivity. It also attempts to throw light on how these areas are linked together when making an ethical decision by auditors. Based on the theories, it concludes that, religiosity has direct effect on ethical sensitivity, and it also has indirect effect via ethical orientation.

**Keywords:** Libya, Auditing profession, ethical sensitivity, and religiosity.

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### 1. Introduction

Accounting and auditing are very important not only for the market systems, but also for other economic systems (American Accounting Association, 1978). The importance of accounting is related to ethical accounting. Ethics is currently widely recognized by the public, regulators as well as the professionals. The audit decision exercise by professionals has been recognized as an essential part of preparing auditing financial reports. Accordingly, the basic assumptions underlying the audit function, and then to implement it requires professional accountants to act ethically, especially with regard to professional independence (Jones & Ponemon, 1993; Thorne, 2000).

Auditing is a public service that intends to provide investors, verification of management and financial statements. Thus, auditors should have moral obligation to public and investors to conduct an audit with professional independence and objectivity. However, the management hires and pays fees to the Auditor. Therefore, the auditor has a contractual obligation to conduct audit and provide his client with the audit opinion about the financial statements. Consequently, the auditor has complex responsibilities with conflicting interests, which stem from the Auditor's obligation to managements and public (Chan & Leung, 2006; Shaub, 1989). Thus, the nature of the auditing task is characterized by a complex relationships that govern the ethical framework in audit. In addition, it can be said that the audit profession has been linked to morality since its inception, as it is a fundamental pillar of the profession, which is expressed in the constitutions of the profession. However, the growing trend towards examining ethics in recent studies points to one direction with the focus to determine in what manner the perceptions of ethics is made. One of the most important recent trends of studies

related to the field of ethics is to examine the rationale behind moral decision-making, and to endeavour to understand how personal judgement pertaining to morality is made (Karacaer, Gohar, Aygün, & Sayin, 2009).

In Libya there is a shift from a planned economy to a market economy through a number of regulated changes. These changes are adopted by companies undertaking restructuring, through the liberalization of finance and trade, the entry of direct foreign investment and through the privatization of state-owned enterprises. Such changes can place an enormous amount of pressure for accountants to focus on ethical issues that may emerge during the period of change from a planned economy to a market economy. Accordingly, it is important to investigate the auditors' ethical decision-making process and to examine the variables associated with these decisions when faced with ethical issues. In that context it is important to understand the types of ethical dilemmas an auditor may encounter and to determine the main variables influencing ethical sensitivity and ethical judgements for the best interest and benefit of the shareholders.

In the recent past, many financial scandals in the business world have resulted from the shortcomings of the auditor's role in reacting to the expected crises and to audit fraud such as the collapse of Enron, Arthur Andersen, WorldCom, Xerox and others companies in the USA, Parmalat in Italy, Vivendi-Universal in France, Ahold in the Netherlands, HIH Insurance and One Tel in Australia, and Sk Global in South Korea. This has resulted in the credibility of the of the auditors' ability to maintain objectivity.

Due to the corporate scandals, criticism against the auditing profession is a global problem and to a large extent this depends on the increasing internationalisation of business (Wennerholm, 2006). Therefore, the auditing profession has started to focus more on ethics due to corporate scandals, both locally in any country as well as bodies of international accounting.

## **2. Background and Statement of the Problem**

So far as the economy of Libya is concerned, Libyan auditors are working in a developing economy context, and the Libyan people have a strong relationship between individuals (Aagnaia, 1996). It has been noted that the educational accounting curriculum in the local environment did not meet with the economic and social developmental needs in Libyan context (Al-kilani, 2000). This result is confirmed by a previous study that an accounting-related education currently falls short of the rehabilitation of graduates who are able to do accounting work properly (Dalli, 2003). As well, the Aldrogi (2004) study in relation to the quality of performance of public accountants in Libya, indicated that the audit services were not of a high degree of quality for validating financial statements. In addition, Ashour's (2004) study of accounting and auditing profession in the Libyan situation, identified a clear shortcoming of the practicing of ethics in the accounting profession in Libya.

In addition, the Al-Shaikh's (2006) study also identified the causes of the low level of trust of auditors in Libya. Respondents in this study confirmed that auditors in the Libyan environment had accepted their client without being sure of his/her integrity, or to accept some clients without being sure of its impact on their professional conduct, and they confirmed the absence of an adequate awareness to external ethics of their professions, as well as

shortcomings in the laws governing this profession.

Furthermore, Salem (2007) claimed the Libyan external auditors were unable to meet the financial statement users' requirements and needs by failing to prepare timely reports. Also, the Libyan professional auditing standards have suffered a lot of shortcomings caused by the existence of opportunities for the exercise of unethical judgement in the auditing area, while audit quality is inadequate with respect to the needs of financial statement users in the Libyan environment (Al-shaikhi, 2006; Salem, 2007).

This weakness of educational accounting curriculum could be due to one of these two things: firstly the absence of particular professional auditing standards in Libya (the Libyan Accountants and Auditors Association has not yet issued any auditing standards that should be followed by the auditors) along with it the lack of professional training may have resulted in Libyan auditors being unable to distinguish between the different levels of audit risk assessment (Khorwatt, 2006). Secondly, due to the absence of public awareness of the role of accounting in the Libyan environment, clients from the same socio-cultural group as the auditor, are highly likely to pressure the Libyan auditor to certify financial statements which do not comply with the professional standards (Khorwatt, 2006). In addition, as auditors have never been guided by a code of conduct (salem, 2007). Furthermore, Various individual variables including demographic characteristics, personality traits, beliefs, values and attitudinal measures have been proposed in the literature of business ethics, to have an impact upon ethical decision making process. Therefore, the auditing and accounting in Libya have suffered a lot of shortcomings based on the existence of opportunities for the exercise of unethical judgement, for instance these include a weakness of accounting-related education, social pressures, lack of independence, poor accounting standards, audit quality which is inadequate, lack of laws and regulations for the external audit profession in Libya.

However, the potential influence of individual factors on ethical sensitivity has been recognized in both the psychology and organizational behavior literature (Hunt & Vitell, 1986; Roy, 2009; Street, Douglas, Geiger, & Martinko, 2001). Individual variables such as religiosity and ethical orientation play a central role in ethical sensitivity because the evidences show that individuals have evaluate their decision according to theses variables in order to religion provides rules and obligations to individuals, as well as moral ideology (Ferrell & Gresham, 1985).

Besides the above stated facts, many studies have examined ethical decision-making which have investigated ethical judgement (e.g., Abdomohammadi & Baker, 2005; Au & Fan, Ying Han 2009; Ho & Lin ,2008; Fritzsche & Oz, 2007; Steenhaut, Kenhove, 2006). However, study of ethical judgement is important, but people can not judge ethical values unless they are sensitive to moral dilemma. There are only a few studies which have examined religiosity and ethical orientation together that are associated with auditors' ethical sensitivity. Therefore, this study, by throwing light on this area will contribute going to contribute and fill up the gap in the ethical decision literature by introducing the link between religiosity and ethical sensitivity via ethical orientation.

Accordingly, the statement of the problem could be worded as follows: the aim of this study is to discover, to what extent religiosity and ethical orientation contribute, and encourage

auditors to become sensitive ethically, in making decisions, when they face a moral dilemma in the Libyan context.

### 3. Literature Review

Many sources have provided theoretical foundations for research into the ethical behaviour area. Some researchers have examined frameworks to understand the determinants of ethical decision making using psychological theories or models. In the business ethics literature the majority of them have been focusing on the formulation and testing of ethical decision-making models (Dubinsky & Loken, 1989; Ferrell & Gresham, 1985; Ferrell et al., 1989; Hunt & Vitell, 1986; Rest, 1986; McShane & Glinow, 2007; street et al., 2001; Trevino, 1986). However, these models are not normative models that describe what people should do or whether their current moral behaviour is reasonable. Nevertheless, they are descriptive models which describe how people act or think. Since the results of these models can be either ethical or unethical behaviour, using these categories as ethical decision making models might be considered wrong. Nevertheless, the term is being used here to indicate that these are models of the decision making process in which one engages when faced with an ethical dilemma (McMahon, 2002). Ethical decision research in auditing area is a part of a larger area of psychological research called behaviour decision section which is concerned with individuals and small group judgments and decision making to understand how judgments are made, how they can be improved and what are the reasons behind those judgements (McMahon, 2000). Several researchers have examined frameworks to understand the determinants of ethical decision making use of psychological theories or models, Ferrell et al. (1989), Hunt and Vitell (1986) and Rest (1986).

#### 3.1 Ethical sensitivity

Ethical sensitivity is “the empathic interpretation of a situation in determining who is involved, what actions to take, and what possible reactions and outcomes might ensue” (Endicott, 2001, p7). The Ethics Education Framework (EEF) presented by International Accounting Education Standards Board (2006) describes individual ethical sensitivity as the ability to recognize an ethical threat or issue when it occurs and being aware of alternative courses of action which can lead to an ethical solution. It also includes an understanding of how each alternative course of action affects the parties concerned. Numerous independent variables have been examined to determine their influence on ethical sensitivity. These variables include personal characteristics such as ethical orientation, religiosity.

#### 3.2 Religiosity

Religiosity is “the extent to which an individual is committed to the religion he or she professes and its teachings, such as the individual attitudes and behaviours, reflect this commitment” (Johnson, Jang, Larson & Li, 1995, p. 25). Hence the impact of religion on an individual's beliefs and behaviour depends on the individual level in religion, and the importance one places on religion itself (Sood & Nasu, 1995). Given the instrumental role of religion and religiosity in business ethics, were the subject of considerable attention in an effort to develop an understanding of human behaviour and attitudes. Previous studies have tried using religion

to explain human behaviour to those of key personal characteristics. For example, according to Magill (1992) personal religiosity can be used to rationalize nature of ethical behaviour. Also, Giorgi and Marsh (1990) mention that religion and the level of religiosity positively influenced an individual's ethical stance or position.

### **3.3 Ethical Orientation**

Forsyth (1980) defines moral idealism as “the degree to which an individual focuses upon the inherent rightness or wrongness of actions regardless of the results of those actions”. It portrays an ideology based on altruism and optimism and embraces the welfare of others (Singhapakdi, Salyachivin, Virakul, & Veerayangkur, 2000). In making ethical decisions, moral idealists use idealistic rather than practical criteria; individuals who have high idealism believe that desirable outcomes can be acquired, and harming others is universally and always bad and should be avoided (Swaidan, Rawwas, & Al-Khatib, 2004). In addition most ethical sensitivity studies have investigated an ethical orientation association. However, the results of these studies are inconsistent, and it is unclear whether an ethical orientation influences ethical sensitivity or otherwise. For example, Chan and Leung, (2006), and Shaub, (1989) found no statistical relationship between an ethical sensitivity and an ethical orientation. In contrast, Cohen et al. (1995) found an association between an ethical orientation and an ethical sensitivity.

## **4. Theoretical Framework**

Ferrell and Gresham (1985) state that “It is impossible to develop a framework of ethical decision making without evaluating normative ethical standards derived from moral philosophy”. Hunt-Vitell developed a general ethical theory that provides a formal model to make ethical decisions explicit. They proposed a model to explain the decision-making process in situations involving an ethical problem. Their model follows Rest's (1986) four components model for ethical decision making. The model posits that before starting an ethical decision, individual must perceive some ethical issue in an ethical problem situation and speculate about the various possible alternatives and consequences. Moreover, Hunt and Vitell (1986) included moral philosophies, deontology and teleology, as the core of their model of ethical decision making. Social psychologists have also considered moral philosophies to be a significant variable affecting an individual's ethical decisions (Singhapakdi et al., 2000). At this point, the individual evaluates the outcomes of each behavioural alternative via a deontological and/or a teleological philosophical lens.

Furthermore, Forsyth (1980) claims that the concepts explaining moral philosophies are relativism and idealism. This moral philosophy model suggests that individuals who demonstrate different perspectives in relation to relativism and idealism diverged when making moral judgments (see Forsyth 1980). Forsyth's (1980) ethical ideology theory was derived from teleological and deontological theories. He suggests that an individual varies his/her moral beliefs and attitudes, that is either he/she makes judgments based on universal moral rules or rejects universal moral principles in favour of some relativistic position. Thus Forsyth classified an individual's ethical

ideologies along two dimensions: either idealism or relativism. Idealism is concerned with securing the welfare of others and avoiding negative consequences which may harm others (Forsyth, 1980) whereas relativism feels that moral actions depend upon given situations. Thus an idealist person makes an ethical judgment based on universal moral rules and the principle of no harm to others, whereas a relativist person makes an ethical judgment based on personal feelings and situations (Forsyth 1980).

Moreover, Hunt and Vitell (1986, 1993) claimed that religiousness could affect an individual's perception of an ethical situation and other components of ethical decisions. This model discovered that people who practiced their religion tended to consider themselves more ethically minded than those who did not. Hence, the strength of religiousness might lead to differences in one's ethical decision-making process. However, according to Baron and Kenny (1986), a mediation effect exists when a previously significant relationship between two variables is no longer significant when all other paths are controlled. Based on Baron and Kenny's (1986) approach, three conditions are required to establish the mediation association. Firstly, the independent variable must be related to the mediator; secondly, the independent variable must be related to the dependent variable; and thirdly, the mediator must be related to the dependent variable. Taking these three conditions into account, and according to the Hunt and Vitell (1986) theory, this study expects that ethical orientation will mediate the relationship between the religiosity and ethical sensitivity.

Furthermore, there is also an Islamic ethical behaviour overview which be could used to explain individual ethical decision making behaviour. Islamic ethics model was presented by(Ajmi, 2007) which had mentioned that Islamic ethical behaviour approach was introduced by Asfhani in 1108 which explained that behaviour is affected by individual characteristics such as religiosity, and the model suggested that this factor impact the level of individual ability to evaluate moral act and to be more sensitive about moral issues (Hilmi, 2005). Consequently, the proposed theoretical framework of this study is as shown in following figure.

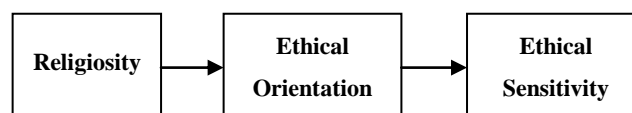


Figure 1: Research Framework

## 5. Religiosity, Ethical Orientation and Ethical Sensitivity Link

Hunt and Vitell (1986, 1993) claimed that religiousness could affect an individual's perception of an ethical situation and other components of ethical decisions. This model discovered that people who practiced their religion tend to consider themselves more ethically minded than those who did not. Hence the strength of religiousness might lead to differences in one's ethical decision making process. Furthermore, Weaver and Agle (2002) affirm that individuals formed religious beliefs based on the teachings of religion which will in turn shape their behaviour and attitudes. In the latest study on ethical students' attitudes in US, Albaum and Peterson (2006) indicated that students who claimed to be highly religious tended to display more morality than others who were less religious. Singhapakdi et al.(2000), using a sample of 453 marketers

found that religiosity was a significant predictor of ethical problem recognition. Ibrahim et al. (2008) in their sample of 473 Christian business students, found that high religiosity corresponded to greater concern about the ethical component of corporate social responsibility. On the other hand, some previous empirical studies presented non significant effect of religiosity on ethical behaviour such as Knotts, Lopez, and Mesak (2000). In Malaysia, Saat et al. (2009), using a sample of 378 respondents, revealed that the level of religiosity affect accounting students' ethical sensitivity at the first stage of ethical decision making. Similar to Singhapakdi et al.'s (2000) view, Ibrahim et al. (2008) found that the ethical dimension of corporate social responsibility has affected the level of religiosity among managers and students.

The role that religiosity plays in affecting ethical behaviour is well documented (Allmon et al., 2000; Conroy & Emerson, 2004; Saat et al. 2009). For example, the degree of religiosity is generally associated with higher ethical attitudes (Conroy & Emerson, 2004). Some researchers have indicated that, higher religiosity people may be inclined to view unethical situations more negatively than less religious people (Albaum & Peterson, 2006; Singhapakdi et al., 2000). Furthermore, Hunt and Vitell (1986) in their theory suggested that, individuals who are more religious will tend to be more perceptive of ethical problems than others who are lower religiousness. Forsyth (1980) argues that the key concepts which explain individuals' moral philosophies are relativism and idealism. His ethical ideologies were derived from deontological and teleological moral theories and consist of a personal system which describes an individual's beliefs about ethical principles. He also supports the descriptive approach to ethics, by assuming that changing circumstances can alter one's frame of reference and the ethicality of a given situation or judgment (hence justifying the use of relativism). Accordingly, this study expects that highly religious auditors will tend to aware of the existence of moral values via ethical orientation. In particular, the following proposition were formulated:

*Personal religiosity has indirect impact on audit students' ethical sensitivity through their ethical orientation.*

## 6. Conclusions

Fortunate enough, there are several ethical theories that provide a significant understanding of ethical issues. The theories are underpinned by ethical principles that lead to the successful decisions and good decision. Actually, during the 1980s, researchers began to develop several ethical decision making models. In general thesis models were developed by experts in psychology based on disciplines such as organizational behaviour and marketing. Those studies had proposed the general ethical decision-making models (Rest, 1986; Trevino, 1986). Others, such as Ferrell and Gresham (1985); Hunt and Vitell (1986); Ferrell et al. (1989) focused their target on ethics of marketing areas. Jones (1991) added a new concept called moral intensity to supplementation models in accounting area. Researchers endeavoured to develop a model of ethical /unethical decision-making. However, no empirical research to date supports the superiority of one model over the others. For this reason, it is a better approach to identify the aggregate knowledge these models provide. On the whole among individuals who regard religious interests, will show a high level of the ethical

sensitivity when they face a moral dilemma if ethical orientation is high. Otherwise high religiosity does not always mean high ethical behaviour (Ibrahim et al., 2008). Based on the above analysis, it can be stated that there will be a possible effect of religiosity on ethical sensitivity via ethical orientation.

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