

The Influence of Understanding the Accountant's Professional Code of Ethics, Intellectual Intelligence, and Ethics Education on Auditor Ethical Behavior at Public Accounting Firms in East Jakarta and South Jakarta

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Abstract

This study examines the influence of understanding the accountants' professional code of ethics, intellectual intelligence, and ethics education on Auditors' ethical behavior. Using a quantitative associative approach, data were collected through questionnaires from auditors working at Public Accounting Firms in East Jakarta and South Jakarta and analyzed using PLS-SEM with SmartPLS 3. The results indicate that all three variables positively and significantly affect Auditors' ethical behavior, with understanding the professional code of ethics having the strongest influence. The structural model explains 54.2% of the variance in ethical behavior, demonstrating satisfactory explanatory power. These findings support the Theory of Planned Behavior and provide practical implications for public accounting firms, professional organizations, and higher education institutions to strengthen ethics education, improve Auditors' understanding of the professional code of ethics, and enhance intellectual competencies. This study also contributes to the literature by providing empirical evidence from professional auditors in Indonesia, addressing the limited research on practitioner-based ethical behavior.

Purpose:

This study aims to examine the influence of understanding the accountants' professional code of ethics, intellectual intelligence, and ethics education on the ethical behavior of auditors. The study is motivated by the increasing number of ethical violations in the auditing profession despite the implementation of professional ethical standards and ethics education, highlighting the need to identify the factors that promote ethical behavior among professional auditors.

Design/methodology/approach:

This research employed a quantitative associative research design using a survey method. Primary data were collected through structured questionnaires distributed to auditors working at Public Accounting Firms (KAP) in East Jakarta and South Jakarta. Respondents were selected using a purposive sampling technique based on predetermined criteria. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3, including assessments of the measurement model, structural model, and hypothesis testing through the bootstrapping procedure.

Findings:

The findings reveal that understanding the accountants' professional code of ethics, intellectual intelligence, and ethics education each have a positive and statistically significant influence on auditors' ethical behavior. Among these variables, understanding the professional code of ethics demonstrates the strongest influence. Furthermore, the structural model explains 54.2% of the variance in auditors' ethical behavior, indicating that the proposed model has satisfactory explanatory and predictive power.

Practical implications:

Theoretically, this study extends the application of the Theory of Planned Behavior by demonstrating that cognitive, educational, and ethical factors significantly shape auditors' ethical behavior. Practically, the findings provide valuable insights for Public Accounting Firms, professional accounting organizations, and higher education institutions to strengthen ethics education, enhance auditors' understanding of the professional code of ethics, and develop intellectual competencies as strategic efforts to improve ethical conduct within the auditing profession.

Originality/value:

This study contributes to the literature by examining the combined effects of understanding the professional code of ethics, intellectual intelligence, and ethics education on the ethical behavior of professional auditors rather than accounting students. Focusing on auditors employed in Public Accounting Firms in East Jakarta and South Jakarta provides empirical evidence from real professional settings, addressing the limited research on practitioner-based ethical behavior in the Indonesian auditing context.

Paper type: empirical/review/conceptual and viewpoints

Keywords: Auditor ethical behavior; professional code of ethics; intellectual intelligence; ethics education; public accounting firms; PLS-SEM

1. Introduction

The accounting profession specifically that of the auditor plays a fundamental and strategic role in upholding the integrity, transparency, and credibility of an entity's financial information. Public trust in financial statements relies heavily on the quality and independence of auditors in the performance of their duties (Tahaku et al., 2024). In this context, auditors are required not only to possess technical competence but also to demonstrate a strong commitment to moral values and professional ethics. Ethical auditor behavior goes beyond mere compliance with formal rules; it reflects moral principles rooted in the public interest. Auditor integrity serves as the cornerstone of the credibility of audited financial statements, which in turn contributes to financial system stability and capital market efficiency, while supporting rational economic decision-making by stakeholders including regulators, investors, and the general public (Parsimin et al., 2023).

However, in recent years, the auditing profession has come under critical scrutiny due to a rise in ethical violations at both national and international levels. Despite the existence of formal mechanisms such as codes of ethics, ethics education, and professional training unethical practices remain frequent (Sihaloho et al., 2024). Data from the International Federation of Accountants (IFAC) indicates that, as of December 2022, 132 of its 137 member jurisdictions had adopted the International Code of Ethics for Professional Accountants (IESBA Annual Report, 2022). Yet, this widespread adoption has not fully guaranteed ethical compliance in practice. Recent studies highlight common violations such as financial statement manipulation, conflicts of interest, the presentation of misleading information, and failures to maintain auditor independence (Siregar, 2025). The ACFE (2020) reports that global losses resulting from fraud stemming from ethical breaches exceed USD 3.6 billion annually. Consequently, the IFAC and IESBA are advocating for enhanced ethics education and the enforcement of professional discipline as mitigation measures.

In Southeast Asia, there is a significant upward trend in formal compliance with professional ethical standards. A global integrity survey by Moosha (2025) found that 71% of respondents from the region stated their organizations had strengthened internal integrity and compliance systems a figure well above the global average of 49%. These reforms encompass various initiatives, such as the implementation of the Auditor General's Act, the strengthening of anti-corruption laws, and the adoption (albeit not yet comprehensive) of the IFAC's International Code of Ethics for Professional Accountants. Nevertheless, these regulatory improvements are not yet fully reflected in organizational culture. The same survey revealed that 44% of respondents believe top management tolerates unethical behaviour a rate higher than the global average of 31%. This fact indicates a gap between the stated ethical values of the organization and the implementation of those values in daily practice (Fomina et al., 2024).

The phenomenon known as the "say-do gap" the disparity between an organization's commitment to ethical values and their actual implementation is becoming increasingly evident in Southeast Asia (Kessey, 2023). A primary driver of this issue is the involvement of external parties in integrity breaches. Moosha (2025) notes that approximately 84% of ethical violation incidents in the region involve third parties, such as vendors or business partners. Pressure from superiors and incentive structures also contribute to misconduct: 20% of employees indicate a willingness to overlook ethical violations if instructed by a superior, while another 21% would do so for the sake of a bonus or promotion. Consequently, despite the strengthening of regulatory frameworks and compliance systems, there remains a need to reinforce internal corporate ethical cultures. Key recommendations include strengthening the "tone at the top," enhancing leadership accountability, implementing secure whistleblowing systems, and fully integrating ethical values into business decision-making processes.

At the national level, the state of public integrity in Indonesia can be gauged by trends in the Corruption Perceptions Index (CPI). According to the (Corruption Eradication Commission (KPK)., 2024), Indonesia's CPI score rose from 34 in 2023 to 37 in 2024, resulting in an improved global ranking moving from 115th to 99th place out of 180 countries. Nevertheless, this score remains below the global average of 43 points (Sustain, 2025). Data from The Global Economy (2024) reflects that perceptions of corruption in Indonesia's public sector remain poor. This is further corroborated by the World Bank's Worldwide Governance Indicators (WGI), which show that Indonesia's "Control of Corruption" indicator actually declined from -0.43 (2022) to -0.49 (2023), even though the "Regulatory Quality" indicator improved from 0.21 to 0.30. This means that improvements in regulation have not been matched by progress in controlling corruption, which impacts perceptions regarding the credibility and integrity of the accounting profession in Indonesia.

Ethics education for accountants is another factor underpinning the professional character of auditors. Ethics education in higher education aims not only to transmit theoretical knowledge

but also to cultivate a moral mindset and critical awareness among students before they enter the profession. Research by Teras et al. (2024) and Ghea Ardilia (2022) found that ethics education positively influences the propensity for ethical behavior among accounting students. However, the effectiveness of this education is often tested when auditors encounter real-world work environments characterized by performance target pressures. This gap suggests that ethical concepts learned in the classroom may not always translate optimally into practice due to situational work pressures, making it crucial to examine this variable directly among practitioners.

The emergence of professional sanction cases involving public accountants reflects a disconnect between normative ethical regulations and their technical implementation in the field. Conflicting findings in prior studies and the limited research focusing on professional auditors highlight the need for further investigation. Conclusions regarding variables such as intellectual intelligence and ethics education differ depending on whether the study subjects are students or professional practitioners (Sutrisno et al., 2022); (R. D. Putri & Hastuti, 2025); (Teras et al., 2024). Furthermore, much of the existing research has primarily focused on accounting students as subjects (Sutrisno et al., 2022); (Tahaku et al., 2024); (Lukita Tripermata & Perbriani, 2023); (Teras et al., 2024); (Ghea Ardilia, 2022). Direct examination of professional auditors working under actual job pressures remains relatively limited, even as accountability demands from the public and regulators continue to rise.

The limited literature regarding practitioners and the inconsistent findings of previous studies provide the rationale for this research. This study aims to examine and analyze the influence of understanding the accountants' professional code of ethics, intellectual intelligence, and ethics education on the ethical behavior of auditors. Data collection focused on auditors working at Public Accounting Firms in the East Jakarta and South Jakarta areas to obtain an overview of the ethical behavior of practitioners in the real-world work environment.

2. Literature Review and Hypotheses Development

2.1 Theory Planned Behavior

The Theory of Planned Behavior (TPB) is a social psychological conceptual framework used to predict and explain how specific individual behaviors are formed through logical deliberation (Ajzen, 1991). This theory was developed as an extension of the Theory of Reasoned Action (TRA), which had limitations in explaining human behavior that is not entirely under volitional control. To address this shortcoming, Ajzen introduced the construct of perceived behavioral control to account for the internal and external obstacles individuals face within social reality (Ajzen, 2005: 117). In the context of accounting and professional ethics, TPB is highly relevant as it demonstrates that Auditors' decisions when facing audit dilemmas do not occur spontaneously but rather through a planned cognitive process.

2.2 Ethical Behavior of Auditors

Ethical behavior refers to an individual's actions or conduct grounded in moral values, norms, and principles regarding right and wrong across all their activities. Terminologically, ethical behavior involves selecting a course of action from various available alternatives based on principles of righteousness and responsibility (Saputri & Hermawan, 2023). Such behavior is shaped through the process of internalizing an individual's moral values. When personal values in the workplace align with the standards of honesty and integrity expected by the profession, ethical behavior emerges consistently (Akers & Giacominio, 2000). Therefore, ethical behavior is fundamentally a reflection of an individual's perspective, beliefs, and moral values in responding to the various situations they encounter (Devi & Anggara, 2022).

2.3 Understanding the Code of Professional Ethics for Accountants

Etymologically, the term "code of ethics" comprises two components: "code" referring to principles agreed upon for a specific purpose, and "ethics" derived from the Greek word *ethos*, signifying character, disposition, or way of life. In a broader sense, a code of ethics is a systematically organized set of moral principles designed to govern the conduct of professionals in the performance of their duties. Such standards are vital for professional groups, serving as behavioral guidelines for the delivery of services to the public. Although professions differ in their characteristics, the primary objective behind establishing a code of ethics remains consistent: to safeguard the well-being of members, enhance the quality of the profession, prevent unfair competition, and ensure that services align with societal needs (Karen et al., 2022, cited Suryati & Al, 2025). Through the moral commitments enshrined within it, Sutrisno, Arief, and Widyaningsih (2022) argue that a code of ethics should not be viewed merely as a set of written legal rules, but

rather as a behavioral responsibility underpinning professional decisions to prevent violations that could harm the public.

2.4 Intellectual Intelligence

Intellectual intelligence refers to an individual’s cognitive ability to think logically, comprehend information, solve problems, and make rational decisions across various situations. In psychology, intellectual intelligence is recognized as Intelligence Quotient (IQ), reflecting a person's mental capacity to engage in various thought processes. This intellectual ability encompasses reasoning, planning, abstract thinking, grasping complex concepts, and learning from experience. The concept of intellectual intelligence was first introduced by Alfred Binet, who emphasized that intelligence is not merely determined by simple sensory abilities but by complex mental processes constituting human intellectual function (Siegler, 1992: 180). Aligning with this perspective, Habsy et el. (2023) define intellectual intelligence as the ability to think abstractly, respond appropriately, and adapt effectively to the surrounding environment.

2.5 Ethics Education

Ethics education is essentially a learning process designed to develop an individual’s knowledge, moral reasoning, and ethical awareness regarding the recognition, consideration, and making of decisions based on moral values. Khattab & Hout (2018) explain that this education aims not merely to teach right from wrong, but to cultivate a moral consciousness that serves as a foundation for how individuals act in various social situations. Through this approach, individuals are equipped with the reflective capacity to weigh the consequences of their actions on others and the surrounding environment. Aligning with this view, Marzuki & Safeei (2025) add that ethics education functions as a character-building mechanism that shapes personal integrity through profound moral reasoning. This process is expected to produce individuals who act responsibly within society.

Research Framework

The theoretical framework of this study is designed to illustrate the relationships between independent variables assumed to influence the dependent variable and the ethical behavior of auditors. Based on a literature review, four primary variables consistently identified in prior research are: understanding of the professional code of ethics for accountants (X1), intellectual intelligence (X2), and ethics education (X3).

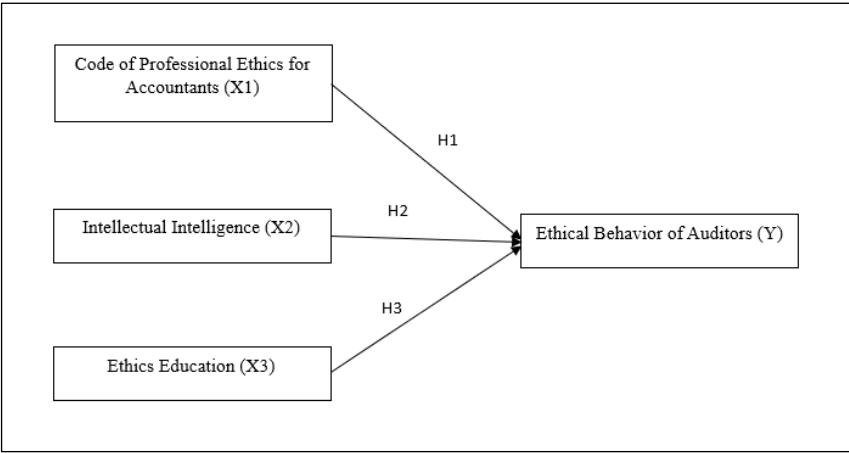


Figure 1. Research Framework

These variables were selected due to their strong theoretical grounding and proven contribution to shaping ethical character in professional audit practice. Understanding the code of ethics serves as a normative guideline that establishes the foundation for an auditor’s professional conduct when facing ethical dilemmas in the field. Intellectual intelligence reflects an auditor’s capacity to analyze, evaluate, and make objective, logical decisions amidst high-pressure and complex situations. Ethics education acts as a mechanism for internalizing moral values and professional norms through both formal instruction and continuous training.

Based on the theoretical foundations and previous empirical studies underpinning the conceptual framework, this study formulates several hypotheses to explain the relationships among the research variables. These hypotheses are developed to empirically examine the extent to which

understanding the professional code of ethics, intellectual intelligence, and ethics education influence Auditors' ethical behaviour. The hypotheses proposed in this study are as follows:

H1: Understanding the Professional Code of Ethics has a positive effect on Auditors' Ethical Behaviour.

H2: Intellectual Intelligence has a positive effect on Auditors' Ethical Behaviour.

H3: Ethics Education has a positive effect on Auditors' Ethical Behaviour.

2.6 Understanding the Professional Code of Ethics on Auditors' Ethical Behaviour

A sound understanding of the professional code of ethics is fundamental to promoting ethical behaviour among auditors, as it reflects not only knowledge of professional standards but also the internalisation of ethical values, including integrity, objectivity, professional competence, and professional conduct profesional (Sutrisno, Arief & Widyaningsih, 2022); (Tahaku et al., 2024). This relationship can be explained through the Theory of Planned Behavior (TPB), which posits that an individual's behaviour is influenced by behavioural beliefs, attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991). A comprehensive understanding of the code of ethics strengthens Auditors' beliefs about the importance of ethical conduct, reinforces professional norms, and enhances their confidence in making ethical decisions. Consequently, auditors are better equipped to uphold independence, objectivity, and professional judgement when confronted with client pressure, conflicts of interest, or other ethical dilemmas during the audit process (Listyorini et al., 2022); (Fatah & Rachmani, 2024).

Previous empirical studies consistently demonstrate that understanding the professional code of ethics has a positive and significant effect on Auditors' ethical behaviour (Kristianti & Kristiana, 2020); (Jayanthi & Kresnandra, 2024); (Yasin et al., 2020). Similar findings have also been reported among accounting students, suggesting that a stronger understanding of ethical principles increases the likelihood of ethical decision-making before entering the profession (Eldi & Rinaldy, 2024); (Rosdiana et al., 2024); (Ardani & Arza, 2023). Nevertheless, ethical behaviour is also shaped by other individual and organisational factors, such as personal morality, professional experience, organisational culture, and workplace pressure (Fatah & Rachmani, 2024); (Devi & Anggara, 2022). Drawing upon the TPB and the existing empirical evidence, this study proposes that auditors with a higher level of understanding of the professional code of ethics are more likely to exhibit ethical behaviour. Accordingly, the following hypothesis is proposed:

H1: Understanding the Professional Code of Ethics has a positive effect on Auditors' Ethical Behaviour.

2.7 Intellectual Intelligence on Auditors' Ethical Behaviour

Intellectual intelligence plays a crucial role in shaping Auditors' ethical behaviour by enhancing their ability to think critically, analyse complex information, and make logical professional judgments. Auditors with higher intellectual intelligence are better able to evaluate audit evidence, identify potential irregularities, and resolve ethical dilemmas while maintaining objectivity and independence (Andreana & Putri, 2020); (Agung et al., 2023); (Putu et al., 2025). From the perspective of the Theory of Planned Behavior (TPB), intellectual intelligence strengthens perceived behavioural control, enabling auditors to believe they possess the knowledge and cognitive ability required to perform their professional responsibilities ethically. As suggested by Ajzen (1991: 2020), greater cognitive capacity increases the likelihood that ethical intentions will be translated into ethical behaviour, particularly when auditors face client pressure, conflicts of interest, or time constraints.

Previous studies have reported mixed findings regarding the relationship between intellectual intelligence and Auditors' ethical behaviour. Several studies found a positive and significant effect auditor (Agung et al., 2023); (Andreana & Putri, 2020); (Hapsari et al., 2022) dan (Saputri & Hermawan, 2023), whereas others reported a positive but insignificant relationship (Oktaviana, 2022); (Putri Anggreini Pramudita, 2023) or no significant effect (Putu et al., 2025). These inconsistencies suggest that the influence of intellectual intelligence may vary depending on individual characteristics and organisational contexts. Nevertheless, intellectual intelligence remains an essential prerequisite for auditors, as it supports ethical reasoning and professional decision-making. Based on the TPB and the existing empirical evidence, this study proposes the following hypothesis:

H2: Intellectual Intelligence has a positive effect on Auditors' Ethical Behaviour.

2.8 Ethics Education on Auditors' Ethical Behaviour

Ethics education plays a vital role in fostering ethical behaviour by equipping future professionals with the knowledge and moral reasoning necessary to recognise ethical issues, evaluate alternative courses of action, and uphold professional integrity (Marzuki & Safeei, 2025); (Faizal et al., 2024). According to the Theory of Planned Behavior (TPB), ethics education strengthens behavioural beliefs, subjective norms, and perceived behavioural control, thereby enhancing Auditors' intention to act ethically (Ajzen, 1991). As a result, auditors who have received adequate ethics education are more likely to maintain independence, exercise professional scepticism, and make objective decisions when faced with ethical dilemmas, client pressure, or conflicts of interest (Giang, 2024); (Parsimin et al., 2023).

Empirical evidence generally supports the positive contribution of ethics education to ethical behaviour. Studies have shown that ethics education improves ethical awareness, moral reasoning, and ethical decision-making among accounting students and future accounting professionals (Ghea Ardilia, 2022); (Faizal et al., 2024); (Teras et al., 2024), although some studies suggest that its effectiveness may depend on factors such as teaching methods and individual characteristics (Parsimin et al., 2023). Furthermore, the influence of ethics education may be strengthened or weakened by emotional intelligence, spiritual intelligence, and personal values (Teras et al., 2024). Nevertheless, the theoretical arguments and empirical findings indicate that ethics education provides a strong foundation for developing ethical behaviour among auditors. Therefore, this study proposes the following hypothesis:

H3: Ethics Education has a positive effect on Auditors' Ethical Behaviour.

3. Research Method

3.1 Research Design

This study employs a quantitative approach, as it aims to examine the influence of independent variables on a dependent variable through statistical analysis. The independent variables in this study consist of the understanding of the professional code of ethics for accountants (X_1), intellectual intelligence (X_2), and ethics education (X_3), while the dependent variable is auditor ethical behavior (Y). The analysis was conducted to determine the magnitude of the influence of each independent variable on auditor ethical behavior.

The study utilizes an associative (causal) research design, as the objective is to identify relationships and influences between two or more variables. In quantitative research, relationships between variables are formulated as research hypotheses, which are subsequently tested using empirical data through statistical analysis (Fathor Rasyid, 2022: 6).

Data collection was carried out using a survey method involving the distribution of questionnaires to auditors working at Public Accounting Firms in the East Jakarta and South Jakarta regions. According to Sembiring et al. (2024: 9), the survey method is a quantitative research technique used to gather data from respondents via questionnaires, interviews, or observations, thereby providing an overview of the phenomenon under study.

3.2 Population, Sample, and Data Collection

The target population of this study comprised auditors employed at Public Accounting Firms located in East Jakarta and South Jakarta that were officially registered and held active status according to the directory published by the Financial Services Authority (OJK) in 2026. Public Accounting Firms that were inactive, had changed their names, or had their licenses revoked were excluded because they did not meet the predetermined eligibility criteria. According to John W. Creswell (2018), a population refers to the entire group of individuals who possess specific characteristics relevant to the research objectives. External auditors were selected as the target population because they are responsible for providing independent assurance services and are expected to uphold professional ethics, maintain independence, and exercise sound professional judgment throughout the audit process.

The minimum sample size was determined using G*Power version 3.1.9.7 through an a priori power analysis based on the Multiple Linear Regression: Fixed Model (R^2 deviation from zero) procedure. The analysis was conducted using an effect size (f^2) of 0.15, a significance level (α) of 0.05, a statistical power ($1 - \beta$) of 0.95, and three predictors, resulting in a minimum sample requirement of 119 respondents. This sample size satisfies the recommended minimum for variance-based structural equation modeling and is considered adequate for Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis (Hair et al., 2017).

Table 1. Distribution of Public Accounting Firms

Research Area	Public Accounting Firms Number	Target Respondents
East Jakarta	8	80
South Jakarta	8	80
Total	16	160

Source: Compiled by the author based on the OJK directory (2026).

A purposive sampling technique was employed to select respondents based on predetermined criteria that aligned with the objectives of the study (Machali, 2018:70). The respondents were required to meet the following criteria: (1) be employed as an auditor at a Public Accounting Firm located in East Jakarta or South Jakarta, (2) be directly involved in audit engagements, (3) possess sufficient knowledge and experience in performing audit assignments, and (4) be willing to voluntarily participate by completing the research questionnaire. These characteristics were considered essential to ensure that respondents possessed the professional competence and practical experience necessary to provide reliable information relevant to the research variables.

Data were collected using a structured questionnaire administered through Google Forms. To facilitate the data collection process, the researcher visited each participating Public Accounting Firm to request permission and explain the objectives of the study. Following approval, the questionnaire link was distributed via email to the participating firms and shared with eligible auditors. In addition, the researcher conducted direct visits to several firms to facilitate questionnaire distribution and encourage participation. Before completing the questionnaire, respondents were informed about the objectives of the study, the voluntary nature of their participation, and the confidentiality of their responses. A total of 160 auditors were targeted to participate in the survey, and 151 completed questionnaires were successfully returned, resulting in a response rate of 94.38%, as presented in Table 3.2. The collected data were used exclusively for academic research purposes and were subsequently subjected to data screening procedures before statistical analysis (Hair et al., 2017).

Table 2. Questionnaire Distribution

Description	Number
Target respondents	160
Completed questionnaires	151
Response rate	94.38%

Source: Processed by the author (2026).

3.3 Instrument Development

The research instrument was developed based on the operational definitions and measurement indicators established in previous studies to ensure the validity and relevance of each construct. The questionnaire comprised four latent variables: Ethical Behavior as the dependent variable, and Accountant’s Code of Ethics, Intellectual Intelligence, and Ethics Education as the independent variables. All measurement items were adapted from validated instruments in the literature and modified to reflect the context of auditors working at Public Accounting Firms in Indonesia.

The Ethical Behavior construct was adapted from Momani (2018) and refers to an individual's professional conduct in performing audit responsibilities honestly, responsibly, and in accordance with ethical standards while avoiding practices that violate professional regulations. This construct was measured using four indicators: compliance with professional independence, honesty in obtaining clients, compliance with the prohibition of commissions and referral fees, and compliance with the regulations of professional organizations. The independent variables included Accountant’s Code of Ethics, Intellectual Intelligence, and Ethics Education. The Accountant’s Code of Ethics construct, adapted from Martianingsih & Adi (2023), was measured using five indicators: compliance with the code of ethics, integrity, objectivity, responsibility to the public, and confidentiality of information. Intellectual Intelligence, also adapted from Martianingsih & Adi (2023), was measured through four indicators comprising logical thinking ability, information comprehension, analytical ability, and memory capability. Meanwhile, Ethics Education, adapted from Nawaah et al. (2024), was measured using four indicators: understanding of ethical concepts,

understanding of professional ethics, ethical analysis ability, and the application of professional ethics.

All questionnaire items were measured using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The use of a five-point Likert scale is widely accepted in behavioral and social science research because it provides a systematic and reliable approach for measuring respondents' perceptions, attitudes, and behavioral tendencies toward the research constructs. Furthermore, the scale is considered appropriate for quantitative analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM), as recommended by (Hair et al., 2017).

Table 3. Measurement of Variables

Variable	Item	Source
Ethical Behavior (Y)	When I am in public practice, I do not provide professional services on a contingent fee basis if I also perform an audit for the same client.	Momani (2018)
	In my practice, I do not seek clients through advertisements or other forms of solicitation that are improper.	
	In practice, I do not accept or pay commissions or referral fees regarding clients when I conduct an audit.	
	In practice, I conduct my professional activities in accordance with the permitted organizational forms.	
Professional Code of Ethics Akuntan (X1)	I am obligated to uphold and implement the code of ethics.	Martianingsih & Adi (2023)
	I must uphold integrity in the performance of my duties with an honest and professional attitude.	
	I must be fair, impartial, and free from the influence of other parties.	
	I must prioritize the public interest and public trust.	
	I will not disclose confidential information to other parties.	
Intellectual Intelligence (X2)	I am able to recognize the logical sequence of a problem.	Martianingsih & Adi (2023)
	I understand what I read.	
	I am able to quickly identify differences.	
	I am able to remember clients or issues well.	
Ethics Education (X3)	I can explain the nature of ethics.	Nawaah et al. (2024)
	I can explain the role of ethics in the profession and its connection to social responsibility.	
	I can analyze various alternative courses of action and assess their ethical implications.	
	I can apply relevant ethical requirements to professional conduct in accordance with standards.	

Source: Processed by the author (2026).

4. Result and Discussion

The software used in this study is SmartPLS 3. This software was selected because it aligns with the Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis method, which is used to simultaneously examine relationships between latent variables. SmartPLS 3 enables the evaluation of the measurement model (outer model) through construct validity and reliability testing, as well as the evaluation of the structural model (inner model) through assessments of the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2), alongside hypothesis testing using bootstrapping techniques (Hair et al., 2017). Furthermore, SmartPLS 3 offers greater flexibility regarding data distribution requirements, accommodates relatively small to medium sample sizes, and is highly suitable for research oriented toward prediction and theory

development; thus, it is considered appropriate for analyzing the influence of an understanding of the professional code of ethics for accountants, intellectual intelligence, and ethics education on Auditors’ ethical behavior.

4.1 Outlier Detection

Prior to hypothesis testing, the collected data were screened to identify potential outliers that could affect the robustness and accuracy of the statistical analysis. According to Hair et al. (2017), outlier detection is an essential step in multivariate data analysis because extreme observations may distort parameter estimates and reduce the reliability of the model. In this study, both Mahalanobis Distance and boxplot analysis were employed to detect multivariate and univariate outliers, respectively.

The Mahalanobis Distance analysis identified one multivariate outlier, indicating that one observation exceeded the recommended critical threshold. In addition, the boxplot analysis detected 12 univariate outliers, which were classified as extreme observations. After evaluating the results of both screening procedures, 12 observations were excluded from the dataset because they were considered capable of influencing the estimation results and reducing the quality of the analysis. Consequently, the number of valid responses decreased from 151 to 139, which still exceeded the minimum sample size of 119 respondents determined through G*Power analysis. Therefore, the final dataset of 139 valid responses was considered adequate for subsequent analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) (Hair et al., 2017).

4.2 Demographic of respondents

Table 4. Description of Respondents

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Male	98	64.9
	Female	53	35.1
Age	20-30 years	107	70.9
	31-40 years	32	21.2
	41-50 years	10	6.6
	>50 years	2	1.3
Working Experience	<1 year	32	21.2
	1-3 years	45	29.8
	4-5 years	34	22.5
	>5 years	40	26.5
Public Accounting	East Jakarta	51	33.8
Firm Location	South Jakarta	100	66.2
Total Respondents		151	100.0

Source: Processed by the author (2026).

Table 4 presents the demographic characteristics of the respondents participating in this study. Of the 151 auditors, 98 respondents (64.9%) were male and 53 respondents (35.1%) were female, indicating that the respondents were predominantly male. In terms of age, the majority of respondents were 20-30 years old (70.9%), followed by those aged 31-40 years (21.2%), 41-50 years (6.6%), and over 50 years (1.3%). These findings indicate that most respondents were young professionals in the early stages of their auditing careers.

Regarding working experience, 29.8% of respondents had 1-3 years of professional experience, while 26.5% had more than 5 years of experience, 22.5% had 4-5 years, and 21.2% had less than one year of experience. This distribution suggests that the respondents represented auditors with varying levels of professional experience, ranging from junior to more experienced practitioners. In terms of workplace location, 100 respondents (66.2%) were employed at Public Accounting Firms located in South Jakarta, whereas 51 respondents (33.8%) worked in East Jakarta.

Overall, the respondent profile indicates that the sample was predominantly composed of male auditors, young professionals aged 20-30 years, auditors with one to three years of work experience, and employees of Public Accounting Firms located in South Jakarta. These characteristics are considered appropriate for representing the target population and provide a relevant basis for examining the influence of the Accountant’s Code of Ethics, Intellectual Intelligence, and Ethics Education on Auditors’ Ethical Behavior.

4.3 Results

4.3.1 Descriptive Statistics

Table 5 presents the descriptive statistics and indicator loadings for all measurement items. Overall, respondents reported relatively high levels across the study constructs, indicating favorable perceptions regarding the Accountant’s Code of Ethics, Intellectual Intelligence, Ethics Education, and Ethical Behavior. The highest mean scores were observed for the Accountant’s Code of Ethics construct, with item means ranging from 4.295 to 4.446, suggesting that respondents strongly agreed with the importance of adhering to professional ethical principles in performing audit engagements. The Intellectual Intelligence construct also received favorable evaluations, with mean scores ranging from 4.331 to 4.424, indicating that respondents perceived themselves as possessing adequate logical thinking, analytical ability, information comprehension, and memory capacity to support professional audit judgment. Likewise, Ethics Education recorded relatively high mean values between 3.827 and 4.129, reflecting respondents' positive perceptions of the role of ethics education in developing professional ethical awareness and decision-making. The Ethical Behavior construct showed mean scores ranging from 3.842 to 4.216, indicating that respondents generally agreed with ethical practices related to professional independence, honesty, compliance with professional regulations, and ethical responsibilities.

Table 5. Descriptive Statistics and Indicator Loading

Indicator	Mean	Standard Deviation	Loading
EBA1	4.216	0.707	0.830
EBA2	4.201	0.788	0.848
EBA3	3.842	0.984	0.783
EBA4	4.180	0.732	0.827
UCPE1	4.331	0.924	0.886
UCPE2	4.345	0.911	0.895
UCPE3	4.381	0.901	0.876
UCPE4	4.446	0.824	0.854
UCPE5	4.295	1.028	0.900
II1	4.381	0.893	0.873
II2	4.367	0.883	0.875
II3	4.424	0.856	0.858
II4	4.331	0.909	0.886
EE1	3.993	0.910	0.910
EE2	4.129	0.951	0.908
EE3	4.115	0.997	0.880
EE4	3.827	1.003	0.836

Source: SmartPLS 3 Output (2026).

The standard deviation values ranged from 0.707 to 1.028, indicating a moderate level of variability in respondents' responses across all measurement items. Furthermore, all indicators demonstrated standardized outer loadings ranging from 0.783 to 0.910, exceeding the recommended threshold of 0.70 for indicator reliability (Hair et al., 2017). These findings indicate that each indicator adequately represents its respective latent construct and contributes substantially to measuring the underlying concept. Consequently, all indicators were retained for subsequent analyses because they satisfied the recommended criteria for indicator reliability and provided adequate representation of the reflective measurement model (Hair et al., 2017).

4.3.2 Measurement Model Assessment

Internal consistency reliability was assessed to evaluate the consistency of the indicators in measuring each latent construct. According to Hair et al. (2017), the reliability of reflective constructs can be assessed using Cronbach's Alpha, rho_A, and Composite Reliability (CR), while Average Variance Extracted (AVE) is used to evaluate convergent validity. Cronbach's Alpha, rho_A, and Composite Reliability values should exceed 0.70, whereas AVE should be greater than 0.50.

Table 6. Reliability and Convergent Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Understanding the Code of Professional Ethics for Accountants	0.929	0.931	0.946	0.779
Intellectual Intelligence	0.896	0.896	0.928	0.762
Ethics Education	0.907	0.920	0.935	0.781
Ethical Behavior of Auditors	0.840	0.841	0.893	0.676

Source: SmartPLS 3 Output (2026).

As presented in Table 6, all constructs demonstrated satisfactory internal consistency reliability. The Cronbach's Alpha values ranged from 0.840 to 0.929, rho_A values ranged from 0.841 to 0.931, and Composite Reliability values ranged from 0.893 to 0.946, all exceeding the recommended threshold of 0.70. Furthermore, the AVE values ranged from 0.676 to 0.781, which are above the minimum criterion of 0.50. These findings indicate that all constructs exhibit adequate reliability and convergent validity, and therefore are appropriate for subsequent structural model analysis (Hair et al., 2017).

Table 7. Discriminant Validity

	UCPE	II	EE	EBA
Understanding the Code of Professional Ethics (UCPE)				
Intellectual Intelligence (II)	0.572			
Ethics Education (EE)	0.323	0.592		
Ethical Behavior of Auditors (EBA)	0.742	0.691	0.528	

Source: SmartPLS 3 Output (2026).

Table 7 presents the Heterotrait-Monotrait Ratio (HTMT) values used to assess discriminant validity among the latent constructs. According to Hair et al. (2017), HTMT values below 0.90 indicate that the constructs are empirically distinct from one another. The HTMT values obtained in this study ranged from 0.323 to 0.742, all of which were below the recommended threshold of 0.90. The highest HTMT value was observed between Understanding the Code of Professional Ethics and Ethical Behavior of Auditors (0.742), indicating a relatively strong conceptual relationship while still demonstrating adequate discriminant validity. Therefore, the results confirm that all constructs exhibit satisfactory discriminant validity and are appropriate for subsequent structural model assessment (Hair et al., 2017).

4.3.3 Structural model assessment

Following the evaluation of the measurement model, the structural model was assessed by examining the effect size (f^2) and collinearity statistics (VIF). According to Hair et al. (2017), the f^2 statistic evaluates the contribution of each exogenous construct to the endogenous construct, while the Variance Inflation Factor (VIF) is used to assess potential multicollinearity among the predictor constructs. Effect size values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively, whereas VIF values below the recommended threshold indicate the absence of multicollinearity.

As presented in Table 8, Understanding the Code of Professional Ethics exhibited a large effect on Ethical Behavior of Auditors ($f^2 = 0.355$), exceeding the threshold of 0.35 recommended by (Hair et al., 2017). In contrast, Intellectual Intelligence ($f^2 = 0.079$) and Ethics Education ($f^2 = 0.064$) demonstrated small effect sizes, indicating relatively limited contributions to explaining the variance in auditors' ethical behavior. Furthermore, the VIF values ranged from 1.380 to 1.755, all of which were below the recommended threshold, suggesting that multicollinearity was not a concern in the structural model. Therefore, the structural model satisfies the collinearity requirement and is appropriate for hypothesis testing (Hair et al., 2017).

Tabel 8. Effect size and collinearity assessment

Path	f ²	VIF
Understanding the Code of Professional Ethics → Ethical Behavior of Auditors	0.355	1.380
Intellectual Intelligence → Ethical Behavior of Auditors	0.079	1.755
Ethics Education → Ethical Behavior of Auditors	0.064	1.392

Source: SmartPLS 3 Output (2026).

The explanatory and predictive capabilities of the structural model are summarized in Table 10. The endogenous construct, Ethical Behavior of Auditors, achieved an R² value of 0.552, indicating that approximately 55.2% of the variance in auditors' ethical behavior is explained by the three exogenous constructs, namely Understanding the Code of Professional Ethics, Intellectual Intelligence, and Ethics Education. According to Hair et al. (2017), this result indicates a moderate level of explanatory power. The Adjusted R² value of 0.542 further confirms that the model maintains satisfactory explanatory capability after accounting for the number of predictor variables. In addition, the Q² value of 0.357, which is greater than zero, demonstrates that the structural model possesses adequate predictive relevance. These findings suggest that the proposed model is capable of explaining and predicting auditors' ethical behavior with an acceptable level of accuracy (Hair et al., 2017).

Tabel 10. Explanatory and predictive power

	R ²	R ² Adjusted	Q ²
Ethical Behavior of Auditors	0.552	0.542	0.357

Source: SmartPLS 3 Output (2026).

4.3.4 Hypothesis Testing

The proposed hypotheses were tested using the bootstrapping procedure in SmartPLS to examine the significance of the structural relationships among the research constructs. According to Hair et al. (2017), hypothesis testing in PLS-SEM is based on the path coefficient (β), t-value, and p-value, which indicate the direction, magnitude, and statistical significance of the relationships between the exogenous and endogenous constructs. A hypothesis is considered supported when the t-value exceeds 1.96 and the p-value is below 0.05, indicating a statistically significant relationship at the 5% significance level.

Tabel 11. Direct Effect Hypothesis

Path	coefficient (β)	STD	t-value	p-value	Result
UCPE → EBA	0.468	0.065	7.179	< 0.001	H1 Supported
II → EBA	0.249	0.092	2.713	0.007	H2 Supported
EE → EBA	0.200	0.076	2.618	0.009	H3 Supported

Source: SmartPLS 3 Output (2026).

As presented in Table 11, all proposed hypotheses were supported. The relationship between Understanding the Code of Professional Ethics (UCPE) and Ethical Behavior of Auditors (EBA) exhibited the strongest positive effect ($\beta = 0.468$, $t = 7.179$, $p < 0.001$), indicating that a higher level of understanding of the professional code of ethics significantly enhances auditors' ethical behavior. Furthermore, Intellectual Intelligence (II) had a positive and significant effect on Ethical Behavior of Auditors ($\beta = 0.249$, $t = 2.713$, $p = 0.007$), while Ethics Education (EE) also demonstrated a positive and significant relationship with Ethical Behavior of Auditors ($\beta = 0.200$, $t = 2.618$, $p = 0.009$). These findings indicate that all exogenous constructs significantly influence auditors' ethical behavior, thereby supporting the proposed research hypotheses (Hair et al., 2017)

4.4 Discussion

4.4.1 *The Influence of Understanding the Accountant's Professional Code of Ethics on Auditors' Ethical Behavior*

Based on the test results obtained, this study demonstrates that an understanding of the professional code of ethics for accountants has a positive and significant influence on Auditors' ethical behavior. This indicates that the better an auditor's understanding of the professional code of ethics, the better their ethical behavior in carrying out professional duties. Auditors who possess a solid understanding of the professional code of ethics are more likely to perform their work in accordance with the principles of integrity, objectivity, professional competence, confidentiality, and professional behavior.

This influence of understanding the professional code of ethics on Auditors' ethical behavior arises because the code serves as a fundamental guideline governing Auditors' attitudes and actions in fulfilling their professional responsibilities (Listyorini et al., 2022). Auditors with a good understanding of the code of ethics are better equipped to recognize professional boundaries, appropriately navigate ethical dilemmas, and make decisions that align with professional standards. Such understanding encourages auditors to maintain independence and avoid actions that could harm stakeholders (Jayanthi & Kresnandra, 2024).

Understanding the code of ethics serves as a crucial foundation for shaping Auditors' professional behavior. This is because the code acts as a normative reference, assisting auditors in determining the correct course of action from both moral and professional standpoints (Jayanthi & Kresnandra, 2024). Auditors with a deep understanding of the code of ethics tend to possess a heightened awareness regarding compliance with professional rules and the preservation of public trust in the accounting profession.

These research results align with the findings of Tahaku et al. (2024); Devi & Anggara (2022) dan Rosdiana et al. (2024), all of which indicate that an understanding of the professional code of ethics for accountants positively influences Auditors' ethical behavior. These findings confirm that a strong understanding of the code of ethics can enhance the quality of Auditors' decision-making, strengthen commitment to professional values, and foster ethical behavior during the audit process. Therefore, understanding the professional code of ethics for accountants plays a strategic role in improving Auditors' ethical behavior.

4.4.2 *The Influence of Intellectual Intelligence on Auditors' Ethical Behavior*

Based on the test results obtained, this study demonstrates that intellectual intelligence has a positive and significant influence on Auditors' ethical behavior. This indicates that the higher an auditor's level of intellectual intelligence, the better their ethical behavior in carrying out professional duties. Auditors with strong intellectual capabilities tend to be better equipped to understand audit issues in depth, analyze situations objectively, and make decisions that align with professional ethical principles.

This influence of intellectual intelligence on Auditors' ethical behavior arises because intellectual intelligence is linked to the ability to think logically, analytically, and rationally when facing complex work situations. Auditors with high intellectual intelligence are better able to evaluate information critically, consider the consequences of their actions, and avoid decisions that might violate professional norms and codes of ethics (Agung et al., 2023). These capabilities encourage auditors to act more professionally, objectively, and responsibly during the audit process. Viewed through the lens of the theory of planned behavior, intellectual intelligence is an internal factor that can influence the quality of an individual's moral judgment. Auditors with strong intellectual capabilities tend to be better at understanding professional standards, identifying ethical dilemmas, and determining appropriate courses of action in accordance with accounting ethical principles (Hapsari et al., (2022).

These results align with studies conducted by Andreana & Putri (2020), Ati et al. (2022), Hapsari et al. (2022) dan Agung et al. (2023), all of which indicate that intellectual intelligence positively influences Auditors' ethical behavior. These findings confirm that high intellectual capability assists auditors in resolving audit issues professionally, maintaining integrity, and enhancing compliance with professional ethical standards. Therefore, intellectual intelligence plays a role not only in improving Auditors' technical competence but also serves as a crucial factor in shaping their ethical behavior.

4.4.3 *The Influence of Ethics Education on Auditors' Ethical Behavior*

Based on the test results obtained, this study demonstrates that ethics education has a positive and significant influence on Auditors' ethical behavior. This indicates that the better the

ethics education received by auditors, the better their ethical behavior in carrying out their professional duties. Ethics education also assists auditors in understanding moral values, principles of professionalism, and the importance of maintaining integrity and objectivity during the audit process.

This influence of ethics education on Auditors' ethical behavior arises because such education provides an understanding of the professional behavioral standards that must be applied in audit practice. Through ethics education, auditors are equipped with the ability to recognize ethical dilemmas, evaluate various courses of action, and make decisions aligned with professional norms (Korompis & Kurniawan, 2022). This understanding encourages auditors to exercise greater caution in their actions and to consistently uphold professional ethics.

Viewed from the perspective of the Theory of Planned Behavior, ethics education acts as a factor that shapes Auditors' beliefs, attitudes, and intentions regarding ethical behavior. This theory explains that an individual's behavior is influenced by intentions formed from their attitude toward the behavior, subjective norms, and perceived behavioral control. Auditors who receive adequate ethics education tend to hold positive attitudes toward the application of ethical principles, understand the demands of professional norms, and possess a stronger conviction to act in accordance with professional ethical standards (Hapsari et al., 2022).

These research results align with studies conducted Hapsari et al. (2022) dan Faizal et al. (2024), which state that ethics education positively influences Auditors' ethical behavior. These findings confirm that ethics education not only enhances Auditors' conceptual understanding of professional ethics but also fosters a professional attitude that supports ethical behavior during audits. Therefore, ethics education plays a strategic role in improving the quality of auditor behavior.

5. Conclusion

Based on the data analysis and discussion in this study, it can be concluded that:

1. Understanding the professional code of ethics for accountants has a positive and significant effect on Auditors' ethical behavior. This indicates that the better an auditor's understanding of the professional code of ethics, the higher their level of compliance in practicing ethical behavior in accordance with professional standards.
2. Intellectual intelligence has a positive and significant effect on Auditors' ethical behavior. This indicates that the higher an auditor's level of intellectual intelligence, the better their ethical behavior in carrying out professional duties.
3. Ethics education has a positive and significant effect on Auditors' ethical behavior. This indicates that the better the ethics education received by an auditor, the better their ethical behavior in fulfilling professional responsibilities.

Limitations

Based on the experience of conducting this research, there are several limitations that should be noted and could be addressed in future research, namely:

1. This study relies solely on auditors working at Public Accounting Firms in the South and East Jakarta areas; consequently, the findings may not fully reflect the conditions of auditors at other firms that possess different organizational characteristics, work cultures, and oversight systems.
2. This study is limited to three independent variables intellectual intelligence, understanding of the professional code of ethics for accountants, and ethics education in relation to Auditors' ethical behavior. Therefore, there are other potential factors influencing Auditors' ethical behaviour such as emotional intelligence, work experience, auditor independence, organizational culture, and situational pressures that have not been analyzed in this study.

Future Research

Based on the conclusions, implications, and limitations identified in this study, the following suggestions are offered for future researchers:

1. Future researchers are advised to expand the scope of respondents in terms of both sample size and geographical coverage by including auditors from various Public Accounting Firms (PAFs); this would ensure the research findings are more representative and possess a broader level of generalizability.

2. Future researchers are advised to incorporate additional variables that may influence Auditors' ethical behaviour such as emotional intelligence, auditor independence, work experience, organizational culture, compliance pressure, or other professional factors thereby creating a more comprehensive research model capable of providing deeper insight into the factors affecting Auditors' ethical behavior.

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