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## SURAT KETERANGAN

Nomor: 1314/UNUSA-LPPM/Adm-I/VII/2022

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Judul : *The Moderating Role of Religiosity on Ethical Behavioral Intention: Planned Behavioral Theory Approach*

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No. Pemeriksaan : 2022.07.28.398

Dengan Hasil sebagai Berikut:

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# The Moderating Role of Religiosity

*by Rizki Amalia Elfita*

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**Submission date:** 26-Jul-2022 11:23AM (UTC+0700)

**Submission ID:** 1875311993

**File name:** 7\_The\_Moderating\_Role\_of\_Religiosity.pdf (161.66K)

**Word count:** 6659

**Character count:** 36608

## The Moderating Role of Religiosity on Ethical Behavioral Intention: Planned Behavioral Theory Approach

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**Abstrak:** The study aims to examine the influence of perceived behavioral control on ethical behavioral intention and examine the moderating role of religiosity on the relationship between perceived behavioral control and ethical behavioral intention. This is quantitative research by adding discussing explanations. Data were obtained from 110 questionnaires distributed to auditors in public accounting firms located in Surabaya. The statistical analysis used is partial least square (PLS). The results of the study indicate that perceived behavioral control positively affects the ethical behavioral intention of auditors. Moreover, the results of the study show that religiosity has an influence on ethical behavioral intention, but it does not moderate the auditor's perception of behavioral control.

**Keywords:** perceived behavioral control, religiosity, ethical behavioral intention

### INTRODUCTION

Public accounting professions have honored the public trust for serving an assessment of financial statements. In carrying out the profession, public accountants are required to produce qualified audit reports following all applicable principles, standards, and laws. As stated in Public Company Accounting Oversight Board (PCAOB), in paragraph 2 of Auditing Standards 1001, an auditor has a responsibility to plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether caused by error or fraud. Not only find the error or fraud, but auditors must also communicate the fraud to management, the audit committee, and others (AS 1001 paragraph 79).

Unfortunately, fraud cases committed by company management involving auditors of public accounting firms frequently happen. In Indonesia, for example, PT Sunprima Nusantara Pembiayaan (SNP) Finance, a subsidiary of

Columbia Group, was manipulating their financial statements, and it was involving two public accountants; Marlina Public Accountant and Merliyana Syamsul Public Accountant, also Public Accounting Firms Satrio Bing Eny & Partners (SBE), under Deloitte - Indonesia entity. Based on SNP Finance's financial report, they issued an opinion "Fair without Exception". However, Financial Services Authority (OJK) showed a different result, stated that SNP Finance experiencing default payment of medium-term notes (MTN) which was not included in the report of SBE Public Accounting Firm (Hidayat, 2018). Earlier, a similar case was carried out by three Directors of PT Waskita Karya and two public accounting firms. The Ministry of State-Owned Enterprises deactivated two directors of PT Waskita Karya related to the case of manipulating financial statements in 2004–2008 when they will conduct an IPO in 2008 (Melinda, 2017).

Numbers of fraud that occur as well as the involvement of auditors arise due to a lack of

ethical awareness of auditors causing an ethical dilemma to emerge that directs auditors to take actions that are contrary to ethics. As stated by Ponemon (1990), ethics is the cornerstone of public accounting practice. This is following the previous research stated the fact that occurs in the various frauds always starts from unethical behavior (Dallas, 2002). It is also supported by CIMA (2002) as cited by Wilopo (2006) which states that a company with a low ethics standard is likely to have high accounting fraud risk. Therefore, auditors in public accounting firms need to improve their ethical behavior so that the number of frauds will decrease. Ethical behavior is defined as one that is both “legal and morally acceptable to the larger community,” whereas unethical behavior is defined as one that is both “illegal and unacceptable to the larger community” (Jones, 1991). It can be interpreted that ethical behavior is an action that can be accepted by a community and is not contradictory to moral values (Amalia, 2018).

In exploring human behavior, the Theory of Planned Behavior (TPB) is applied to explain various behaviors, including a study about ethical behavior. TPB has been used extensively to investigate and predict various types of workplace behaviors and is regarded as one of the widely employed theories among management researchers (Ferdous & Polonsky, 2013). Attitude, subjective norm, and perceived behavioral control are the three main constructs of TPB. Dreana (2012), quoted Lu et al. (2010) defines attitude as an evaluation of confidence if it should display the desired behavior. The subjective norm is an individual's subjective normative beliefs that to what extent the significant others will approve or disapprove of her/his performing the behavior (Cheung & Chan, 2000). The belief in ones' self, also known as perceived behavioral control, is a strong predic-

tor of decision-making in social settings (I. Ajzen, 1985). The perceived behavioral control is the perceived ease or difficulty of performing a behavior under different situations when the behavior may go beyond one's controllable aspects of predicting behavior directly or through intention (I. Ajzen, 2012).

In this study, we will use PBC as the main focus. PBC is the largest domain in the individual that is formed by cognitive factors that are owned by individuals. Knowledge becomes key in shaping the construct of perception of behavior so that good or bad behavior is determined by the merits of an individual's knowledge. Perception of control becomes a major construct for individuals who prioritize ways of thinking as a foundation in making a decision. PBC will encourage individuals to explore the knowledge they have, so it brings up the right behavior and decision for individuals.

In the era of highly business completion, more temptations will be faced by the auditors, so does the amount of pressure. According to the fraud triangle theory, the higher the pressure they face, the greater the intention to commit fraud. Therefore, we need a situational variable that can strengthen auditors' behavior control so that ethical behavior can increase. In this study, the variable being used is religiosity. The researchers have found a positive relationship between strong religion following ethical behavior. Religiosity has a clear impact on human behavior and attitudes (Weaver & Agle, 2002). Moreover, one of the most interesting socio-cultural value systems that have been proposed as relevant to ethical behavior in the workplace is religiosity (Singhapakdi, Vitell, Lee, Mellon, & Yu, 2013). McDaniel & Burnett (1990) defined religiosity as “a belief in God accompanied by a commitment to follow principles believed to be set by God.” Religiosity is

not a unidimensional concept (Allport & Ross, 1967); rather, it pertains to various elements of religion. It includes belief, practice, knowledge, experience, and the effects of those elements on daily activities (O'Connell & Connolly, 2008). It can be interpreted that religiosity is an understanding of beliefs that are manifested in daily behavior as a guide.

## LITERATURE REVIEW

### Theory of Planned Behavior

Ajzen and Fishbein (1980) introduced the TPB as the extension of the Theory of Reasoned Action (TRA), which provides a framework for understanding the factors that affect ethical behavioral intentions in the workplace. The TPB framework was first introduced by Ajzen & Sexton (1999), explaining three main constructs of TPB that direct behavioral intentions which are the attitude toward behavior, subjective norms, and perceived behavioral control. Attitudes toward behavior and subjective norms are two main constructs of TRA. Based on an earlier finding, attitude toward behavior and subjective norms have a strong impact on the intention to do and perform certain behaviors. This theory is then modified by adding PBC (I. Ajzen, 1988), which can be used to predict the probability of a successful behavioral attempt when the extent of resources and opportunity become realistic (Ajzen, 1985). Ajzen and Fishbein (1980) first demonstrated that the drivers of behavioral intention are attitudes and norms, but then they added that PBC not only influences behavioral intent but also affects actual behavior. It shows that TPB is more suitable for analyzing and predicting behavior intentions.

Many studies have applied TPB in various content domains such as smoking cessation (Norman, Conner, & Bell, 1999) alcohol abuse

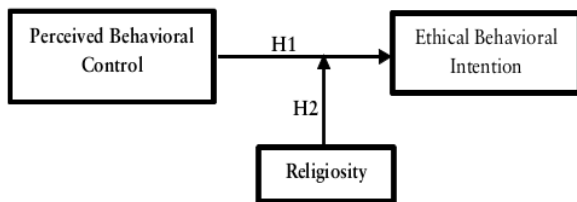
(Morrison, Gillmore, Simpson, & Wells, 1996), literary reading (Miesen, 2003), and so on. A study by Kashif et al. (2017) demonstrated that aspects of the Extended Theory of Planned Behavior (ETPB) can be successfully applied to the investigation of a developing country's bank managers' intention to behave ethically. They also found that the most important contribution to the literature lies with the incorporation of religiosity into the ETPB and the empirical testing of its effect on bank managers' intentions to behave ethically, which means religiosity plays an important role in shaping ethical behavior. In line with the previous research, we propose religiosity as an element moderating the effect of existing TPB constructs on ethical behavioral intentions. This statement is supported by Ajzen (2005) that religiosity is a strong predictor of behavior. The religious beliefs of an individual will influence his or her ethical decision-making process (Hunt & Vitell, 1986). Employees who score high on religiosity tend to exhibit higher levels of perceived behavioral control (Walker, Williams, Lombrozo, & Gopnik, 2012). With the higher levels of PBC, it is expected that it will help individuals to act or behave ethically. This statement is echoed with Weaver & Agle (2002), individuals who strictly follow religious principles score high on religiosity and are more likely to exhibit an attitude that fosters ethical intent.

### CONCEPTUAL FRAMEWORK

Of all the models that aim to predict human behavior the TPB (Ajzen, 1991) stands out for its being well-documented and applicable to a variety of decision-making processes, and it has been used extensively to investigate and predict various types of workplace behavioral intents (Kashif et al., 2017). The TRA and the

TPB propose that behavior is based on the concept of intention (Ajzen, 1991). The intention is the extent to which someone is ready to engage in a certain behavior or the likelihood that someone will engage in a particular behavior (Ajzen & Fishbein, 1980; Fishbein, 1967). As a general rule, the stronger the intention to engage in a behavior, the more likely should be its performance (Ajzen, 1991).

Perceived behavioral control is a personal characteristic that refers to people’s perceptions of their ability to perform a given behavior (Kashif et al., 2017). As stated in the theory of TPB by Ajzen (1991), PBC together with behavioral intention can be used directly to predict behavioral achievement. If someone’s PBC is increasing, it means that he has more control over his perceptions to perform a behavior and it is expected to increase the ethical behavior intention. This statement is supported by the previous research by Kashif et al. (2017), which stated that perceived behavioral control influences positively ethical behavioral intentions. We also include religiosity as a moderating variable, since religiosity is proven to shapes people’s self-identity which increases perceived behavioral control (Kashif et al., 2017). Also, a finding from Walker et al. (2012), employees who score high on religiosity tend to exhibit higher levels of perceived behavioral control. With the inclusion of religiosity, it is expected that religiosity can increase the level of PBC in shaping an ethical behavioral intention. The correlation of all variables is presented below.



As in the original TRA, a central factor in the TPB is the individual’s intention to perform a given behavior (Ajzen, 2012). The theory also mentioned that intentions are assumed to capture the motivational factors that influence behavior. As a general rule, the stronger the intention to engage in behavior, the more likely it should be performed (I. Ajzen, 2012). The theory of TPB by Ajzen (2012), stated that PBC, together with behavioral intention, can be used directly to predict behavioral achievement. Auditors that have good control inside themselves due to sufficient knowledge, confidence, and accuracy of perception will create better independence that will cause auditors to have a better respect for the ethics applied in the workplace, and they tend to behave more ethically. Also, auditors who are capable of making a consideration based on ethics can make good decisions based on applied ethics (Agustia et al., 2018).

The explanation above is also supported by the previous research by Kashif et al., (2017), which stated that perceived behavioral control influences positively ethical behavioral intentions. Also a study by Henle (2009) explaining the effect of perceived behavioral control on intentions to behave ethically in the workplace. However, there is a different result comes from Angraini (2016), who found that perceived behavioral control has a negative impact in moderating the relation of an attitude and intention to convey fraud. We, hereby, controlling all socio-demographic elements except age and gender and test the following hypothesis:  
 H1: Perceived behavioral control positively affects the ethical behavior of auditors.

Based on some previous findings, religiosity is found to be linked to ethical behavior intention. This statement is supported by Hunt & Vitell (1986), the religious beliefs of an individual will influence his or her ethical deci-

sion-making process. It has been argued that religious practices strengthen faith, that faith helps people maintain moral standards and that high levels of individual morality make an overall ethical social setting (Wichester, 2008). In other words, individuals that believe in religion and applied it in their daily lives tend to have better control over moral standards that lead to the performance of ethical behavior. It also can be interpreted that religious individuals have better control over their perception so that the intention of doing ethical behavior can increase.

This is in line with previous research, which stated that employees who score high on religiosity tend to exhibit higher levels of perceived behavioral control (Walker et al., 2012). The reverse has also been found to be true: people exhibiting higher levels of perceived behavioral control were found to be more likely to be influenced by religious teachings and practices (Welch et al., 2006). Moreover, perceived behavioral control is influenced by people's orientation towards religious beliefs which in turn affect their ethical intentions (Vohs, 2017). Finally, a study by Kashif et al. (2017) reveals that injunctive norms and perceived behavioral control better predict the ethical intentions of those managers who exhibit higher levels of religiosity. Based on the findings above, we integrate all the statements and test the hypothesis:

H2: Religiosity strengthens the influence of the auditors' perception of ethical behavioral control.

## RESEARCH METHODOLOGY

The type of research used in this study is a quantitative research. This study is using quantitative research type because it aims to know the influence of one variable on another variable. This research is using primary and secondary data.

Sources of data were obtained from the answers to the questionnaires that have been filled by auditors from public accounting firms in Surabaya. Secondary data is obtained indirectly through the media collected such as journal data as well as the results of previous studies that discuss a similar topic. All the variables were measured on a five-point Likert scale. Participants were asked to show their level of agreement with a scale range from 1 = "strongly disagree/most unlikely" to 5 = "strongly agree/highly unlikely". In measuring all the variables, respondents will be asked to provide opinions based on the five questions below.

Tabel 1 Questionnaires Model

Constructs	Variables
Perceived behavioral control	My intention is to do a good job in the organization Overall, I have much control in doing my job in the organization It depends mostly upon me to do my job I am very confident that I would be able to do my job in this organization
Ethical behavior	I have to live and apply the accountant's code of ethics with a full sense of responsibility I must carry out professional service following the relevant technical professional standards In carrying out my duties, I have to be objective in expressing things that according to belief and consideration I have an obligation to ensure that staff under my supervision and those who are asked for their advice and assistance are respecting the clients' confidentiality
Religiosity	I regularly pray five times a day I have a great sense of God's presence It is important for me to spend more time on religious activities I live my life according to my religious beliefs I follow a religion because it gives me more comfort in times of trouble and sorrow

Source: Kashif et al. (2017) and Rahman (2012)

The population of this study is all public accounting firms in Surabaya, with a total of 45 firms. Based on the population, the sample used in this study is junior and senior auditors in the public accounting firm. This sample is taken based on the codes of ethics according to IAI

that are expected to be applied in carrying the jobs by junior and senior auditors.

The data in this study is processed using a partial least squares structural equation modeling technique using WarPLS 5.0, analysis software that can be used to test complex models with latent variables (Ringle, 2005). To test the interaction between independent variables and moderating variables as well as the effect of these interactions on the independent variables, we use the MRA technique which is carried out in two stages. The stages of MRA testing are shown in the analysis model below.

Model 1: Model including independent variable (moderation variable is not involved)

$$EBI = \beta_1 PBC + \epsilon_1 \dots \dots \dots (1)$$

Model 2: Model including moderation variable (involving moderation variable)

$$EBI = \beta_2 PBC + \beta_3 R + \epsilon_2 \dots \dots \dots (2)$$

Model 3: Moderated Regression (involving moderation variable and interaction)

$$EBI = \beta_4 PBC + \beta_5 R + \beta_6 PBC * R + \epsilon_3 \dots (3)$$

Notes:

- β : Coefficient
- PBC : Perceived behavioral control
- EBI : Ethical behavioral intention
- R : Religiosity
- ε : Error

## RESULT AND DISCUSSION

The unit of analysis in this study were auditors in public accounting firms located in Surabaya, with a total of 45 firms. This research used a saturated sampling method for sample selection, therefore all public firms located in Surabaya were included as a sample.

In carrying out this research, respondents were 110 auditors from different public accounting firms located in Surabaya. Character-

istics of this research include the gender and age of auditors. There were 58 males or 52.7% and 52 females or 47.3% of total respondents. This can be concluded that most of the respondents were males. The data also shows that most respondents were mostly below 30 years old with the number of 78 respondents or 70.9%. Meanwhile, groups aged 30–40 were only 25 or 22.7%, and the last is group aged above 41 years old with only 7 respondents or 6.4% of the total number.

Hypothesis testing in this research is using moderated regression analysis (MRA). This testing aims to determine the effect of religiosity with the perceived behavioral control on ethical behavioral intention. The positive regression coefficient indicates the direct change between the independent variable and the dependent variable. Conversely, the negative regression coefficient indicates a change in the opposite direction.

Table 2 Hypothesis Testing Result

Variable	Model I		Model II		Model III	
	Coeff	p-value	Coeff	p-value	Coeff	p-value
PBC	0.412	<0.001	0.239	0.004	0.232	0.006
RLG	-	-	0.606	<0.001	0.562	<0.001
PBC*RLG	-	-	-	-	-0.139	0.066
Adjusted R <sup>2</sup>	0.162		0.498		0.511	

Source: Research data, processed 2019

In model 1, the regression coefficient for the perceived behavioral control variable is 0.412. Therefore, if the perceived behavioral control has increased once, then the ethical behavioral intention will increase 0.412 times, assuming other variables or constant or unchanged. The coefficient determination testing in model 1 is 0.162 or 16.2%. This indicates that ethical behavioral intention can be explained as big as 16.2% by perceived behavioral control, while the remaining 83.8% can be influenced and explained by other variables that are not used in this research. In this model, the perceived behavioral control

variable has a p-value of  $< 0.001$ . It means that the perceived behavioral control has a significant effect on ethical behavioral control because the significant value is less than 0.05.

In model 2 involving moderation variable religiosity, the regression coefficient for perceived behavioral control is 0.239. Therefore, if the perceived behavioral control has increased once, then the ethical behavioral intention will increase by 0.239 times, assuming other variables or constant or unchanged. The regression coefficient for religiosity is 0.606, which means, if religiosity increase once, the ethical behavioral intention will increase 0.606 times, assuming other variables are constant or unchanged. The coefficient determination testing in model 2 for moderating religiosity is 0.498 or 49.8%. This indicates that ethical behavioral intention can be explained as big as 49.8% by perceived behavioral control and religiosity, while the remaining 50.2% can be influenced and explained by other variables that are not used in this research. In this model, the perceived behavioral control variable has a p-value of 0.004 and religiosity has  $< 0.001$ . It means that the perceived behavioral control and religiosity have a significant effect on ethical behavioral control because the significant value is less than 0.05.

In model 3 involving moderation variable religiosity and the interaction, the regression coefficient for perceived behavioral control is 0.232. Therefore, if the perceived behavioral control has increased once, then the ethical behavioral intention will increase by 0.232 times, assuming other variables or constant or unchanged. The regression coefficient for religiosity is 0.562, which means, if religiosity increase once, the ethical behavioral intention will increase 0.562 times, assuming other variables are constant or unchanged. The regression coefficient for the interaction of perceived behav-

ioral control and religiosity is -0.139. It means that if the interaction between perceived behavioral control and religiosity has increased once, the ethical behavioral intention will decrease by 0.139, assuming other variables are constant or unchanged. The coefficient determination testing in model 3 for moderation variable religiosity and the interaction is 0.511 or 51.1%. This indicates that ethical behavioral intention can be explained as big as 51.1% by perceived behavioral control and religiosity, while the remaining 48.9% can be influenced and explained by other variables that are not used in this research. In this model, the perceived behavioral control variable has a p-value of 0.006, religiosity has  $< 0.001$ , and the interaction between perceived behavioral control and religiosity has 0.066. It means that these variables have a significant effect on ethical behavioral control, except the interaction between perceived behavioral control and religiosity because the p-value is higher than 0.05.

#### Perceived Behavioral Control Positively Affects Ethical Behavior

Hypothesis 1 (H1) stated that perceived behavioral control positively affects the ethical behavior of auditors. The results show that perceived behavioral control can positively affect the ethical behavior of auditors. It can be seen from the p-value of perceived behavioral control with  $0.001 < 0.05$ . Therefore, hypothesis 1 (H1) is accepted.

The results show that good perceived behavioral control can increase the auditor's perception to behave ethically. Perception of control is a major construct for individuals who prioritize ways of thinking as a foundation in making a decision. Good perceived behavioral control in auditors will give them the ability to consider good and bad behavior. Thus, that will

minimize ethical dilemmas inside themselves. The lack of ethical dilemmas of individuals will encourage them to perform good behavior. It is important for auditors that prioritizing judgment in fulfilling their job to have the ability to make good decisions and take action. Based on the results, auditors who perform ethical behavior tend to have a high level of control over their job and they also feel confident with their work because they think that they have the responsibility in keeping the public's trust.

6 According to the planned behavior theory, PBC not only influences behavioral intention but also affects actual behavior (Ajzen and Fishbein, 1980). If someone has sufficient knowledge about PBC, and they have control over a situation, they will be more likely to perform a behavior. Also, from Barua (2013), the behavioral achievement of PBC depends upon confidence (i.e., the feeling or belief that one can rely on something) and accuracy of perception (i.e., intuitive understanding and insight). The higher the level of PBC, it will also increase the intention to perform ethical behavior. Auditors need to perform ethical behavior. An auditor commits unethical actions, so this will damage the public's trust in the auditor profession (Nugraha & Dinanti, 2018).

This is under the previous research by Henle, Reeve, & Pitts, (2010) explaining the effect of perceived behavioral control on intentions to behave ethically in the workplace. Also, research by Kashif et al., (2017), stated that perceived behavioral control influences positively ethical behavioral intentions.

#### **Religiosity Strengthens the Influence of the Auditors' Perception of Ethical Behavioral Control**

Hypothesis 2 (H2) stated that religiosity strengthens the influence of the auditors' perception of ethical behavioral control. The result

shows that religiosity did not have a significant influence on the auditor's perception of ethical behavioral control. It can be seen from the p-value of the interaction between perceived behavioral control and religiosity is  $0.066 > 0.05$ . Therefore, hypothesis 2 (H2) is rejected.

The results show that religiosity does not moderate the perception of ethical behavioral control. Religiosity is measured by the amount of prayer, involvement in religion-related activities, and faith in God. Religiosity is attached to individuals and will not be affected under any circumstances. With the existence of religiosity within themselves, it will shape an individual's morality, and it will be easier for them to determine which actions are good and bad so they have good control in making decisions. However, since religiosity and perception of control are two different things at the same level. When religiosity increases, internal control will not change significantly. Religiosity will only affect ethical behavior, but it will not strengthen the relationship between perceived control and ethics that are performed.

The perception to behave ethically also can be affected by other factors. Many researchers who applied the theory of the fraud triangle have emphasized the aspect of behavior in relating unethical behavior (Cohen, Ding, Lesage, & Stolowy, 2010). Cressey (1950, 1953) stated that fraud occurs because of the existence of all elements of the triangle of fraud (pressure, opportunity, and rationalization), as (Dorminey, A.S., M.-J, & R.A., 2010) stated. The first condition is pressure (or motivation to commit fraud, where a fraud perpetrator may have pressure to commit fraud, such as pressure to attract external financing at a low cost (Dechow et al., 1996). The second condition is the existence of an opportunity to commit fraud, for example, poor internal control of a com-

pany. The third condition is rationalization by the perpetrator of the fraud. Fraud will not be committed if the perpetrator is unable to justify his fraudulent act. (Aris et al., 2013). Therefore, religiosity might not affect the perception of behavioral control because there are still some other factors that are not explained in the Theory of Planned Behavior.

This result is echoed with the previous research by Kidwell, Stevens, & Bethke (2013) there is no relationship between religiosity and ethical judgments of the manager. Also, some previous studies have found there is no difference between religious and non-religious individuals on unethical behaviors (e.g., Suzanne Hood, Peter Kelley, 1996). Taken together, all the findings support research by Hood et al., (1996: 341), he had a view that religion and ethics are like “something of a roller coaster ride” so that it is difficult to define conclusions about the relationship (Weaver and Agle, 2002).

## CONCLUSION

Based on the results, auditors need to behave ethically because their job is involving the public's trust. Having good perceived behavioral control is important for auditors that prioritizing judgment in fulfilling their job so that they can make good decisions and take action. Knowledge can be one of the drivers of perceived behavioral control. To have good behavioral control, sufficient knowledge is required by auditors such as understanding the accountant's code of ethics and the regulations. With sufficient knowledge, auditors will be more confident in carrying out their duties so that it will minimize the ethical dilemmas that arise, and they will do their job better in the organization.

Besides, religiosity is something that also can affect ethical behavior because religiosity is at-

tached to individuals and will not be affected under any circumstances. Religion is needed in every aspect of life, including in auditors' life. In a stressful work environment, religiosity can give more comfort in times of trouble and sorrow. However, religiosity will not strengthen the relationship between perceived control and ethics performed because religiosity and perception of control are two different things at the same level.

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