



An Analysis of the Influence of Professional Code of Ethics, Intellectual Intelligence, and Locus of Control on Students' Ethical Attitudes

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ABSTRACT

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Purpose: This study aims to analyze the influence of accounting Professional Code of Ethics, Intellectual Intelligence, and Locus of Control on ethical attitudes of accounting students. **Methodology:** This study employed a quantitative approach with a cross-sectional survey design. A total of 78 accounting students from the Class of 2021 at UPN "Veteran" East Java were selected via simple random sampling. Data were collected through a structured, five-point Likert questionnaire. Measurement and structural models were tested using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4.0. **Results:** The results underscore that ethical awareness and internal control beliefs are primary drivers of ethical behavior, while cognitive capacity alone is insufficient. **Findings:** Findings reveal that ethics comprehension ($\beta = 0.426$; $T = 3.234$; $p < 0.05$) and locus of control ($\beta = 0.241$; $T = 2.096$; $p < 0.05$) positively and significantly affect students' ethical attitudes, whereas intellectual intelligence has no significant effect ($\beta = 0.244$; $T = 1.821$; $p > 0.05$). **Novelty:** This study uniquely integrates psychological and cognitive variables within the Indonesian accounting education context. **Originality:** This study uniquely examines ethical attitudes among accounting students at UPN "Veteran" East Java—a context rarely explored—by combining ethics comprehension with under-studied factors (intellectual intelligence and locus of control). **Conclusion:** Practical recommendations include strengthening ethics instruction in curricula and implementing programs to enhance students' locus of control to promote professional integrity. **Type of Paper:** Research Article

INTRODUCTION

In era of globalization, ethics plays a vital role in the workplace: every professional is expected to perform with both competence and a strong ethical foundation. While technical skills and expertise enable individuals to compete effectively on the global stage, true professionalism also demands adherence to a specialized code of conduct. Such a code comprises specific rules and standards that practitioners in any profession must observe to ensure their actions remain ethical as they fulfill their duties and responsibilities. Ethics is defined as an individual's moral framework—developed through reasoning and analysis—that guides actions deemed right or wrong, with the

goal of preserving the dignity of a profession (Ramadhea Jr., 2022). Ethics becomes particularly critical when moral perspectives diverge among individuals. Every profession that serves the public, including accounting, depends fundamentally on that public's trust. However, the accounting profession in Indonesia has recently faced skepticism following numerous high-profile ethical breaches at several firms.

According to the Financial Profession Development Center (PPPK), disciplinary suspensions were imposed on 15 Public Accounting Firms in Indonesia. One prominent case involved PT Indofarma Tbk. in 2024, where financial statement manipulation cost the state IDR 371.8 billion. The misconduct uncovered included fictitious revenue recognition, asset overstatement, and concealment of financial obligations. Such widespread ethical violations risk undermining public confidence in all accounting professionals.

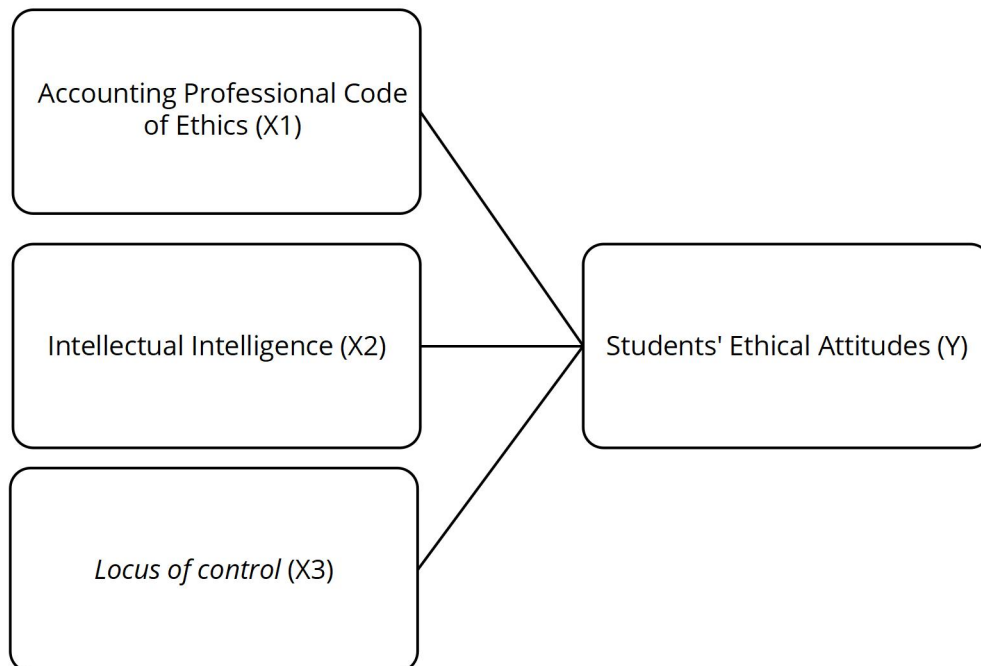
These scandals could have been averted if accountants uniformly understood the Indonesian Code of Ethics and were equipped to apply its moral principles in their professional duties. Therefore, restoring trust in the accounting profession must begin with education—introducing and teaching proper accounting ethics from the outset of students' academic journeys. Higher education serves as the primary environment for students to develop an ethical mindset and ultimately become future accounting professionals. As Mikoshi in Ardani & Arza (2023) notes, universities should not only produce graduates capable of meeting global market demands but also cultivate professionals with qualifications and ethical standards suited to their field.

Unfortunately, unethical behavior often manifests even before students enter the workforce. Maqfiroh et al. (2023) report that academic dishonesty among college students can take many forms—cheating on exams, copying peers' work, using cheat sheets, and browsing for answers during tests. To investigate this phenomenon among accounting majors, a preliminary survey of the Class of 2021 at Universitas Pembangunan Nasional "Veteran" East Java was conducted via a Google Form distributed on WhatsApp. Of 32 respondents, 19 (59%) admitted to using crib notes during exams versus 13 (41%) who did not; similarly, 19 (59%) had brought mobile phones into exams. Only 7 students reported never engaging in any form of cheating, while 25 acknowledged at least one cheating incident.

Such unethical habits formed during college can carry over into professional life, increasing the likelihood of fraud in the workplace—particularly among future accountants. Given the inconsistent results in existing literature—Korompis & Kurniawan (2022) found no effect of ethics comprehension, Mirai et al. (2023) demonstrated a positive effect, and Fatah & Rachmani (2024) reported a negative locus of control effect—this study aims to empirically examine the influence of intellectual intelligence and locus of control on the ethical attitudes of accounting students at UPN "Veteran" East Java.

METHOD

This study employs a quantitative cross-sectional survey design to capture the conditions of interest at a single point in time. The population includes all 346 accounting students of UPN "Veteran" East Java, Class of 2021. A sample of 78 respondents was drawn via simple random sampling using Slovin's formula with a 5% margin of error. Data were collected between April and May 2025 through an online questionnaire distributed via the student WhatsApp group. The questionnaire was hosted on Google Forms to facilitate easy access and completion. Before the main data collection, a pilot test was conducted with 30 students to confirm clarity and reliability of each item. Participation was voluntary and anonymous; respondents provided informed consent after receiving an explanation of the study's purpose and a confidentiality assurance. Daily monitoring ensured the target of 78 valid responses was reached; the form was closed once the quota was met to prevent duplicate entries. Raw data were exported as CSV files and cleaned in Microsoft Excel before further analysis.

Figure 1. Research Framework

Source: Processed by the researcher, 2025

Based on the theoretical framework and research model, the following hypotheses are proposed:

- H1:** Comprehension of the professional code of ethics has a positive effect on the ethical attitudes of accounting students at UPN "Veteran" East Java.
- H2:** Intellectual intelligence has a positive effect on the ethical attitudes of accounting students at UPN "Veteran" East Java.
- H3:** Locus of control has a positive effect on the ethical attitudes of accounting students at UPN "Veteran" East Java.

All survey items were measured on a five-point Likert scale (1 = Strongly Disagree; 5 = Strongly Agree). Independent variables comprised: (1) professional code of ethics comprehension, operationalized with eight statements covering professional responsibility and integrity principles; (2) intellectual intelligence, measured by seven indicators including numerical reasoning, verbal comprehension, and deductive logic; and (3) locus of control, captured by three items assessing internal versus external control beliefs. The dependent variable, students' ethical attitudes, was assessed with four statements reflecting honesty, fairness, and ethical responsibility.

Data were imported into SmartPLS 4.0 for Partial Least Squares Structural Equation Modeling (PLS-SEM). The outer model evaluation included convergent validity (indicator loadings ≥ 0.60), discriminant validity (AVE > 0.50 and square root of AVE exceeding inter-construct correlations), and composite reliability (CR > 0.70). Indicators failing to meet these criteria were removed to strengthen construct quality. The inner model assessment reviewed R-square values to gauge explained variance in ethical attitudes, and path coefficients (β) were tested for significance using bootstrap resampling (5,000 subsamples). Hypotheses were accepted at T-statistics > 1.96 and p-values < 0.05 . All analyses adhered to a variance-based SEM approach without assuming normal data distribution.

RESULTS AND DISCUSSION

Outer Model

The measurement model (outer model) plays a critical role in the evaluation of research instruments by assessing the extent to which indicators accurately represent their underlying constructs. In this context, the assessment focuses on two key quality criteria: validity and reliability. Instrument validity refers to the degree to which questionnaire items measure the concepts they are intended to measure. This validity is evaluated through two primary approaches: convergent validity, which assesses whether indicators of a construct share a high level of correlation, and discriminant validity, which examines whether constructs are sufficiently distinct from one another.

1. Validitas Konvergen

Table 1. Outer Loading

	Accounting Professional Code of Ethics	Intellectual Intelligence	Locus Of control	Students' Ethical Attitudes
X1.1	0.704			
X1.2	0.756			
X1.3	0.745			
X1.4	0.761			
X1.5	0.822			
X1.6	0.795			
X1.7	0.892			
X1.8	0.816			
X1.9	0.759			
X1.10	0.814			
X1.11	0.795			
X2.1		0.883		
X2.2		0.885		
X2.3		0.845		
X3.1			0.826	
X3.2			0.886	
X3.3			0.769	
Y1.1				0.751
Y1.2				0.793
Y1.3				0.834
Y1.4				0.769

Source: Primary data processed, 2025

The results at the second stage of the analysis indicate that all indicators have met the criteria for convergent validity. This is evidenced by each indicator's loading factor exceeding 0.60, surpassing the minimum threshold required for validity assessment. Accordingly, the data processing conducted in SmartPLS confirms that the relationships among the model variables are valid. In other words, the indicators accurately represent their respective latent constructs, having satisfied the minimum loading requirement for the convergent validity test.

2. Validitas Diskriminan

Table 2. Discriminant Validity Test Results Based on AVE

	Average variance extracted (AVE)
Accounting Professional Code of Ethics	0.622
Intellectual Intelligence	0.759
Locus of Control	0.686
S Students' Ethical Attitudes	0.620

Source: Primary data processed, 2025

An AVE value exceeding 0.50 indicates that more than 50% of the variance in each set of indicators is explained by its corresponding latent construct. Therefore, it can be concluded that all constructs in this research model demonstrate good discriminant validity, meaning that each construct is clearly distinct from the others and there is no overlap in the measurement of different variables.

Uji Realibilias

1. Composie Reliability

Composite Reliability is employed to assess the accuracy, consistency, and precision of an instrument in representing a latent variable. This test ensures that the indicators reliably measure the intended construct. An indicator set is considered to have adequate reliability if its Composite Reliability exceeds 0.70, indicating that the indicators consistently capture the underlying variable.

Table 3. Composite Reliability Test Results

	Cronbach's alpha	Composite reliability (rho_c)
Accounting Professional Code of Ethics	0.939	0.947
Intellectual Intelligence	0.841	0.904
Locus of Control	0.770	0.867
Students' Ethical Attitudes	0.799	0.867

Source: Primary data processed, 2025

All Composite Reliability values for the questionnaire indicators exceed the 0.70 threshold, confirming that each construct exhibits a high degree of internal consistency. This level of reliability implies that the items within each scale consistently measure the same underlying concept across different respondents. Consequently, we can be confident that the measurement error is minimal and that the observed scores closely approximate the true scores for each latent variable. The robust reliability of our instrument ensures that any subsequent statistical analyses, such as structural equation modeling, rest on a solid measurement foundation. Moreover, the consistency demonstrated by these reliability coefficients suggests that the questionnaire can be reused in similar contexts or future studies with comparable populations. Overall, the high Composite Reliability underscores the appropriateness of this survey instrument for capturing students' perceptions and supports the validity of the conclusions drawn from the data.

Inner Model

Tabel 4. Inner model

	R-square
Students' Ethical	0.622

Source: Primary data processed, 2025

The R-square value of 0.622 indicates that 62.2% of the variance in accounting students' ethical behavior is explained by the combined effects of intellectual intelligence, emotional intelligence, spiritual intelligence, and comprehension of the professional code of ethics. This substantial explanatory power demonstrates that these four constructs are key drivers of ethical conduct within the student population. Conversely, 37.8% of the variance remains unaccounted for by the model, suggesting that there are additional factors—such as personal values, peer influence, or institutional culture—that also contribute to shaping students' ethical attitudes.

An R-square of this magnitude can be considered strong in social science research, where complex human behaviors are often influenced by numerous interrelated variables. It underscores the practical importance of fostering both cognitive and ethical understanding in accounting education. At the same time, the unexplained variance highlights opportunities for future research to explore other determinants of ethical behavior, such as moral reasoning, situational pressures, or educational interventions. By identifying and integrating these additional factors into subsequent models, educators and curriculum developers can more comprehensively address the formation of ethical conduct in accounting students.

HYPOTHESIS TESTING

Hypotheses were tested using bootstrapping in SmartPLS 4.0 with 5,000 subsamples to derive empirical distributions of the path coefficients. Decisions were based on T-statistics (critical value = 1.96 at $\alpha = 0.05$) and p-values ($\alpha < 0.05$).

Table 5. Hypothesis Testing Results Based on Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Understanding the Accounting Professional Code of Ethics -> Student Ethical Attitude	0.426	0.441	0.132	3.234	0.001
Intellectual Intelligence -> Student Ethical Attitude	0.244	0.242	0.134	1.821	0.069
Locus of Control -> Student Ethical Attitude	0.241	0.243	0.115	2.096	0.036

Source: Primary data processed, 2025

- H1: The effect of professional code of ethics comprehension on students' ethical attitudes yielded $\beta = 0.426$, $T = 3.234$, and $p < 0.05$. Since $T > 1.96$ and $p < 0.05$, H1 is supported, indicating a positive and significant impact.
- H2: The effect of intellectual intelligence on ethical attitudes resulted in $\beta = 0.244$, $T = 1.821$, and $p > 0.05$. As $T < 1.96$ and $p > 0.05$, H2 is not supported, suggesting no significant influence.

- H3: The effect of locus of control on ethical attitudes recorded $\beta = 0.241$, $T = 2.096$, and $p < 0.05$. With $T > 1.96$ and $p < 0.05$, H3 is supported, demonstrating a positive and significant effect.

In conclusion, ethics comprehension and internal control beliefs are the primary determinants of students' ethical attitudes, whereas intellectual intelligence alone does not reliably predict ethical behavior.

DISCUSSION

The Influence of Ethics Comprehension on Ethical Attitudes

The findings demonstrate a positive and significant effect of professional code of ethics comprehension on accounting students' ethical attitudes. In other words, the better students internalize ethical principles—such as fairness, honesty, responsibility, and professionalism—the more likely they are to exhibit ethical behaviors both academically and professionally. This deep understanding fosters habitual compliance with ethical standards, equipping future accountants to handle professional dilemmas. These results align with Mirai et al. (2023), who similarly highlighted the role of ethics comprehension in shaping students' ethical conduct.

The Influence of Intellectual Intelligence on Ethical Attitudes

The analysis reveals that intellectual intelligence does not have a significant effect on accounting students' ethical attitudes. Although Attribution Theory suggests that internal factors—such as cognitive abilities—influence behavior, here intellectual intelligence alone does not directly translate into ethical action. This may be because analytical skills and problem-solving must be complemented by strong moral motivation and ethical awareness to be operationalized in behavior. These findings concur with (Fadillah & Mursyidah, 2022)

The Influence of Locus of Control on Ethical Attitudes

The study confirms a positive and significant effect of locus of control on accounting students' ethical attitudes. Students with an internal locus of control tend to believe that outcomes are the direct result of their own efforts and decisions, making them more responsible and motivated to act ethically. Conversely, those with an external orientation may attribute outcomes to external factors, reducing their ethical motivation. These results support Rozikin & Susilowati (2023)

CONCLUSION

Based on the analysis and discussion, the following conclusions can be drawn: Professional Code of Ethics Comprehension has a positive and significant effect on the ethical attitudes of accounting students at UPN "Veteran" East Java, Class of 2021. Enhanced ethics understanding fosters internalization of honesty, responsibility, and professionalism. Intellectual Intelligence does not significantly influence ethical attitudes. This suggests that cognitive ability alone must be complemented by moral motivation and ethical awareness to impact behavior. Locus of Control has a positive and significant effect on ethical attitudes. Students with an internal locus of control are more responsible and motivated to adhere to ethical norms. The overall model explains 62.2% of the variance in ethical behavior, with the remaining 37.8% attributed to other factors outside the model, such as personal values, social norms, and institutional culture.

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