The Effect of Religiosity and Anti-Corruption Intentions on Morality among Accounting Students

Israel Duodu
Department of Accounting, West End University College, Accra, Greater Accra Region, Ghana, West Africa
Corresponding Author Email: israelduodu170@gmail.com

Charles Omane-Adjekum
Department of Accounting, University of Education, Winneba, Winneba, Central Region, Ghana, West Africa
Email: coadjekum@uew.edu.gh

Emmanuel Quayson
Department of Business and Social Sciences Education, University of Cape Coast, Cape Coast, Central Region, Ghana, West Africa
Email: emmanuelquayson058@gmail.com

Samuel Kwarteng
Department of Business and Social Sciences Education, University of Cape Coast, Cape Coast, Central Region, Ghana, West Africa
Email: kwartengsamuel730@gmail.com

Adjei Frimpong
Department of Business and Social Sciences Education, University of Cape Coast, Cape Coast, Central Region, Ghana, West Africa
Email: adjei.frimpong@stu.ucc.edu.gh

Abstract
This study investigated the influence of religiosity and anti-corruption intentions on the morality of accounting students. A descriptive research design was employed to identify and analyse factors potentially associated with the phenomenon under investigation. The design was both analytical and correlational, examining variables and their interrelationships, and

cross-sectional, as data were collected within a specific timeframe. A census method was used, encompassing all final-year accounting education students from the University of Cape Coast (UCC) and the University of Education, Winneba (UEW), comprising 120 students from UCC and 53 from UEW. Data were collected using a structured six-part, closed-ended questionnaire designed to comprehensively address the variables under study. Analysis was conducted through Structural Equation Modeling (SEM), employing the Partial Least Squares Structural Equation Modeling (PLS-SEM) method using Smart PLS 4 (v 4.1.0.9) software. The findings revealed a statistically significant effect of religiosity on the morality of accounting students. However, no statistically significant effect was found between anti-corruption intentions and morality but a statistically significant effect was observed when the relationship between anti-corruption intentions and morality was mediated by religiosity. It was recommended that educational institutions should design programmes that incorporate discussions on ethical values informed by religious and cultural principles by focusing on universal ethical concepts, such as honesty, accountability, and respect, which are common across various religions.

Keywords: Accounting Students, Religiosity, Morality, Anti-Corruption Intentions

Introduction

Corruption is a pervasive and enduring challenge that transcends time, geography, and economic systems, persistently undermining governance, trust, and development (Tanzi, 1998; Pitt & Abratt, 1986). Despite an array of anti-corruption efforts by governments and private entities, its persistence suggests that more systemic and cultural dynamics are at play (Judge et al., 2011; Hauser, 2019). In Ghana, for instance, corruption has become increasingly normalised, with individuals exhibiting tolerance or passive acceptance of unethical practices as part of everyday life (Ataribanam, 2025; D'Emidio, 2023). This normalisation is reinforced by frequent exposure to corrupt acts, often committed with impunity, which diminishes the perceived moral cost of wrongdoing (Addo, 2023). Alarmingly, reports from Ghana's Auditor General have highlighted an increase in the misappropriation of public funds, with accounting professionals, those entrusted to safeguard resources, frequently implicated in such scandals (Avedzi, 2024; Ghana Audit Service, 2022). The involvement of spending and procurement officers in unethical conduct raises serious concerns about the ethical foundation of the accounting profession and underscores the urgent need to explore why these gatekeepers of financial integrity engage in corrupt behaviour (Otusanya et al., 2017). Left unaddressed, such trends could further erode public trust in accounting professionals and weaken accountability structures within both public and private sectors (Kwarteng & Servoh, 2024).

The critical role that accountants play in upholding transparency and ensuring responsible financial stewardship makes them pivotal actors in the fight against corruption. Given that corruption often requires the complicity of accounting officials, their ethical disposition is central to the success of anti-corruption strategies (Guerrero-Dib et al., 2020). The issue, however, extends beyond current professionals to include prospective accountants, particularly university students, whose ethical foundations are being shaped during their academic years. Evidence shows that students who tolerate or engage in unethical academic practices are more likely to carry such behaviours into their future professional lives (Ariail et al., 2025; Kurniawan et al., 2025; Alva et al., 2021). As future professionals, civil servants, and business leaders in Ghana, these students play a pivotal role in shaping and sustaining long-term efforts to combat corruption. This makes the accounting student population an

important group for early intervention. Identifying factors that shape their moral outlook, such as religiosity and anti-corruption intentions, can offer valuable insights for educational reforms and ethical training. By understanding the moral orientations of future accounting professionals, this study contributes to national efforts aimed at cultivating ethical leadership and curbing the systemic propagation of corruption.

Morality determines what is considered "right" and "wrong" behaviour, such as acting justly and avoiding unfairness (Haidt and Kesebir, 2010). For years, psychologists have focused on morality as a key factor in maintaining social order, largely due to the clinical implications outlined by Rest (1986), particularly concerning the origins of social deviance and delinquency. Rest (1983) suggests that morality is not a fixed trait but a dynamic process shaping an individual's moral conduct, decisions, and actions. This process consists of four essential components: moral sensitivity, the ability to identify and interpret ethical issues; moral judgement, the capacity to evaluate right from wrong and make ethical decisions; moral motivation, which involves prioritising moral values and giving them importance; and moral character, which includes qualities such as courage, perseverance, and integrity. Given the significant role of morality in shaping ethical behaviour among accounting students, there is a pressing need to investigate its antecedents to identify effective strategies that can foster integrity and uphold professional standards in the accounting profession.

Among the variables influencing morality, religiosity is seen as a significant variable influencing the morality of prospective accountants. According to Iannello et al. (2019), religiosity is the formal, institutional, and outward manifestation of a person's relationship with God. It is frequently operationalised via the distinctive customs and beliefs of a certain religious group and worldview. Burks and Sellani (2008) investigated the ethics, religiosity, and moral development of business students. Their findings revealed that religiosity does not significantly influence the cognitive moral reasoning of accounting students, suggesting that religious beliefs alone may not shape moral reasoning processes. Similarly, Susanti and Setyorini (2021) examined the relationship between business ethics education, religiosity, and locus of control on students' moral judgment. They concluded that religiosity had no significant impact on students' moral judgment, highlighting that morality may arise from factors beyond religiosity, such as ethical education or personal values. However, Syachbrani (2018) found that a religious educational background significantly influenced students' moral judgments, suggesting that the impact of religiosity on morality may be contextually dependent and potentially moderated by exposure to religious principles in an educational setting.

Anti-corruption intention is also seen as an antecedent of accounting students' morality. Anti-corruption intentions refer to an individual's conscious commitment and determination to actively resist and refrain from engaging in corrupt practices (Wahyuni et al., 2015). Isa and Abdullah (2021) investigated the components of the Theory of Planned Behaviour in relation to intentions to engage in bribery. Their findings revealed that personal norms significantly enhanced the relationship between perceived behavioural control and the intention to commit bribery, indicating that morality and ethical awareness serve as moderating factors in deterring corrupt behaviours. Similarly, Rahman et al. (2023) investigated perceptions of corruption among higher education students in Malaysia, using survey data from 115 undergraduates. The study found that most students demonstrated a high level of awareness

regarding corruption, particularly its legal ramifications, and exhibited strong moral opposition to engaging in corrupt practices.

Ideally, it is expected that the morality of accounting students would be shaped by their religiosity and anti-corruption intentions. Students with a strong religious foundation are likely to derive ethical guidance and inner strength from their faith, which may inspire them to make moral choices and uphold integrity in their academic and professional lives. Their religiosity would serve as a moral compass, reinforcing their commitment to ethical principles. Similarly, students with strong anti-corruption intentions would demonstrate a deliberate commitment to avoiding unethical behaviours, driven by their awareness of the consequences of corruption and their desire to act justly. This intentional resistance to corruption reflects a proactive stance against immoral practices, reinforcing their moral values and fostering ethical behaviour. Together, these factors (religiosity and anti-corruption intentions) would complement one another, creating a robust ethical framework that encourages accounting students to consistently align their decisions and actions with high moral standards. This synergy would not only enhance their individual moral development but also prepare them to contribute positively to the integrity of the accounting profession.

Ghana's performance on Transparency International's Corruption Perceptions Index highlights the pervasive nature of corruption in both the public and private sectors. With a consistent score of 40 out of 100 since 2017, apart from a brief improvement to 43 in 2020, Ghana continues to be viewed as one of the more corrupt nations, ranking 70th out of 180 countries in the 2023 Index (Transparency International, 2020). This persistent issue underscores the importance of understanding factors that influence morality among accounting students, particularly in the context of religiosity and anti-corruption intentions. Religiosity often provides a moral framework and ethical guidance, equipping students with a sense of responsibility and integrity that can counteract corrupt influences. Similarly, anti-corruption intentions reflect a deliberate commitment to ethical behaviour, reinforcing moral convictions and discouraging participation in unethical practices. However, concerns persist as students enter environments where corruption is often normalized, potentially weakening personal opposition.

The literature review highlights a notable gap in research, as it seems no studies in the past decade have assess anti-corruption intentions as a precursor to accounting students' morality. This absence underscores the need for further investigation into this relationship. Studies examining the influence of religiosity on students' morality have produced contradictory findings. While some (Burks and Sellani, 2008; Zubairu, 2016; Susanti and Setyorini, 2021; Kwarteng et al., 2024) argue that religiosity has no statistically significant impact on students' morality, Syachbrani (2018) contends that religiosity does play a significant role in shaping students' moral behaviour. Apart from the contradictory findings and knowledge gap, the study also deals with a geographical and population gap. In Ghana, no study has looked at the combined effect of religiosity and anti-corruption intention of accounting students on their morality. This clearly indicates that studies into how religiosity and anti-corruption intentions influencing accounting students' morality in Ghana are still in an embryonic stage. The study sought direction through the following research hypotheses:

1. H_0: There is no statistically significant effect of the religiosity of accounting students on their morality.

2. H_0: There is no statistically significant effect of the anti-corruption intentions of accounting students on their morality.

3. H_0: There is no statistically significant effect of the anti-corruption intentions of accounting students on their morality as mediated by their religiosity.

The significance of this study lies in its contribution to promoting ethical consciousness and moral responsibility among future accounting professionals in environments where corruption is widespread and often normalised. Accounting students represent the next generation of financial stewards, responsible for managing, reporting, and safeguarding public and private resources. Their moral orientation, therefore, has far-reaching implications for institutional accountability, public trust, and national development. In countries like Ghana, where systemic corruption has become a critical challenge, developing a strong moral foundation in students is essential for reversing the trend. This study, by examining how religiosity and anti-corruption intentions influence morality, provides insights into the psychological and value-based factors that shape students' ethical decision-making. These insights are useful not only for understanding students' predisposition to act ethically but also for designing educational interventions that foster internal moral commitment rather than mere compliance with rules.

Furthermore, this study is beneficial to a wide range of stakeholders. Educators and curriculum developers can use the findings to strengthen ethics education by integrating moral and religious values that resonate with students' lived experiences. Higher education institutions and policy makers in the education sector can rely on the study to promote ethical culture through faith-based dialogue and scenario-based learning that cultivate both anti-corruption attitudes and moral reasoning. Professional accounting bodies and regulators, such as the Institute of Chartered Accountants (Ghana), may also find the study valuable as it highlights early-stage moral determinants that can inform entry-level training, certification, and continuing professional development. In the long term, employers in both public and private sectors will benefit from a morally grounded workforce capable of upholding transparency and resisting unethical pressures. Ultimately, by illuminating how deeply rooted values influence moral action, the study supports national anti-corruption strategies that seek to prevent rather than merely punish unethical behaviour.

Literature Review
Theoretical Review
Kohlberg's Theory of Moral Development
The theory of moral development, formulated by American psychologist Lawrence Kohlberg, offers a comprehensive framework for understanding how individuals progressively enhance their moral reasoning as they encounter moral dilemmas throughout their lives. Building on Jean Piaget's foundational work on children's moral development, Kohlberg proposed that moral reasoning evolves in three primary stages, each consisting of two sub-stages that reflect increasingly sophisticated ethical perspectives. At the Pre-Conventional Level, the primary focus of moral reasoning is self-interest. In Stage 1, known as the Obedience and Punishment Orientation, individuals view moral actions as those that prevent negative outcomes, strictly adhering to rules to avoid punishment. In Stage 2, also called the Self-Interest Orientation, moral decisions are made based on personal benefit, and individuals act in a self-serving manner. This level may influence accounting students to refrain from unethical practices

more out of fear of penalties than from intrinsic moral principles (Kohlberg, 1973; Kohlberg, 1976; Kohlberg and Hersh, 1977; Kohlberg, 1994; Piaget, 2013).

As individuals progress to the Conventional Level, their moral reasoning begins to be shaped by social norms and expectations. In Stage 3, known as Interpersonal Accord and Conformity, individuals seek acceptance from others and aim to behave in ways that avoid criticism, influenced by social interactions and external perceptions. In Stage 4, referred to as Authority and Social Order Maintaining Orientation, moral reasoning aligns with laws and regulations deemed essential for maintaining social order. For accounting students at this level, adherence to moral standards may stem from respect for institutional or cultural norms, reinforced by religious values that emphasize social harmony and spiritual purity. At the highest Post-Conventional Level, moral reasoning shifts toward universal ethical principles, transcending mere rule-following. In Stage 6, Universal Ethical Principles, individuals commit to self-chosen values such as justice, equality, and human rights, even when these principles conflict with societal or legal expectations. In Stage 5, the Social Contract Orientation, individuals recognize broader societal principles and may challenge laws that conflict with the greater good. For accounting students, religion can provide a foundation for genuine morality commitment, fostering an intrinsic devotion to justice and integrity (Kohlberg, 1973; Kohlberg, 1976; Kohlberg and Hersh, 1977; Kohlberg, 1994).

Kohlberg's Theory of Moral Development provides a valuable framework for understanding how accounting students' moral reasoning evolves in relation to religiosity and anti-corruption intentions. According to theory, moral development progresses through stages, with individuals moving from self-interest to adherence to societal norms, and eventually to principled moral reasoning based on universal ethical values. In the context of this study, as accounting students develop their moral reasoning, their anti-corruption intentions may shift from a focus on avoiding punishment or adhering to institutional rules (as seen in Kohlberg's earlier stages) to a deeper commitment to ethical principles such as justice, honesty, and integrity. Religious beliefs, which often emphasise these same values, may further reinforce these moral convictions, influencing students to reject corrupt practices not just because of external consequences but because of a genuine moral commitment. This connection between Kohlberg's stages of moral development and the role of religiosity in shaping ethical behaviour underscores how both internal moral reasoning and external religious teachings contribute to accounting students' resistance to corruption.

Conceptual Framework

This conceptual framework in Figure 1 examines how religiosity and anti-corruption intentions influence accounting students' morality. H1 proposes that there is a statistically significant effect of the religiosity of accounting students on their morality. This suggests that the level of religiosity an accounting student exhibits may have a direct influence on their moral qualities, such as moral efficacy, moral meaningfulness, and moral courage. H2 hypothesises that there is a statistically significant effect of the anti-corruption intentions of accounting students on their morality. This implies that the degree to which accounting students intend to oppose corruption may also have a direct impact on their moral development and behaviour. H3 posits that the anti-corruption intentions of accounting students have a statistically significant effect on their morality as mediated by their religiosity. In other words, the relationship between anti-corruption intentions and morality may be

influenced or explained by the level of religiosity the students display. This conceptual framework aims to explore how these different factors (religiosity, anti-corruption intentions, and various aspects of morality) interact and shape the ethical development and decision-making processes of accounting students.
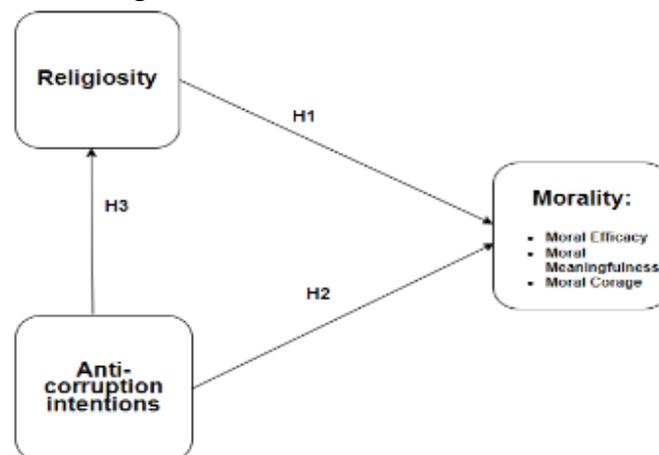

Figure 1: Conceptual Framework for Religiosity and Anti-Corruption Intentions on Morality

Empirical Review

Religiosity and Morality of Accounting Students

The relationship between religiosity and morality among accounting students has been the subject of extensive research, yielding varied and sometimes conflicting findings that show its complexity and dependence on context. Burks and Sellani (2008) argued that religiosity does not significantly affect cognitive moral reasoning among accounting students, suggesting that religious beliefs alone may not serve as the primary driver of moral development. Similarly, Susanti and Setyorini (2021) found that religiosity had no significant influence on moral judgment, indicating that other factors such as ethical education or individual values might play a more prominent role in shaping morality. Kwarteng et al. (2024) highlighted a nuanced perspective, showing that while religiosity enhances the internalisation of ethical values when combined with ethics education, it does not directly influence students' incorruptibility. This suggests that religiosity's contribution to morality may be more indirect, fostering ethical awareness rather than directly deterring corrupt behaviour. Zubairu (2016) also found no significant differences in moral competencies between Muslim accounting students from religious and secular educational backgrounds, further supporting the notion that religiosity alone may not be sufficient to shape moral capacities. In contrast, Idris and Syachbrani (2018) provided evidence that a religious educational background significantly influenced moral judgments, suggesting that religiosity can have a more pronounced impact on morality when reinforced by educational exposure to religious principles. This points to the contextual dependency of religiosity's effect, where the interplay between religious teachings and educational frameworks may determine its influence on moral outcomes. While religiosity may not independently dictate moral behaviour, its integration with structured ethical education or supportive environments appears to enhance its potential to shape moral judgments.

Anti-Corruption Intentions and Morality of Accounting Students

The relationship between anti-corruption intentions and morality among accounting students has garnered significant attention, providing insights into how ethical predispositions

influence behaviour. Isa and Abdullah (2021) used the Theory of Planned Behaviour to investigate the intention to engage in bribery, uncovering that personal norms play a pivotal role in moderating the relationship between perceived behavioural control and the propensity to engage in corrupt practices. This shows the critical role morality and ethical awareness play in mitigating corruption, as individuals with stronger moral convictions are less likely to engage in unethical actions despite external pressures or opportunities. Similarly, Rahman et al. (2023) explored perceptions of corruption among higher education students in Malaysia, revealing a robust moral aversion to corrupt practices. Their findings indicated that students not only recognised the legal consequences of corruption but also exhibited strong personal disapproval of bribery and associated unethical behaviours. This was evident in their reluctance to tolerate corrupt practices and their expressed disdain for individuals who engage in or solicit such actions. These observations suggest that anti-corruption intentions are deeply intertwined with moral judgments, as individuals with heightened ethical awareness are more likely to oppose and resist corruption. Together, these studies stress the importance of morality in shaping anti-corruption intentions. Accounting students, as future professionals, appear to internalise moral and ethical standards that influence their decisions and behaviours, reinforcing the view that fostering strong moral convictions is essential for curbing corruption. These findings provide a foundation for understanding how anti-corruption intentions align with morality, shedding light on the ethical dimensions critical to the accounting profession.

Relationship between Anti-corruption Intentions of Accounting Students and Morality as Mediated by Religiosity

The relationship between anti-corruption intentions, religiosity, and morality among accounting students is a complex interplay that provides insight into ethical behaviour in the accounting profession. Sulistyowati et al. (2022) reported the positive influence of religiosity on accounting students' ethical awareness, particularly their sensitivity to the consequences of business scandals. This suggests that religious beliefs may serve as a moral compass, enhancing ethical decision-making and reinforcing anti-corruption intentions. However, the findings of Gokcekus and Ekici (2020) challenge this perspective, as their study indicated a paradoxical association between higher levels of religiosity in societies and increased corruption. This contradiction implies that religiosity's role in fostering anti-corruption behaviour might be context-dependent, influenced by societal or institutional dynamics. Further complicating the discourse, Ko and Moon (2014) found no empirical evidence to support a direct causal link between religiosity and corruption, suggesting that the connection might not be as linear as commonly assumed. This shows the possibility that religiosity alone may not suffice to predict anti-corruption intentions or moral behaviour. Meanwhile, Marquette et al. (2014) argued that while religion shapes individuals' condemnation of corruption, addressing corruption effectively requires framing it as a collective action problem. They suggested that religiosity, when integrated thoughtfully into anti-corruption strategies, could play a supportive role in cultivating ethical behaviour. These studies collectively indicate that while religiosity has the potential to influence anti-corruption intentions and morality, the relationship is not universally consistent. Instead, it may hinge on contextual, cultural, and institutional factors, underscoring the need for a nuanced understanding of how these elements interact within the specific context of accounting students. These insights align with the focus of this study, which seeks to explore how the

anti-corruption intentions of accounting students affect their morality, mediated by their religiosity.

Research Methods

Research Design and Sampling Procedure

The study adopted a descriptive research design, as emphasised by Siedlecki (2020), which seeks to identify and analyse factors potentially linked to the phenomenon under investigation. The design is both analytical and correlational, as it examines variables and their interrelationships, and it is cross-sectional, capturing data within a specific timeframe. A census method was used to include all final-year students in this field. The target population for this study comprised final-year accounting education students from the University of Cape Coast (UCC) and the University of Education, Winneba (UEW) as these students were selected due to their advanced knowledge of accounting principles and ethical frameworks. The study included 120 final-year students from UCC and 53 from UEW, ensuring comprehensive coverage of this group.

Instrumentation

The study employed a six-part, structured, closed-ended questionnaire to gather detailed information on the variables being examined. Section A focused on demographic data, including participants' age, gender, and institutional affiliation, to create a clear profile of the sample group. Section B utilised a 20-item scale, adapted from Katz and Schmida (1992), to measure students' religious involvement and beliefs. Ten of these items assessed religious beliefs, while the remaining ten evaluated participation in religious activities. In Section C, students' moral efficacy (i.e. their confidence in making ethical decisions) was measured using a 12-item scale adapted from Albaum and Peterson (2006), May et al. (2014), and Onumah (2019). Section D assessed moral meaningfulness, exploring how students prioritise moral values in their daily lives, with an 8-item scale adapted from May et al. (2014) and Ahinful et al. (2017). Section E focused on moral courage, using a 12-item scale adapted from Howard (2012), May et al. (2014), and Sonnentag and Barnett (2016), to evaluate students' ability to uphold moral principles under pressure. All variables were measured using a 4-point Likert-type scale, where respondents indicated their level of agreement with various statements. The scale was structured as follows: 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, and 4 = Strongly Agree. Lastly, Section F examined students' anti-corruption intentions through scenario-based vignettes, drawing on the concepts of corruption and anti-corruption in the literature (Doig and Riley, 1998; Wahyuni et al., 2015). The questionnaire was administered directly by the researchers after obtaining informed consent from all participants.

Data Processing and Analysis

The data analysis was conducted using a structural equation modeling (SEM) approach, specifically employing the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method. This technique focuses on maximising the explained variance of the dependent latent construct, distinguishing it from covariance-based SEM (CB-SEM), which prioritises reproducing the theoretical covariance matrix over explained variance. Farahani et al. (2010) further compared PLS-SEM with the Ordinary Least Squares (OLS) method, noting that while OLS minimises the sum of squared differences between observed data points and predicted values, PLS-SEM proves more accurate under certain conditions, such as small sample sizes, missing data, and multicollinearity. Recent studies, including updated guidelines by Hair et al.

(2019), have clarified when to apply and how to report PLS-SEM results. This method was chosen for the current study due to its widespread application in various fields, particularly management, accounting, economic and social sciences, as evidenced by prior research (Ringle et al., 2020; Bushashe, 2023; Kwarteng and Servoh, 2024).

Instrument Validation and Model Diagnostics
The validity and reliability of the constructs in the research model were evaluated, as detailed in Table 1. After model rotation using Smart PLS (v 4.1.0.9) software, adjustments were necessary since the initial values did not align with recommended standards in the literature (Hair et al., 2010). These items: *RA5, RA6, RA7, RA8, RA10, RB2, RB8, MC1, MC3, MC5, MC10, MC12, ME1, ME3, ME6, ME8, ME9, ME10, ME11, ME12, MM4*, and *MM6* were removed as they detracted from the model's overall validity and reliability. Even though a factor loading greater than .70 is ideal, lower loadings (< .70) are often acceptable in social science research (Vinzi et al., 2010). Decisions to remove items were guided by their impact on composite reliability and average variance extracted (AVE), ensuring thresholds were met (Hair et al., 2016). After these adjustments, the composite reliability for all constructs exceeded the .70 criterion, significantly enhancing the model's reliability. Although the AVE for religiosity and morality constructs fell below the .50 threshold, the AVE for anti-corruption intentions exceeded the recommended value (> .50). Additional loading values could have been removed to enhance the AVE for both religiosity and morality, as recommended, but these loading values were retained in line with the guidance of Hair et al. (2011), as they were deemed necessary for the model.

Furthermore, the confidence interval assessment for outer loadings confirmed that none included zero, indicating robustness. Consequently, all remaining items were retained in the analysis. As noted by Ringle et al. (2023), a model is deemed free from collinearity issues when all VIF values are below 5. Reliability was measured using Cronbach's alpha, rho_a, and composite reliability, with all constructs, except anti-corruption, meeting the .70 threshold (Wasko and Faraj, 2005). The rho_a values, which fell between Cronbach's alpha and composite reliability, further confirmed good reliability (Henseler et al., 2016). Convergent validity was deemed acceptable with AVE values above .500. Discriminant validity was confirmed through two methods: comparing the correlations across latent variables using the heterotrait–monotrait (HTMT) ratio of correlations (Henseler et al., 2015) and the square root of AVE (Fornell and Larcker, 1981). Both measures fell below the conservative criterion of .85, demonstrating strong discriminant validity (see Table 2).

The robustness of the path coefficients was evaluated against the reference value of .2, as recommended by Hair et al. (2011). As shown in Table 5, only one coefficient exceeded this threshold, indicating that robustness was observed in these specific relationships. Based on the estimated coefficient values and their corresponding t-values, the data demonstrated a good fit for estimating the model and testing the proposed hypotheses, particularly in terms of the structural relationships. The final models are illustrated in Figure 2.

Table 1

Validity and Reliability Analysis

Constructs	Items	Loadings	VIF	Alpha	rho_a	CR	AVE
Religiosity	RA1	.586	1.887	.887	.892	.906	.427
	RA2	.647	2.095				
	RA3	.690	2.734				
	RA4	.539	2.045				
	RA9	.643	1.530				
	RB1	.587	1.669				
	RB3	.713	2.137				
	RB4	.702	1.711				
	RB5	.665	1.767				
	RB6	.682	1.951				
	RB7	.729	2.316				
	RB9	.705	2.335				
	RB10	.572	1.890				
Morality	MC2	.545	1.488	.889	.893	.905	.361
	MC4	.596	1.753				
	MC6	.632	1.941				
	MC7	.568	1.847				
	MC8	.588	1.836				
	MC9	.657	1.799				
	MC11	.550	1.488				
	ME2	.665	1.856				
	ME4	.551	1.597				
	ME5	.591	1.715				
	ME7	.550	1.630				
	MM1	.610	1.843				
	MM2	.713	2.047				
	MM3	.548	1.525				
	MM5	.659	1.700				
	MM7	.576	1.627				
	MM8	.580	1.558				
Anti-Corruption Intentions	VG1	.689	1.203	.641	.717	.799	.573
	VG2	.705	1.300				
	VG3	.864	1.286				

Source: Field Survey (2025)

Table 2

Heterotrait–Monotrait (HTMT) and Fornell—Larcker Criterion

	Anti-Corruption Intention	Morality	Religiosity
Anti-Corruption Intention	**.757**	.338	.335
Morality	.272	**.601**	.708
Religiosity	.271	.642	**.653**

Source: Field Survey (2025)

Table 3

Determination Coefficient (R^2) and Predictive Relevance (Q^2)

	R^2	Q^2
Morality	.423	.048
Religiosity	.073	.052

Source: Field Survey (2025)

Table 3 presents the determination coefficient (R^2) and predictive relevance (Q^2) statistics for the structural model. According to Hair et al. (2019), the evaluation of the structural model involves assessing the R^2 values, which reflect the model's predictive accuracy indicating the contribution of each exogenous construct to the explained variance of endogenous constructs. The R^2 value for morality is .423, which indicates that 42.3% of the variance in morality is explained by the predictors in the model. Similarly, the R^2 value for religiosity is .073, showing that 7.3% of the variance in religiosity is accounted for by its predictors. These R^2 values suggest that the model has acceptable predictive relevance. The Q^2 values further confirm the model's predictive relevance. Morality has a Q^2 value of .048, which, based on Hair et al. (2013), falls within the range of small predictive relevance ($.02 \leq Q^2 < .15$). Religiosity, with a Q^2 value of .052, also demonstrates small predictive relevance, supporting the assertion that the model retains some predictive quality for these constructs.

Demography of Respondents

Table 4

Background Information of the Respondents

Demography	Subscale	Frequency	Percentages (%)
Gender	Male	110	63.60
	Female	63	36.40
Age	Below 25 years	124	71.70
	25 – 30 years	44	25.40
	Above 30 years	5	2.90
Institution	University of Cape Coast (UCC)	120	69.40
	University of Education, Winneba (UEW)	53	30.60

Source: Field Survey (2025)

From Table 4, the demographic profile of respondents is summarised in terms of gender, age, and institutional affiliation. In terms of gender distribution, the majority of the respondents were male, accounting for 63.6% (n = 110), while females constituted 36.4% (n = 63). Regarding age, most participants were below 25 years old, representing 71.7% (n = 124) of the sample, followed by those aged 25–30 years, who made up 25.4% (n = 44). Only a small

proportion of respondents were above 30 years, comprising 2.9% (n = 5). In terms of institutional affiliation, 69.4% (n = 120) of the participants were from the University of Cape Coast (UCC), while the remaining 30.6% (n = 53) were from the University of Education, Winneba (UEW). This distribution shows the diverse characteristics of the sample in terms of gender, age, and institutional representation.

Results

Table 5

Robustness of the Coefficients and Level of Significance of the Structural Relations

Hypotheses	Beta	SD	t-test	P-values
Anti-Corruption Intention -> Morality	.105	.073	1.449	.147
Religiosity -> Morality	.614	.072	8.534	.000
Anti-Corruption Intention -> Religiosity -> Morality	.166	.064	2.598	.009

Source: Field Survey (2025)

Table 6

Effect Size (F^2)

Hypotheses	F^2
Religiosity -> Morality	.605

Source: Field Survey (2025)

Key: .005 for small effects, .010 for medium effects, and .025 for large effects (Kenny, 2018)

H1: There is a statistically significant effect of the religiosity of accounting students on their morality.

The first hypothesis aimed to ascertain the substantial impact of the religiosity of accounting students on their morality. As evident by the results in Table 5, there is a statistically significant effect of the religiosity of accounting students on their morality (β = .614; t = 8.534; p = .000). From Table 6, the relationship between religiosity and morality shows a large effect size with an f² value of .605, which suggests that religiosity has a substantial impact on morality. Religiosity, with its large effect size, indicates that students who exhibit higher levels of religious commitment and adherence are more likely to uphold moral standards and ethical practices. These findings stress the importance of integrating religiosity and its associated values into ethical education frameworks for accounting students, as this can foster a strong moral foundation necessary for addressing ethical dilemmas in their future professional roles.

H2: There is a statistically significant effect of the anti-corruption intentions of accounting students on their morality.

The second hypothesis delved into examining the effect of the anti-corruption intentions of accounting students on their morality. From Table 5, the results indicated that there is no statistically significant effect of the anti-corruption intentions of accounting students on their morality (β = .105; t = 1.449; p = .147). This implies that merely intending to act against corruption does not necessarily translate into higher moral behaviour among accounting students. The finding suggests that while anti-corruption attitudes are essential, they may need to be supported by other factors, such as ethical education or practical reinforcement, to influence moral conduct effectively. The mere intent to combat corruption may not be sufficient to instill or enhance moral behaviour unless supported by other influential factors, such as education, training, or external influences like religiosity.

H3: There is a statistically significant effect of the anti-corruption intentions of accounting students on their morality as mediated by their religiosity.

The third hypothesis aimed to assess the effect of the anti-corruption intentions of accounting students on their morality as mediated by their religiosity. From Table 5, the results showed that there is a statistically significant effect of the anti-corruption intentions of accounting students on their morality as mediated by their religiosity (β = .166; t = 2.598; p = .009). This suggests that that religiosity enhances the impact of anti-corruption intentions on moral behaviour. In other words, the influence of anti-corruption intentions on morality becomes more pronounced when students are guided by strong religious values. This shows the integrative role of religiosity in reinforcing moral behaviour and suggests that cultivating ethical awareness through religious or value-driven frameworks can enhance the moral development of accounting students. This demonstrates that the presence of strong religious values can enhance the moral implications of students' anti-corruption intentions.
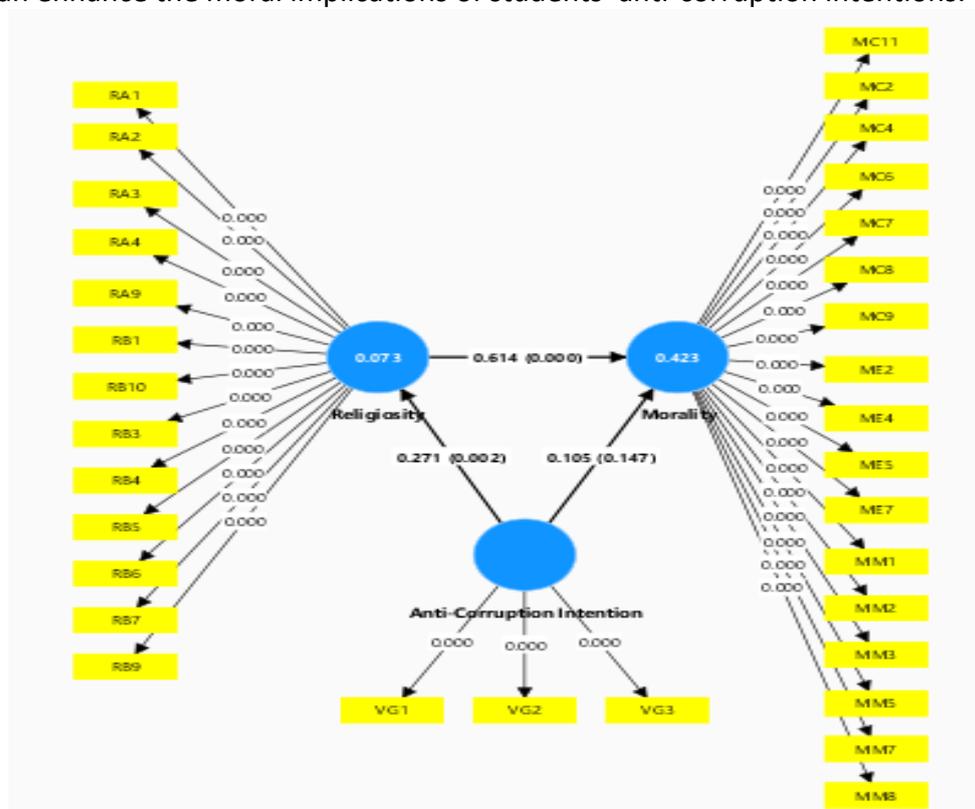

Figure 2: PLS – SEM Algorithm Results

Discussion
The findings from the study revealed that religiosity significantly influences the morality of accounting students, indicating a strong positive relationship between the two variables. This indicates that students with higher levels of religiosity are more likely to adhere to moral standards and exhibit ethical practices. These results align with Idris and Syachbrani's (2018) findings, which demonstrated that a religious educational background could significantly enhance moral judgments, suggesting that religiosity, particularly when supported by educational frameworks, fosters ethical development. However, these findings contrast with the conclusions of Burks and Sellani (2008) and Susanti and Setyorini (2021), who reported that religiosity did not significantly affect cognitive moral reasoning or moral judgment among accounting students. These disparities may stem from contextual differences, including

variations in religious practices, cultural norms, and the integration of religious principles within educational systems. The current study's findings suggest that religiosity may serve as a direct influence on morality in specific contexts, particularly when accounting students internalise religious teachings and values into their ethical decision-making processes. Kwarteng et al. (2024) provide a complementary perspective, indicating that while religiosity does not independently influence incorruptibility, it enhances the internalisation of ethical values when combined with ethics education. This suggests that the significant impact of religiosity observed in this study may be attributed to its potential integration with ethical education frameworks in the studied context. These frameworks may amplify the role of religious values in promoting moral awareness and decision-making among accounting students. Furthermore, the findings challenge Zubairu's (2016) conclusion that religiosity does not significantly differentiate moral competencies among students from diverse educational backgrounds. The substantial effect observed in this study implies that religiosity, when effectively nurtured and contextualised, can be a factor in moral development.

Again, the findings indicated that anti-corruption intentions among accounting students do not have a significant effect on their morality. This outcome shows a disconnect between having the intent to resist corruption and exhibiting moral behaviour. For instance, Isa and Abdullah (2021) found that personal norms, an aspect of morality, play a key role in influencing ethical behaviours, particularly in contexts involving corrupt practices. Their study emphasised that anti-corruption intentions, when paired with strong internalised moral norms, can lead to ethical decisions. This contrasts with the findings of this study, which suggest that mere anti-corruption intentions do not suffice to drive moral behaviour unless reinforced by other factors, such as ethical education or deeper moral convictions. Similarly, Rahman et al. (2023) observed that students expressed a strong moral aversion to corruption, which influenced their anti-corruption attitudes. While this suggests a connection between morality and anti-corruption intentions, the results of this study indicated that intentions alone may not directly enhance morality to translate attitudes into behaviour as it suggests that morality does not automatically follow from anti-corruption intentions.

Furthermore, the findings indicated that religiosity significantly mediates the relationship between anti-corruption intentions and morality among accounting students. This suggests that strong religious values enhance the effect of anti-corruption intentions on moral behaviour, stressing the integrative role of religiosity in shaping ethical conduct. Sulistyowati et al. (2022) noted the positive influence of religiosity on ethical awareness among accounting students, reinforcing the idea that religious beliefs serve as a moral compass. The findings of this study agree with their perspective, showing that religiosity bolsters the moral implications of anti-corruption intentions. The mediating role of religiosity reflects its capacity to heighten ethical sensitivity and reinforce the alignment between intentions and behaviour, consistent with Sulistyowati et al.'s argument. However, the broader discourse on religiosity and corruption reveals complexities. Gokcekus and Ekici (2020) observed a paradoxical relationship, noting that higher religiosity in societies sometimes correlated with increased corruption. This inconsistency suggests that religiosity's effect is highly context-dependent, influenced by societal, cultural, and institutional factors. While this study's results affirm religiosity's positive mediating role, they also imply that such influence may be more evident in individual-level analyses, as in the case of accounting students, rather than broader societal dynamics. Ko and Moon (2014) further complicated the discussion by finding no direct causal

link between religiosity and corruption, suggesting that the relationship is not inherently linear. However, the findings of this study show that religiosity, while not acting alone, serves as an important mediator when integrated into frameworks addressing anti-corruption intentions and morality. This reflects Marquette et al. (2014)'s argument that religiosity can shape attitudes toward corruption when framed within collective action strategies. Religiosity, as demonstrated in this study, does not operate in isolation but complements ethical awareness and moral behaviour.

Conclusion and Recommendation

The study concluded that religiosity serves as an ethical foundation, enabling students to approach moral dilemmas with principles that align with their faith. The influence of religiosity may vary depending on how students interpret and internalise their religious beliefs within diverse cultural and institutional contexts. It is recommended that educational institutions should design programmes that incorporate discussions on ethical values informed by religious and cultural principles by focusing on universal ethical concepts, such as honesty, accountability, and respect, which are common across various religions. Additionally, students should be encouraged to reflect on how their personal beliefs can inform their professional conduct, fostering a deeper commitment to moral behaviour in their future careers. Moreover, while accounting students may express a desire to act against corruption, such intentions alone do not necessarily translate into moral conduct. External factors such as institutional support, ethical education, and experiential learning are likely needed to bridge the gap between intentions and moral behaviour. It is recommended that educational institutions should enhance ethics education by incorporating practical approaches that focus on applying anti-corruption intentions in real-world scenarios. These might include case studies, role-playing exercises, and exposure to professional environments where ethical decision-making is key. Mentorship programmes that connect students with professionals who exemplify high moral standards could also help bridge the gap between intention and action. Finally, when accounting students' anti-corruption intentions are supported by strong religious values, they are more likely to exhibit moral conduct. This shows the role of religiosity as an ethical anchor that can strengthen the alignment between values and actions. It is recommended that educational institutions should integrate value-driven frameworks that incorporate religious or spiritual dimensions into their ethical training programmes. These frameworks should focus on guiding students to critically analyse ethical issues through both a moral and a professional lens. Workshops or seminars that explore the intersection of religious principles and professional ethics could further strengthen the moral resolve of accounting students. Collaboration with religious and community leaders may also help contextualise these teachings for greater relevance and impact.

Limitations and Suggestions for Further Studies

The limitation of the study was that the sample size and scope may restrict the generalisability of the findings. The study focused on accounting students from a specific institution, and the results might not apply to other student populations or disciplines. Furthermore, the cultural context in which the study was conducted may have influenced the outcomes. The understanding and impact of religiosity, as well as its role in shaping moral behaviour, may vary significantly across different cultural and societal settings. As such, the findings of this study may not be fully applicable to different regions or populations with different religious and cultural norms.

Given the limitations mentioned above, a direction for future studies is to expand the sample size and scope. Including students from different academic disciplines and universities would help determine whether the relationships observed in this study are consistent across various cultural contexts. A more diverse sample could also provide comparative insights into how religiosity influences anti-corruption intentions and moral behaviour in different societal and institutional settings. Further research could also explore other potential mediators that may influence the relationship between anti-corruption intentions and morality. Factors such as ethical education, personal experiences, or peer influences could play a significant role in shaping students' moral decision-making. In this regard, qualitative research methods, such as interviews or focus groups, could provide deeper insights into the lived experiences of accounting students, allowing for a more nuanced understanding of how religiosity and anti-corruption intentions translate into moral actions.

References

Addo, K. O. (2023). An exploratory study of police corruption in Ghana: why does it exist? *International Criminology, 3*(1), 52-62.

Ahinful, G., Addo, S., Boateng, F., Boakye, J. (2017). Accounting ethics and the professional accountant: the case of Ghana. *International Journal of Applied Economics, Finance and Accounting, 1*, 30-36.

Albaum, G., Peterson, R. A. (2006). Ethical attitudes of future business leaders: Do they vary by gender and religiosity? *Business and Society, 45*, 300-321.

Alva, E., Vivas, V., Urcia, M. (2021). Tolerance of future professionals towards corruption. Analysis through the attitudes of students of Lima's universities regarding situations related to ethics and morals. *Journal of Academic Ethics, 19*(2), 211-227.

Ariail, D. L., Smith, L. M., Khayati, A. (2025). Student and practitioner cheating: A crisis for the accounting profession. *Journal of Risk and Financial Management, 18*(5), 1-15.

Ataribanam, S. (2025). The role of spirituality, cultural traditions, and personal values in corrupt practices within Ghana's governmental institutions. *African Journal of Empirical Research, 6*(1), 135-147.

Avedzi, J. K. (2024). Report of the public accounts committee on the report of the auditor-general on the public accounts of Ghana (general government) for the year ended 31st December 2022. Accra: Government of Ghana.

Burks, B. D., Sellani, R. J. (2008). Ethics, religiosity, and moral development of business students. *Journal of Leadership, Accountability and Ethics, 49*, 1-22.

Bushashe, M. A. (2023). Determinants of private banks performance in Ethiopia: A partial least square structural equation model analysis (PLS-SEM). *Cogent Business and Management, 10*(1), 1-23.

D'Emidio, R. (2023). *Policing corruption or corrupted policing? A study of social norms and corrupt behaviour in the Ghana Police Service* (Doctoral dissertation, University of Sussex).

Doig, A., Riley, S. (1998). Corruption and anti-corruption strategies: Issues and case studies from developing countries. *Corruption and Integrity Improvement Initiatives in Developing Countries, 45*(62), 45-62.

Farahani, H. A., Rahiminezhad, A., Same, L. (2010). A comparison of partial least squares (PLS) and ordinary least squares (OLS) regressions in predicting of couples mental health based on their communicational patterns. *Procedia-Social and Behavioral Sciences, 5*, 1459-1463.

Fornell, C., Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research, 18*(1), 39–50.

Ghana Audit Service. (2022). *Report of the auditor-general on the public accounts of Ghana (General Government) for the year ended 31 December 2022*. Accra: Government of Ghana.

Gokcekus, O., Ekici, T. (2020). Religion, religiosity, and corruption. *Review of Religious Research, 62*(4), 563-581.

Guerrero-Dib, J. G., Portales, L., Heredia-Escorza, Y. (2020). Impact of academic integrity on workplace ethical behaviour. *International Journal for Educational Integrity, 16*(1), 1-18.

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E. (2010). *Multivariate data analysis*. New Jersey: Prentice Hall.

Hair, J. F., Jr., Hult, G. T. M., Ringle, C., Sarstedt, M. (2016). *A primer on partial least squares structural equation modeling (PLS-SEM)*. London: Sage Publications.

Hair, J. F., Ringle, C. M., Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice, 19*(2), 139-152.

Hair, J. F., Ringle, C. M., Sarstedt, M. (2013). Partial least squares structural equation modeling: Rigorous applications, better results and higher acceptance. *Long Range Planning, 46*(1-2), 1-12.

Hair, J. F., Risher, J. J., Sarstedt, M., Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review, 31*(1), 2-24.

Hauser, C. (2019). Fighting against corruption: Does anti-corruption training make any difference? *Journal of Business Ethics, 159*(1), 281–299.

Henseler, J., Hubona, G., Ray, P. A. (2016). Using PLS path modeling in new technology research: Updated guidelines. *Industrial Management and Data Systems, 116*(1), 2–20.

Henseler, J., Ringle, C. M., Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science, 43*(1), 115–135.

Howard, M. C. (2012). *What makes a king out of a slave? Courage. The creation of a social courage measure and implications for its use in organizations*. Masters thesis, The Pennsylvania State University, USA.

Idris, H., Syachbrani, W. (2018). Accountants moral judgement in religious and non-religious school backgrounds perspective. *Hasanuddin Economics and Business Review, 2*(2), 97-103.

Isa, S. M., Abdullah, Z. (2021, January). Intention for bribery among university students: The mediating role of personal norms. In *Proceeding National and International Conference* (Vol. 12, No. 1, p. 1).

Judge, W. Q., McNatt, D. B., Xu, W. (2011). The antecedents and effects of national corruption: A metaanalysis. *Journal of World Business, 46*(1), 93–103.

Katz, Y. J., Schmida, M. (1992). Validation of the student religiosity questionnaire. *Educational and Psychological Measurement, 52*, 353-356.

Kenny, D. A. (2018). *Mediation*. Retrieved from https://davidakenny.net/cm/mediate.htm.

Ko, K., Moon, S. G. (2014). The relationship between religion and corruption: are the proposed causal links empirically valid? *International Review of Public Administration, 19*(1), 44-62.

Kohlberg, L. (1973). Continuities in childhood and adult moral development revisited. In *Life-span developmental psychology* (pp. 179-204). New York: Academic Press.

Kohlberg, L. (1976). Moral stages and moralization: The cognitive-developmental approach. In T. Lickona (Ed.), *Moral development and behavior: Theory, research, and social issues* (pp. 31-53). Holt, Rinehart and Winston.

Kohlberg, L. (1984). *Essays of moral development. The psychology of moral development*. New York, Manhattan: Harper and Row.

Kohlberg, L. (1984). *Essays on moral development: Vol. 2. The psychology of moral development*. San Francisco: Harper and Row.

Kohlberg, L. (1994). Stage and sequence: The cognitive-developmental approach to socialization. In *The first half of the chapter is a revision of a paper prepared for the Social Science Research Council, Committee on Socialization and Social Structure, Conference on Moral Development, Arden House, Nov 1963*. Garland Publishing.

Kohlberg, L., Hersh, R. H. (1977). Moral development: A review of the theory. *Theory into Practice*, *16*(2), 53-59.

Kurniawan, A., Rizdkia, M., Umiyati, I., Mulyati, S., Sugiharto, B., Agnyoto, P. (2025). The influence of love of money, personal values, and ethical orientation on the ethical behavior of accounting students. *Quality-Access to Success, 26*(206), 1-10.

Kwarteng, J. T., Servoh, M. W. K. (2024). A reasoned action approach to understanding anti-corruption intentions among MBA (accounting) students in Ghana. *Heliyon, 10*(5), 1-10.

Kwarteng, J. T., Servoh, M. W. K., Betaken, M. B. (2024). Religiosity, ethics education and incorruptibility of accounting students. *Cogent Business and Management, 11*(1), 1-14.

Marquette, H., Pavarala, V., Malik, K. K. (2014). Religion and attitudes towards corruption in India: A collective action problem? *Development in Practice, 24*(7), 854-866.

May, D. R., Luth, M. T., Schwoerer, C. E. (2014). The influence of business ethics education on moral efficacy, moral meaningfulness, and moral courage: A quasi-experimental study. *Journal of Business Ethics, 124*, 67-80.

Onumah, R. M. (2019). *Ethics in accounting education and practice in Ghana*. Unpublished doctoral dissertation, University of Ghana, Ghana.

Otusanya, O. J., Lauwo, S., Ahmad-Khair, A. H. (2017). The culpability of accounting practice in promoting bribery and corruption in developing countries. *International Journal of Economics and Accounting, 8*(2), 106-137.

Piaget, J. (2013). *The moral judgment of the child*. Routledge.

Pitt, L. F., Abratt, R. (1986). Corruption in business—are management attitudes right? *Journal of Business Ethics, 5*(1), 39–44.

Rahman, R. A., Hasan, H. C., Ahmad, A., Abd Wahab, R. (2023). Students' perceptions toward corruption: Malaysian evidence. *Sciences, 13*(2), 126-135.

Ringle, C. M., Sarstedt, M., Mitchell, R., Gudergan, S. P. (2020). Partial least squares structural equation modeling in HRM research. The *International Journal of Human Resource Management, 31*(12), 1617-1643.

Ringle, C. M., Sarstedt, M., Sinkovics, N., Sinkovics, R. R. (2023). A perspective on using partial least squares structural equation modelling in data articles. *Data in Brief, 48*, 1-32.

Siedlecki, S. L. (2020). Understanding descriptive research designs and methods. *Clinical Nurse Specialist, 34*(1), 8-12.

Sonnentag, T. L., Barnett, M. A. (2016). Role of moral identity and moral courage characteristics in adolescents' tendencies to be a moral rebel. *Ethics and Behaviour, 26*, 277-299.

Sulistyowati, W. A., Yulianto, A., Komara, A. (2022). Maturity and religiosity in shaping accounting student's perception of business scandals. *JRAK, 14*(2), 213-225.

Susanti, R., Setyorini, D. (2021). The influence of business ethics education, religiosity, and locus of control toward student moral judgment. *Jurnal Pendidikan Akuntansi Indonesia, 19*(2), 34-43.

Tanzi, V. (1998). Corruption around the world: Causes, consequences, scope, and cures. *IMF Staff Papers, 45*(4), 559–594.

Transparency International (2020). *Corruption perceptions index 2020*. Transparency International: The Global Coalition Against Corruption. https://www.transparency.org/en/what-is-corruption.

Vinzi, V. E., Chin, W. W., Henseler, J., Wang, H. (2010). *Handbook of partial least squares: Concepts, methods and application*. Berlin, Germany: Springer.

Wahyuni, Z. I., Adriani, Y., Nihayah, Z. (2015). The relationship between religious orientation, moral integrity, personality, organizational climate and anti-corruption intentions in Indonesia. *International Journal of Social Science and Humanity*, *5*(10), 860-864.

Wasko, M. M., Faraj, S. (2005). Why should I share? Examining social capital and knowledge contribution in electronic networks of practice. *MIS Quarterly, 29*(1), 35–57.

Zubairu, U. M. (2016). The impact of attending religious schools on the moral competencies of accounting students. *Journal of Education and Learning (EduLearn), 10*(4), 355-366.