



Explanation of religious behavior and attitude and its impact on the judgment of accountants and auditors

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ABSTRACT

Decision-making in the organization is an important process that requires knowledge, work experience, knowledge of work processes, knowledge of managers' ability, ability to analyze, responsibility, and situational awareness. Therefore, the aim of the current research is to explain the religious behavior and attitude and its effect on the judgment of accountants and auditors in the year 2021. In terms of the purpose, the current research is an applied research, and in terms of the data collection method, it is a semi-experimental post-event research in the field of accounting and audit proof research, which research hypotheses were examined using PLS software. The research results indicate that there is a positive and significant effect between the research variables and religious attitudes have a close influence on the judgments of accountants and auditors. The fact that religious attitudes have a close effect on the judgment of accountants and auditors indicates that religious attitudes can have a greater effect on the work and moral obligations of people in the workplace.

Keywords: religious attitude, judgments of accountants, judgments of auditors.

1. Introduction

Every judgment decision that is made is made up of several factors of the environment and the decision space and the effects of the amount of information on the judgment. The environment and judgment space states that every judgment is made in a specific decision-making space, which is characterized by the collection of information, options, values and preferences raised at the time of judgment. The ideal environment for judgment is one where all possible information, all details, and all possible options are known. However, both information and options are a factor of pressure on obtaining a judgment because the time and effort to gather information and plan and examine the options is limited. The effects of the amount of information on judgment, some people have a habit of collecting a lot of information when making a decision so that they can make the right decision. When a large amount of information is collected, several other issues may arise. (Sims et al., 2017).

The auditing profession, like other professions, must follow certain behavioral principles. But the success in the profession may depend on the personality characteristics of people that facilitate the compliance and follow the principles of professional behavior. (Ziri and Peters, 2012). Social psychologists believe that the individual approach in moral judgments is related to two factors that express moral ideology, these two factors are idealism and relativism. Ethical ideology is a system of ethics that is used to make moral judgments and provides guidelines for making judgments and resolving behavioral issues that may be morally questionable. Moral ideology refers to a person's moral tendencies. People with an idealistic tendency and nature acknowledge absolute morality. This aspect of moral ideology assumes that there is always a possibility and probability that one can achieve one's goals. On the other hand, relativists tend to reject universal moral principles and have doubts about moral truths.

Many behaviors and actions of people in organizations and institutions are influenced by religious values and are rooted in ethics. Not paying attention to the spiritual spirit in the management of organizations, in societies like Iran, which is rich in spiritual values on the one hand, and on the other hand has a significant distance from advanced countries, can cause great problems for organizations and institutions. Examining the necessity of Islamic

accounting using the perspective of experts in the accounting profession in Iran indicates that the users of accounting information in Iran are interested in disclosing information in various fields such as compliance with Sharia standards, non-occurrence of financial fraud, compliance with anti-money laundering requirements, compliance with rights Workers and employees pay attention to consumer rights, maintain environmental requirements, pay attention to productivity, excellence and progress, do not waste and pay attention to product quality. (Dianti et al., 2015)

According to the above explanations, the main question of the research is what effect does religious attitude have on the judgment of accountants and auditors?

Theoretical foundations and research background

Audit judgment

Judgment is a process in which people think and comment on aspects related to the issue to be decided. Judgment has permeated the auditing profession. The primary assumption of auditors is that financial statements have been prepared fairly. Because auditors do not seek to discover crimes. The horizon of their mind is the verification of financial statements. One of the most important aspects of auditing is the judgments auditors make as part of their daily work. Despite the various tools and methods used, auditing is above all a judgmental process and auditors are required to make decisions and judgments in various fields. In this regard, all decision-making processes can potentially lead to judgment errors and, as a result, incorrect conclusions. There are no specific and effective methods to eliminate wrong judgments in auditing.

Misjudgments are often caused by mistakes in decisions. Therefore, to improve decision-making, errors in judgments must be identified and minimized (Rahimian, 2004).

According to experts, the answer to a large number of issues and ambiguities that are born from the nature of auditing can only be answered by relying on professional judgment (Nikkhah Azad, 1379).

Religious attitude

If we accept that a general and common purpose of preparing and presenting accounting information is to

provide a basis for economic decisions, we will accept that studying the behavioral dimensions of decision makers is necessary. Because behavioral dimensions have a direct impact on decisions. Religion is one of the most important aspects of behavior in religious countries like Iran. Behavioral aspects, including religious and ethical behavior, are important in developing and developing ethical approaches to decision-making and providing information in decision-making systems.

Hu (2009), looking at ethics studies in his research involving accounting professionals in Taiwan and measuring their sensitivity to ethics in relation to their religious affiliations, concluded that accountants' religious beliefs were significantly related to reasoning ability. Their logic is related.

Foreign research background

In a study, Alraba (2016) investigated the effect of the code of professional conduct on the quality of auditors' judgment. Professional judgment in Jordan A total sample size of 150 auditors in Jordan was selected to investigate the phenomenon of the study, out of 150 auditors, 142 auditors responded successfully. In this case, the questionnaire data collection method was preferred due to its suitability in collecting opinions, experiences and personal results. Regression analysis and advanced spreadsheet were used to analyze the collected data. This study showed that different aspects of auditors have different effects on their ability to detect any misstatements in accounting statements. For example, auditors' honesty, objectivity, and independence were found to be weakly correlated with the ability to detect financial misstatements. However, this study showed that all ethical aspects of the auditing profession, such as laws governing publicity rights, group designation, name and form of organization, as well as potential fees, have a significant impact on the auditor's capacity to detect financial statement misstatements.

Bemani and Royer (2022) believe that the auditor's judgment is one of the most vital and effective issues in auditing and making financial information decisions for users. Various studies have been conducted on the factors that obviously affect the auditor's professional judgment and professional commitment, most of them have investigated the effect of auditors' personal characteristics on their ethical judgment. In this research, the influence of ethical ideology, including

relativist and idealistic orientations, on the auditor's professional judgment with the mediating role of professional commitment has been examined. The essential data of this research was collected through a comprehensive questionnaire. The studied sample includes 270 questionnaires that were completed by the auditors. The results show that ethical ideology does not affect auditors' professional judgment, but rather affects their professional commitment. In addition, professional commitment affects the auditor's professional judgment.

The background of internal research

Saidi Garaghani and Naseri (2016) in a study in 2016 aimed to find an answer to the question whether the personality type of auditors has an effect on their professional judgment or not. The statistical population of this research is the auditors working in the auditing institutions of the country and the investigated sample includes 184 members of the society. The data needed to test the research hypothesis was collected through NEO questionnaire and Kaplan and Rickers tool and analyzed using SPSS 24 software. The results of the regression analysis show that among the NEO personality dimensions, only neuroticism has a positive and significant relationship with professional judgment. Other personality dimensions such as extroversion, flexibility, agreeableness and conscientiousness do not have a significant relationship with professional judgment.

Hasseh Yaganeh and Amouzad (2019) investigated the factors affecting the pressures on auditors and their professional (ethical) judgments in a research. The statistical methods of Pearson correlation, factor analysis, Student's t test and analysis of variance were used to test the research hypotheses. The statistical population of the research included all people working in auditing institutions, members of the public accountants' society, with the rank of senior auditor and above, and the sample number was estimated to be 192 people using Cochran's formula. The results of the findings showed that the size of the institution and the auditor's experience have an inverse relationship with the pressures on the auditors and a direct and significant relationship with their professional judgment.

Javadi et al. (1402) examined the side role of the components affecting the auditor's skepticism and

judgment, not just their direct relationship, a more suitable context for the comprehensive analysis of the dimensions of audit quality improvement. The aim of the current research is to investigate the mediating role of willingness to share knowledge on auditors' skepticism and judgment and to analyze the difference in results according to the auditor's place of employment. The necessary information for this research was collected through a questionnaire. The examined sample includes 492 questionnaires completed by auditors working in auditing institutions, members of the Iranian Certified Public Accountants Society and auditing organization in 2019. The results of the research showed that there is a negative and significant relationship between the dark personality traits and the auditor's professional judgment. Knowledge sharing and skepticism play a partial mediating role in the above relationship; And the place of employment of the auditor has a partial moderating role; And its effectiveness is more in the auditors working in the audit organization than the auditors working in the audit institutions that are members of the Iranian Certified Public Accountants Society.

There are many theories in the field of ethics. Among these theories is the moral ideology that was proposed by Forsythe in 1980 and has two dimensions of idealism and relativism. Flanagan and Clark (2007) believe that decision-making methods are beyond the standards and codes of professional conduct of accounting and auditing. In fact, this is an internal decision-making process that is always outside the control of prescriptive external organizational rules and ultimately determines the professional status of auditors and accountants. Accounting and auditing institutions will never be able to formulate rules that lead to good decisions. Decision-making models have been presented in many studies of behavioral sciences. Rust (1986) proposed a four-component model to describe ethical behavior. This model includes 1- moral sensitivity (the ability to recognize a moral problem), 2- moral judgment (the ability to analyze a moral problem and make a moral decision), 3- moral

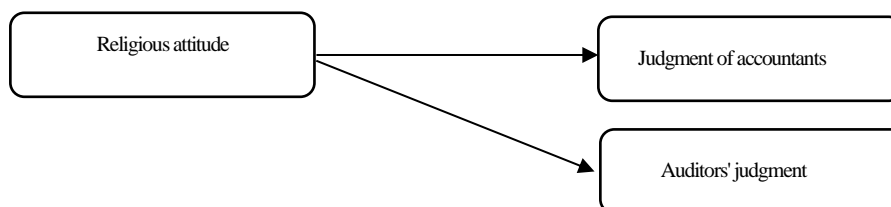
motivation (as an evaluation of competing factors involved in making a moral decision) and 4- moral character. (It is the moral qualities and courage that a person has when making moral decisions). Jones (1991) expanded the model of Rust (1986) and stated that in addition to the aforementioned, moral intensity also affects decision-making and moral behavior. Etzioni (1988) presented a model for decision-making that shows people as rational actors who are deeply influenced by their moral and emotional values.

At the theoretical level, prominent psychologists have had relatively different orientations towards religion. People like Freud, the founder of the school of psychoanalysis, and Alice, the founder of rational-emotional therapy, had a negative evaluation of the role and influence of religion on mental health and human behavior. But other people such as James, Jung, Allport, Maslow, Adler, Fromm, have spoken about the beneficial effects of religious beliefs with a positive attitude towards religion. At the research level, relatively contradictory results have been presented. Although the beneficial role of beliefs on human behavior has been acknowledged in the majority of research studies, in some cases the negative effects of religion on life have also been mentioned; But what is obtained from the review of various researches indicates the positive role of religion on different aspects of human life.

Religion seeks to play a role in creating and publishing spiritual and ethical guidelines in accordance with religious teachings and providing practical guidance for people involved in business related to ethical behavior. For example, the Interfaith Statement on Business Ethics has been developed to codify the moral and spiritual values of Christianity, Islam, and Judaism to set a number of principles that may be used as guidelines for international business conduct. (Statement of Interfaiths, 1999) Considering the important role of religion on people's behavior, this hypothesis can be put forward that:

Research hypothesis - religious attitude has an effect on the judgment of accountants and auditors.

Figure 1: Conceptual model of the research



Research Methodology

In terms of the purpose, the current research is an applied research, and in terms of the data collection method, it is a post-event semi-experimental research in the field of accounting and auditing. In this research, the comparative method is used to study the theoretical foundations of the researched variables in order to calculate the values of the desired variables based on appropriate methods, and after that, the meaningfulness of the relationship between the independent variables and the dependent variable is examined in the inductive method. According to the objectives and hypotheses of the research, a sample should be selected that, while being representative of the statistical population, helps the research in reaching correct and reliable results.

The statistical population of the research is all the members of the society of certified accountants of Iran, including certified accountants working in partner institutions, certified accountants working in auditing organizations, certified accountants working in member institutions, certified accountants working individually, and non-employed certified accountants. Since it was not possible to study the entire expected population, a random sample was selected using Cochran's formula at the 5% error level. For this purpose, the following relationship is used.

$$n = \frac{z^2 * p * (1 - p)}{e^2}$$

where in:

n: sample size,

Z: The normal distribution statistic at the 95% confidence level is equal to 1.96.

P: The success ratio is equal to 0.5

e: sample estimation error which is equal to 5%

According to the above relationship, the sample size is equal to 385 people.

In this research, in order to examine the face validity of the questionnaire, the items were identified according to the components extracted from the past valid researches, and professors and also a number of organizational experts at the level of managers of audit institutes were requested to assess the validity of the questionnaire. , comment. After reviewing and evaluating the questionnaire by the desired professors and experts, relevant amendments were applied to the questionnaire and its apparent validity was confirmed, and its compliance with social norms, the intended organizational environment, and research objectives were evaluated. Also, after collecting the data, SmartPLS software was used for factor analysis to check content validity. Cronbach's alpha method was used for the reliability of the test. To calculate the Cronbach's alpha coefficient, one must first calculate the standard deviation of the scores of each subset of the questionnaire questions and the standard deviation of the total questions (subsets), then obtain the alpha coefficient of each subset of questions using the following relationship:

$$r_{\alpha} = \frac{j}{j-1} \left[1 - \frac{\sum_{i=1}^j s_j^2}{\sigma^2} \right]$$

where in:

r_{α} = Cronbach's alpha coefficient

s_j = standard deviation of the jth subset

σ = total standard deviation

J = number of questionnaire questions

The present research was conducted based on the questionnaire method, which was used for the variable of auditors' judgment from 25 items and ethical components from 20 items.

Research variables and how to calculate them

The variables studied in this research were measured as follows:

Audit judgment

Auditing requires judgment. In other words, judgment is a duty that auditors perform their other duties based on. Because in the audit, the auditors gather evidence about the aspects related to the issue to be decided, think and make a decision, and such an action is considered a judgment. In order to operationalize this variable, the standard questionnaire of Scott and Bruce (2016), prepared for this purpose, will be used. In order to answer each of the above-mentioned questions, 5 options, very low, low, medium, high, and very high, are counted with numbers one to five, respectively.

Religious attitude

According to the definitions provided, religiosity is defined as having knowledge and belief in the One Lord, Prophets, the Hereafter, and divine decrees, and

having feelings towards God, saints, and God's servants, and committing and performing religious duties to draw closer to God. In order to measure the religiosity variable, the questionnaire provided by Khodayari Fard (2008) was used. In this questionnaire, which contains 102 statements, the respondents will be asked to express their agreement with each statement based on a 5-point Likert scale. In this questionnaire, people will be classified into two groups, people with more religious orientation and people with less religious orientation.

Research findings

Descriptive Statistics

In this section, descriptive indicators of the research variables have been presented.

In each of the factors of judgment, moral components, social relations and religious attitude, the relevant sub-factors are calculated according to the appropriate questionnaire and scoring them in the questionnaire related to auditors and reported in Table 2.

Table 1. Frequency distribution of respondents' demographic statistics

Abundance percentage	Abundance	Gender status
52/99	204	sir
38/43	167	Lady
63/3	14	no answer
100	385	Total
Abundance percentage	Abundance	work experience
	44	Less than 1 year
43/11	209	Between 1 and 3 years
28/54	94	Between 4 and 6 years
41/24	17	Between 7 and 9 years
4/42	8	More than 10 years
08/2	3	Not answered
0.78	385	Total

Table 2: Reliability and validity of research variables and components

row	variable	Components	Cronbach reliability of components, SPSS	Combined reliability of variables, PLS	Convergent validity (mean variance extracted)
1.	Religious attitude	Inner religious attitude	765/0	812/0	584/·
2.		External religious attitude	721/0		
3.	Judgment of accountants and auditors	-	742/0	845/0	566/·

As can be seen in table (2), in the cases, the average values of the extracted variance are more than 0.5 or sometimes they have a slight difference with it. Therefore, the measurement model has appropriate convergent validity. As can be seen in the model, all the values of the measures related to the current variable are higher than 0.5. Therefore, it can be said that the measurement model has sufficient reliability in the field of indicators of latent variables. In the above table, the probability values (P-values) for the markers are also shown. These values are usually introduced as reliability parameters related to confirmatory factor analysis because the relationships between indicators and latent variables have been determined in advance. As can be seen, all probability values are less than 0.05 and the research tool has adequate reliability. In addition to the above, the provided factor loadings are also used to examine the convergent validity of the

research tool. As can be seen, the value of Cronbach's alpha coefficient and composite reliability are shown in the above tables and it can be seen that these coefficients are all higher than 0.7. Therefore, the measurement model has good structural reliability.

Research hypothesis test

The results are presented below.

In the diagram, yellow rectangles represent items (questionnaire questions) and ovals represent hidden variables (factors related to each construct). The numbers on the arrows drawn between the latent variables and the items are the standardized factor loadings, and the numbers on the arrows connecting the two latent variables are the standardized path coefficients.

The fitted model is as follows:

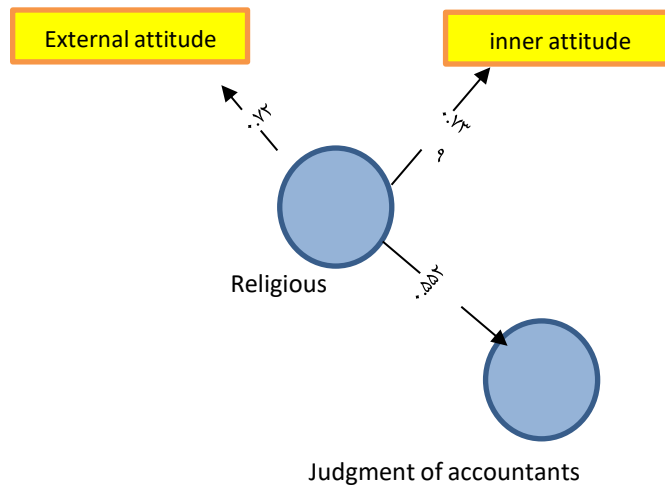


Figure 2: Output of the fitted model

Examining the appropriateness of each of the structures

After drawing the structural equation model and estimating the regression coefficients, the results of fitting the desired structural equation model are as follows:

In the discussion of investigating the factor loadings of latent variable constructs, the investigation of factor loadings is discussed. The fact that these values are more than 0.5 indicates the appropriateness of the target. As can be seen in all the structures, the

appropriate values for the operating loads have been obtained, so it can be said that the structures in question have a suitable structure.

Cronbach's alpha and composite reliability indexes are used to check the reliability of the constructs. The proximity of these indices to the value of 1 indicates the existence of reliability within the structures. Regarding these two indicators, China (1998) believes that the combined reliability coefficient is more reliable than Cronbach's alpha. In fact, the values of these coefficients should be more than 0.7. As can be

seen, the studied structures are also reliable in terms of these indicators.

Regarding validity, two types of divergent validity and convergent validity are discussed. Convergent validity refers to the AVE index, which expresses the correlation between items related to a construct. To confirm the existence of convergent validity, the AVE index is expected to be more than 0.5. In the studied

constructs, the existence of convergent validity between the items of each construct is confirmed.

Table-3. Examining factor loadings, reliability and convergent validity of research constructs

AVE	Composite reliability	Cronbach's alpha	factor load	Subagent name -	Name of main agent
					Judgment
.7553	.812	.735	.739	inner attitude	Religious attitude
			.728	External attitude	

Significant investigation of regression paths

In the following, the significance of the regression effects of the variables in question has been investigated.

According to the regression results, it can be seen that the variable of ethical components has a direct and

significant effect on the positive judgment of auditors. (The resulting p-value is lower than the error level of the test, i.e. 0.05, and also the calculated regression coefficient is positive). The regression coefficient of the effectiveness of moral components is equal to 0.552.

Table 4- Investigation of regression effects in the sample of Iranian auditors

p-value	Test statistics	standard error	Regression coefficient	independent variable
.042	1.950	.283	.552	Religious attitude

Discussion

In this research, the effect of religious attitude on the judgments of accountants and auditors has been investigated. For this purpose, the decision-making model of accountants and auditors was presented in the majority of regression and theoretical models, and then the relationship between the research variables was investigated. The role of professional accountants and auditors in today's societies is considered a key and undeniable role. The accounting profession has a distinct and significant role among other professions due to the fact that it has a great impact directly or indirectly on the lives of people in society and the life and survival of private and public organizations. The sensitivity of this role clearly clarifies the need to formulate and explain the professional code of conduct for the accounting and auditing profession and the professional behavior of its activists. The role and duty and responsibility of professional accountants and auditors towards the society requires them to observe the general principles of good ethics in all aspects and

to adhere to a coherent professional code of conduct in order to gain social recognition and respect, which is a requirement for activity in any specialized profession. get In the meantime, improving knowledge and awareness and increasing the level of education of male and female accountants and auditors will help to achieve this goal. It seems that it is necessary for accountants and auditors to keep pace with the changes and developments and not fall behind the caravan, sufficient awareness and insight, recognition of the moral values prevailing in the environment and flexibility towards the upcoming developments. Success in the organization is due to the creation and application of ethics management in the organization. The focus of business units to maximize profits, face competitive challenges, emphasize short-term results and provide diverse accounting and auditing services has placed accountants in an environment full of conflict and pressure, which has led to unethical consequences for them. In fact, the increasing complexity of organizations and the increase in the amount of unethical, illegal and irresponsible work in

the work environment have turned the attention of experts to the discussion of ethics and its various effects. Therefore, accountants and auditors must first know ethics and then, according to the conditions and atmosphere of each profession, learn and apply the special ethical components of that profession. Professional judgment is the result and the main gem of auditing, as a result, the quality of auditing depends on the quality of auditors' professional judgment. Achieving more favorable professional judgment requires identifying the key factors affecting auditors' judgment and decision making. In this research, some of these key concepts related to auditors' judgment and decision-making, taking into account individual characteristics and behavioral patterns of different decision-making models, were considered and explained. Attention to these concepts and the use and consideration of decision-making models lead to the improvement of the quality of judgment in different audit stages. At first, according to the supporting theories and previous research, hypotheses were formulated and related models were predicted by testing the proposed theoretical model and examining the relationships between the research variables in the initial models, the results indicated the high validity of the theoretical model and the proposed regression model.

As it was observed, there is a positive and significant effect between the research variables, religious attitude has a close influence coefficient on the judgment of accountants and auditors. This indicates that increasing the intensity of religious attitude leads to better judgment. Religious attitude can have a greater effect on the work and moral obligations of people in the work environment.

The conducted research shows the impact of accounting information on the decision-making process, including auditors' comments. The evidence shows the effect of factors such as gender, personality type, cognitive style, accounting and auditing environment on judgment and decisions. These factors have received less attention in accounting and auditing researches. A review of the decision-making literature suggests the following process for reaching a decision or solving a problem:

It seems that if everyone acquires and processes information in the same way, they arrive at the same decisions and solutions. But various investigations in psychology, accounting, management, marketing and

auditing show that people do not reach the same results in the stage of obtaining and presenting information. Therefore, it is suggested that experts do more research in the mentioned areas. Based on the theoretical foundations and the conducted research, the results of this research are in line with the research results of Saidi Garaghani and Naseri (2016), Alraba (2016) and Javadi et al.

The practical suggestions of this research are as follows:

- 1) According to the results of this research and the existence of a significant relationship between the judgments of accountants and auditors and religious attitude, it is suggested that accountants and auditors adhere to religious attitude in their judgments.
- 2) The shareholders are advised to choose the institutions that have more adherence to the religious attitude in choosing the audit institute in order to provide an unbiased audit report.

The following suggestions are made for future research:

- 1) Presenting the decision-making model of auditors based on the cognitive psychology approach.
- 2) Examining the effect of other effective components on auditors' judgment.

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