

UNIVERSITY OF CAPE COAST

PROFESSIONAL ACCOUNTANTS' PERCEPTIONS OF ETHICAL
ISSUES, CAUSES OF UNETHICAL BEHAVIOUR AND ETHICS
EDUCATION: A STUDY OF PROFESSIONAL ACCOUNTANTS IN
KUMASI

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that it has not been presented for another degree in this university or elsewhere.

Candidate's Signature..... Date.....

Name: Ebenezer Opoku Agyemang

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by of the University of Cape Coast.

Supervisor's Signature..... Date.....

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ABSTRACT

This study aimed at examining professional accountants' perceptions of ethical issues, causes of unethical behaviour and ethics education using professional accountants in Kumasi as case study. The objectives of the study were to: examine the incidence, prevalence and forms of unethical behaviors among accounting professionals, examine the extent of accountants' professional behavior and the cause of unethical behaviors, examine the ethical orientation of professional accountants, and examine the effectiveness of instruction in accounting ethics education. Data was collected using questionnaires which were administered to 50 professional accountants in Kumasi. These instruments were piloted and tested for validity and reliability. Statistical Package for Social Sciences version 21 was used to aid in generating a summary of results which were represented in tabular form. Findings of the study indicated that majority of professional accountants demonstrates unethical behaviours with time and there are several cases of unethical behaviours been displayed in organisations. Moral standards were found to be the basis of ethical orientation of accountants. The study recommended that accounting bodies and stake holders should investigate why Accountants' ethical behaviour is not congruent with their professionalism.

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DEDICATION

To my lovely mother, Beatrice Kwantwi.

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LIST OF ABBREVIATIONS

ACCA	Association of Chartered Certified Accountants
ICA	Institute of Chartered Accountants
IFAC	International Federation of Accounting
AACSB	Association to Advance Collegiate Schools of Business
AICPA	American Institute of Certified Public Accountants
CPAs	Certified Public Accountants
SPSS	Statistical Package for the Social Sciences

CHAPTER ONE

INTRODUCTION

Background to the Study

Over the years, media attention on corporate ethics scandals has proven to have an impact on the overall interest in business ethics courses and classes, with the immediacy (often reactive in nature) of ethical issues inspiring greater interest among accrediting institutions, business schools and students (Sims & Felton, 2006). In response to the new surge of interest in corporate scandals and teaching business ethics, schools like Duquesne University, University of California at Berkeley, University of Maryland, and Pepperdine in the United States are hiring more faculty to teach ethics courses (Meinhardt, 2003). Most universities in Ghana and Africa as a whole are also finding ways to inculcate more ethical courses into their curricula to enhance ethics education. These and other universities are involved in open debates over such issues as whether or not ethics can or cannot be taught and which pedagogical methods are most effective in imparting a business ethics education (Sims & Felton, 2006).

Ethics education has become paramount in the world now and hence the need for corporate governance codes of ethics and the need for ethics education. The increasing call for ethics education has made observers to think that accounting faculty is totally opposed to teaching ethics (AACSB International, 2004). According to Saat, Porter and Woodbine (2010), emerging ethical controversies in the business and accounting profession highlights the importance of continuous monitoring and updating of ethical guidelines and sound regulations to suit current needs. This implies that not only should accountants in the profession exhibit ethical traits but also future

accountants should be prepared appropriately by the business schools in a more ethical way for employment. If students are not exposed to ethically challenging situations in school, they will be unprepared for and more likely to fail in providing needed ethical leadership when they enter business.

The financial collapses of business pioneers such as Enron, WorldCom, Sunbeam, AIG, Tyco and HealthSouth raised critical question to ethics teaching of the involved auditors and accountants (Jennings, 2004). Ethics education should endeavor to humanize business students, that it should generate a sense of moral commitment towards society. In developed countries, the ethics education has been argued deeply and widely for many years ago like time shortage, lack of academics' background and material, curriculum standardization (McPhail, 2001).

Accounting education has been considered technical in nature (Gunz & McCutcheon, 1998). However, increased in corporate scandals raised the question of "how much are ethical issues covered in business education?" Acting professionally requires more than technical knowledge. According to Prodhan (1998), professional bodies and business organizations, which realized the importance of ethics, established codes of ethical behavior to guide and support individuals in ethical decision-making. However, these codes will not be sufficient for individuals to behave ethically. It needs to be supported by moral development and thought of others. Therefore, designing courses for enhancing moral reasoning is relevant in ethics education (Prodhan, 1998).

In 1992, International Federation of Accounting (IFAC) declared the education manual: Ethics for accountants, Education Challenges and Practical

Application. The manual recommends that accounting ethics should take place in the curricula and the student should be motivated to behave ethically. After that, IFAC has released the researches' results about accounting ethics education around the world, the findings stated that there was positive feedback related to the lack and scope of ethics education for accountants. There is a pervasive belief that ethics education is important to confirm coverage in the range of ethical issues which faced accountants in business firms, non-profit units and the government (IFAC, 2006).

Business ethics simply devoid of corruption and maintenance of transparency are an essential element that drives foreign investments in every country. Over the years, many investors have expressed concerns about the high risk of undertaking investment in Ghana due to the unethically business practices. If one acts ethically, corruption would not have a space, this is very crucial to people who seek to invest in Ghana. Therefore, assessing ethics education in business schools have become imperative if ethical standards are to be maintained.

Statement of the Problem

Major trade liberalization and diminution of socialist economies coupled with growth in the private ownership of resources and privatization of state companies have ushered modern businesses into fierce competition requiring strategies that transcend profit-maximization. Johnson (2014) describes contemporary businesses as an accelerated change, overwhelming complexity and tremendous competition. These have heightened responsibility and market expectations for modern firms which have consequently called for stronger integration of ethics that will control behavior of professionals in

different business fields to meet the pace of change. Organizations are open systems, which affect the environment within which it operates, requiring it to observe certain core values which are necessary to behaviours of businesses. Therefore, integrating and emphasizing on ethics in business education is very imperative.

It is unsurprising that many countries in Sub-Saharan regions like Ghana score low scores in corruption perception indexes (Transparency International, 2017). Most of the corruption cases many a time occur in financial transaction, business model development and contracting. This growing menace is directly related to the inability of ethics available to influence the behaviors of public officials and business professionals. If available business ethics are unable to curb the menace of unethical behaviors, this further question the content and quality of ethics education in the country's business schools. The establishment of Special Prosecutor Act (Act 959 2017), which is aimed to curb the menace of unethical behaviors of public and private business professionals also put the quality of ethics education in inculcating ethical behaviors in professionals under strong scrutiny.

Existing literatures such as (Freeman, Harrison, Wicks, Parmar, & Simone, 2010; Freeman et al., 2010; Alsop, 2006) and many other authors have investigated into the problem of unethical behaviour on the side of business professionals especially professional accounting practitioners. Their concentration was on the perception of the effect of unethical behaviour on the overall performance of firms in an industry. Some conclude that, there is no effect and others too, there is an effect depending on the point of argument and this makes their conclusions indecisive. However, without looking at the root

causes of unethical behaviour of accounting professionals, effects of unethical behaviour still remains indecisive and their conclusions remains one-sided in concept and cannot be generalised. Few literatures exist on the causes of unethical behaviour and they are Eurocentric. This makes the field of ethics still under investigated in Africa. There is the need to therefore look at the root causes of unethical behaviour and ethics education in Ghana during the professional training and this is the essence of the research.

Purpose of the Study

The central aim of this study is to examine the perception of professional accountants about current ethics education and the causes of ethical failure with the aim of examining how the existing ethics education has the capacity of inculcating professionalism in the behavior of accountants.

Research Objectives

Given the calls for increased ethics education following recent corporate collapses, this study aims to:

- i. Examine the incidence, prevalence and forms of unethical behaviors among accounting professionals in Kumasi.
- ii. Examine the extent of accountants' professional behavior and the cause of unethical behaviors in Kumasi.
- iii. Evaluate the ethical orientation of professional accountants in Kumasi.
- iv. Analyze the effectiveness of instruction in accounting ethics education.

Research Questions

For the purpose of this research, these research questions and others will be asked in order to achieve the research objectives.

- i. What are the incidences, prevalence, and forms of unethical behaviors?

- ii. What is the extent of accountants' professional behaviour and the cause of their unethical behaviour?
- iii. What are the ethical orientations influencing the behavior of accountants?
- iv. What is the effectiveness of Instruction in Accounting Ethics Education?

Significance of the Study

This study is relevant as it will add value to the ethics literature as there are only a few studies in Ghana examining the perceptions of accountants regarding ethical issues, causes of ethical failure and the need for ethics education. By addressing professional accountants' attitudes and contributions towards ethical issues, causes of ethical failure and the need for ethics education, this paper fills a gap in prior literature that has been restricted to addressing the attitudes of academics, students and business organizations towards ethical issues, causes of ethical failure and the need for ethics education in Ghana. The answers to the research questions will provide the foundations for any business ethics course in Ghana. Again, the responses from the respondents will help regulatory bodies and standard setters to strengthen the ethical codes of conducts to help eliminate or reduce the level of unethical behaviors facing a lot of accounting firms in Ghana.

This study will also help business schools to adopt strategies that will help them improve the level of ethics education rendered to the students which help prepare the students better for employment and the pressures that come with it. This will help to raise more ethical future accountants for the

profession and hence avoid the resurgence of corporate failures of big firms in the country.

Limitation of the Study

The research seeks to gather data from professional accountants in firms in Kumasi. Hence, findings from the research cannot be used to make any generalizations for the country as a whole. The perceptions of other firms outside Kumasi regarding their contribution towards ethics education will not be used for the purpose of this study. Again, responses from other people who are not professional accountants will also not be sought after for the purpose of this study. Hence future research should look at the other regions in Ghana before any generalizations can be made. Also, the perceptions of accountants from other industries such as manufacturing, banking and many others should also be looked at for future research on the role of business schools towards ethics education in Ghana.

Organisation of the Study

The entire study was organized into five chapters. Chapter one (1) consists of the introductory aspect of the study. It covers the background, statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, limitations of the study and the organisation of the study. Chapter two (2) deals with a review of relevant literature, which explains the key concepts within the study. It reviewed pertinent literature which includes the frameworks and models used to explain ethics education and the reason behind unethical behaviors. It again assesses empirical literature on the relationship between the variables. In addition, the work is conceptualized in a framework. Chapter three (3) presents the

research methodology and outline the analytical tools that will be adopted for the study. The methodology chapter also describes the research design, population and sampling techniques, data collection procedure and data analyses. It also highlights the ethical considerations that were adhered to. The results and findings of the study are presented in chapter four (4). The chapter further presents discussions on results that were obtained. Chapter five (5) which is the final chapter includes the summary, conclusions and recommendations. It also provides future research directions, provide a number of managerial implications and conclude with recommendations for future research

Definition of Terms

Accountant – Qualified person who is trained in bookkeeping and in preparation, auditing and analysis of accounts.

Ethics - Moral principles that govern a person's behaviour or the conducting of an activity.

Professional Ethics – It is defined as the personal and corporate rules that govern behavior within the context of a particular profession.

Ethical education – It involves exploring different world views and beliefs, considering ethical dilemmas and the process of ethical decision making.

Ethical orientation – Anytime you make a decision that impacts the well-being or welfare of another person.

Ethical failure – It is a bad decision that intentionally or unintentionally breaks a law, transgresses a compliance mandate or violates an organization's code of conduct.

Ethical dilemma – It is a decision-making problem between two possible moral imperatives, neither of which is unambiguously acceptable or preferable. The complexity arises out of the situational conflict in which obeying one would result in transgressing another.

CHAPTER TWO

LITERATURE REVIEW

Introduction

According to Mugenda and Mugenda (2003), review of the literature involves systematic identification, location and analysis of documents containing information related to the research problem being investigated. This chapter highlights similar works carried out by other researchers elsewhere on professional accountants' perceptions of ethical issues, causes of ethical failure and ethics education. It consists of relevant themes which have been derived from the research objectives. Each research question has been thematically reviewed as follows; prevalence and forms of unethical behaviors among accounting professionals, extent of accountants' professional behavior and the cause of unethical behaviors, Ethical orientation of professional accountants and the effectiveness of instruction in accounting ethics education.

Theoretical Framework

Deontological Theory of Ethics

The deontological theories of ethics argue that certain actions are right or wrong in themselves. The theory argues that there are certain actions that are right or wrong in themselves, hence people need not to be taught what is right or wrong but the actions themselves tell the actor whether it is right or wrong. Chonko (2012) argues that, this theory lays a legitimate claim that there is an underlying innate code of ethics in every action that informs whether the action is right or wrong.

Furthermore, Chonko (2012) further adds that deontological view of ethics explains that adhering to one's obligation to society or an individual is

regarded as a right behaviour. Upholding one's duty is deemed as ethically correct. This theory posits that acting responsibly is ethically right, hence if anyone engages in behaviour contrary to what is expected, it becomes unethical.

This theory implies that certain actions accountants engage in are ethically right. This means that there is some behaviour that accountants are naturally aware that it is not right and that they know the actions that are right in themselves. Therefore, accountants who subscribe to this theory of ethics believe that undertaking their duties or obligation at the workplace is ethically right. This will influence the decisions and behaviour of the accountant, and where the action is contrary to their obligations, they are less likely to take such actions.

In spite of the positive sides of the deontological view of ethics, it fails to reveal which action is right or wrong. It is unable to reveal which to what extent is an action right or wrong. Moreover, this theory fails to accept that peoples' perception, ideas and beliefs influences the extent to which an ethical orientation influences accountant's behaviour or attitude at the work place.

Teleological Theory of Ethics

This theory is contrary to the deontological theory of ethics. This theory of ethics runs parallel to Rawl's Theory of Justice. This theory explains that the outcome of an action determines whether the action is right or wrong. The theory to Chonko (2012), argues that actions are not in themselves right or wrong as the deontological theory posits, but the rightness of an action is determined by its outcome. To this theory, if an action provides beneficial

consequence, then the action is right but if it presents adverse effect, then the action can be said to be wrong.

The theory implies that if an accountant engages in an action and the outcome is beneficial, the action then is right but if the action presents adverse consequences, the action is wrong. Therefore, people who believe in the teleological view of adhere to the rule that the end of an action justifies the means. This theory fails to consider that actions can be individual actions and an action that suits a person's interest may have adverse effect on the larger group and such an action cannot be regarded as right just because it is beneficial to the actor.

Utilitarian Theory of Ethics

This theory is similar to the teleological theory of ethics. The Utilitarian theory of ethics posits that the most important thing in an action is the outcome arising out of the action. Therefore, to the utilitarian theorist, actions are either right or wrong but if the outcome is important to the actor, the action can be undertaken. This theory supports the argument that people should pursue their individual interest.

The implication of this theory to accountants is that the outcome of an action is the important aspect of every action. Moreover, if their interests are met, the action they undertook is right.

Empirical Review

Prevalence and Forms of Unethical Behaviors Among Accounting Professionals

A number of studies have been carried out on Prevalence and forms of unethical behaviors among accounting professionals in different parts of the world. Unethical behaviors among accounting professionals differ from one country to another even from one community to another. In Ghana, this is very prevalent in many firms. Some of the research that has been done in this area includes, Finn, Chonko and Hunt (2002). The authors empirically examined the nature and extent of ethical problems confronting senior level AICPA members (CPAs) and examine the effectiveness of partner actions and codes of ethics in reducing ethical problems. The results indicate that the most difficult ethical problems (frequency reported) were: client requests to alter tax returns and commit tax fraud, conflict of interest and independence, client requests to alter financial statements, personal-professional problems, and fee problems. Analysis of attitudes toward ethics in the accounting profession indicated that (1) CPAs perceive that opportunities exist in the accounting profession to engage in unethical behavior, (2) CPAs, in general, do not believe that unethical behavior leads to success, and (3) when top management (partners) reprimand unethical behavior, the ethical problems perceived by CPAs seem to be reduced.

Forms of Unethical Behaviours by Financial Reporters

There are different types of unethical behaviours by financial reporters which include among others:

1. Monetary gratification: Here management offers money to financial

reporters or ordinary gift items in order to have a favorable report.

2. Sexual harassment: This is one of the immoral behaviours on the part of the top management who lie to their female staff to sexually harass the male financial reporters so as to make a favorable report.
3. Sales of employment to employees: Applicants who did not do well in their interview always pay some amount of money to some officers who use employment process for making money.
4. Poor storage of financial records: Financial records are not properly kept in the organization there by causing inadequate financial report.
5. Inadequate employment of qualified accounting staff to handle financial records.

Extent of Accountants' Professional Behavior and the Cause of Unethical Behaviors

The potential for individuals and organizations to behave unethically is limitless. Unfortunately, this potential is too frequently realized. Consider, for example, how greed overtook concerns about human welfare when the Manville Corporation suppressed evidence that asbestos inhalation was killing its employees, or when Ford failed to correct a known defect that made its Pinto vulnerable to gas tank explosions following low speed rear-end collisions (Bucholz, 2005). Companies that dump dangerous medical waste materials into our rivers and oceans also appear to favour their own interests over public safety and welfare. Although these examples are better known than many others, they do not appear to be unusual. In fact, the story they tell may be far more typical than we would like, as one expert estimate that about

two-thirds of the 500 largest American corporations have been involved in one form of illegal behaviour or another (Gellerman, 2006).

One answer to the question of why individuals knowingly commit unethical actions is based on the idea that organizations often reward behaviours that violate ethical standards. Consider, for example, how many business executives are expected to deal in bribes and payoffs, despite the negative publicity and ambiguity of some laws, and how good corporate citizens who blow the whistle on organizational wrongdoing may fear being punished for their actions. It is not too difficult to recognize how individuals can knowingly engage in unethical practices with such mentalities. The overemphasis on short-term monetary gain and getting votes in the next election may lead to decisions and rationalizations that not only hurt individuals in the long run, but threaten the very existence of organizations themselves. Some common rationalizations used to justify unethical behaviour are easily derived from Gellerman (2006):

1. Pretending the behaviour is not really unethical or illegal.
2. Excusing the behaviour by saying it is really in the organizations or your best interest.
3. Assuming the behaviour is okay because no one else would ever be expected to find out about it.
4. Expecting your superiors to support and protect you if anything should go wrong.

Within the literature on corporate illegality, the predominant view is that pressure and need force organizational members to behave unethically and develop corresponding rationalizations; however, according to research this

explanation only accounts for illegal acts in some cases (Baucus and Near, 2001). In their data, poor performance and low organizational slack (the excess that remains once a firm has paid its various internal and external constituencies to maintain cooperation) were not associated with illegal behaviour, and wrong doing frequently occurred in munificent environments.

As noted above, organizations operating in certain industries tend to behave unethically. Certain industry cultures may predispose organizations to develop cultures that encourage their members to select unethical acts. If an organization's major competitors in an industry are performing well, in part as a result of unethical activities, it becomes difficult for organizational members to choose only unethical actions, and they may regard unethical actions as a standard of industry practice. Such a scenario results in an organizational culture that serves as a strong precipitant to unethical actions.

According to Sheenam (2018), Finance and Accounting Professionals working as employees may be pressurized to act or behave in a way that could directly or indirectly threaten compliance with the fundamental principles. Such pressure may be explicit or implicit or may come from a supervisor, manager, director or another individual within the employing organisation.

Jagg (2003) in his article outlined four causes of ethical lapses among accounting professionals. He mentioned greed, opportunity, disconnection and ignorance as the root causes for unethical behaviour. In his explanation on greed, he wrote, "Accounting, whether it is on an individual basis or within the context of a multinational corporation, offers the opportunity to "cook the books" and take a little or a lot more for yourself without actually pointing a gun or breaking into someone's house. The white-collar nature of accounting

crimes makes them very tempting because nobody seems to be getting hurt. The presence of large amounts of money activates the greed centers in some people's brains." Explaining disconnection, he wrote, "People who would never seek out a crime to commit under normal conditions may succumb to temptation when an opportunity is offered.

Accounting sometimes involves dealing with very large amounts of money, some of which can be easily hidden, siphoned off or removed with little chance of detection. When presented with this level of temptation, some people succumb, particularly if they perceive themselves to be in a situation of financial need." He explained disconnection as when working within the confines of a large company, a person can become wrapped up within the corporate culture of that company and lose sight of how the rest of the world is functioning. A sense of hubris and entitlement can develop in the presence of \$100 lunches and \$1 million houses. When part of this culture involves accounting irregularities for the benefit of the business or the individual, this can come to seem normal to someone who loses touch with how things work outside the company. Lastly, while ignorance is no excuse for committing unethical or illegal actions, it may play a role in accounting crimes. Everyone knows that you cannot walk into a bank with a gun and steal the money without breaking the law, but accounting regulations are not nearly this simple. Tax law, regulations about insider trading and similar arcane rule books are easily misunderstood, and inexperienced accountants or businesspeople may engage in unethical behavior without even being aware of it. Of course, when someone is caught and charged, he may make this claim of ignorance when it is not actually true.

Ethical Orientation of Professional Accountants

A society's ethical orientation is a key determinant of the decision-making process and determinant of what is right or wrong. Ethics permeate through society and influence the behaviour of the members of the group and influence the view point of members with respect to appropriate behaviour. The ethical theory a person subscribes to influences their decision making and behaviour. These theories may be upheld by a group such as Association of Certified Chartered Accountants, or the ethics may be upheld by an individual (Chonko, 2012). However, it may be developed, its tendency of influencing behaviour and decision making remains very potent. An accountant's ethical orientation influences the accountants' decision making and behaviour at the work place. The deontological, utilitarian and teleological theory of ethics was discussed in the study.

The Effectiveness of Instruction in Accounting Ethics Education

In order to inculcate the ethics of a profession or a group into the stakeholders involved, it is imperative to have a well laid down curriculum that seeks to carefully teach the do's and don'ts of the said system, society or institution. This approach to make persons and various stakeholders knowledgeable about how they can behave acceptably or go about their work professionally without any blame or blemish is referred to as ethics education. Ethics education involves the use of educational tools to propagate and indoctrinate into stakeholders the acceptable values.

Burns and Gupta (2015) studied undergraduate students at two universities, one Jesuit University and a state university, to assess the overall effectiveness of business ethics education. The results showed that the

incorporation of ethics throughout the university curriculum had no significant effect on the students' ethical attitudes. Cameron and O'Leary (2015) examined the effectiveness of ethics instruction by considering moral and legal issues in business. The results found that business scenarios which addressed both ethical and legal issues significantly improved the ethical perception of students. Fletcher-Brown et al. (2012) examined incoming freshman business students to establish a baseline of ethical reasoning. The results of the pretest found the students' baseline scores were at a level of moral reasoning that suggested they would condone unethical behavior.

Ethics Education in Accountancy

Accountancy, like any other profession, also has an ethical dimension. The purpose of accounting is to provide information on economic affairs. Accounting is a skill demanding expertise (Kannaiah & Kumar, 2009). The clients of accountants depend on this expertise. This is because the public accounting industry is most critically defined by the relationship between auditor and client. In carrying out their responsibilities as professionals, accountants should exercise sensitive professional and moral judgment in all the activities. (American Institute of Certified Public Accountants – Code of Ethics 2015). Throughout its history, accounting has been a moral discourse partially reflecting the moral order of the world in which it has been practiced (Verschoor & Curtis, 2002). Professional accountants cannot exist by technical knowledge alone; they have to possess and apply that within a framework of professional values, ethics and attitudes. (Williams, 2007). Ethics, values and principles serve as benchmarks of the accounting profession (Kannaiah & Kumar, 2009).

More recently, there has been a keen and developing interest in the topic of ethics education in accounting due to cases of irresponsible behaviours of some professionals that led to the bankruptcy of their businesses, and also the increased cases of infidelity in the profession leading to the dilution of trust in the once trusted and credible accounting profession. A clear example is the Enron's bankruptcy case, in which their auditors and consultants from the accounting firm Arthur Anderson came under criticism for not apparently carrying out their responsibilities as accountants. Beyond the sphere of public accounting, the accounting profession as a whole was once considered as the bearer of the highest standards of integrity among the professional services fields. The regard that this profession enjoyed, however, deteriorated in the wake of a succession of unethical, high profile scandals, in the first years of the twenty first century (Cabrera-Frias, 2012). Enriching ethics in accounting education and improving the moral behaviour of its members is viewed as one way to restore the credibility of the profession (McPhail, 2001).

Inadequacy of Ethical Education

The special edition of *Issues in Accounting Education* (Gaa & Thorne, 2004) highlighted that ethics education at university does not appear to have been given the level of importance it warrants. Though there have been recent developments on the teaching of ethics education in higher institutions, it is apparent that it needs be deepened since some graduates from these institutions show some levels of incredibility in going about their work. Society continues to suffer from corporate and accounting scandals, despite the fact that people are now apparently more educated. This seems to satisfy

the quote given by President Theodore Roosevelt. There seems to be a lot of educated people but they lack the moral discipline to be very professional as they ought to be (Low, 2007). Adler and Crane (2007) put it this way: The proliferation of corporate scandals in recent years is not just the case of few “rotten apples” but rather widespread and deep-rooted problem in the severe lack of proper ethical education in business schools (Adler, 2002; Crane, 2004).

In fact, a recent study by Aspen Institute covering major business schools in the country revealed that the education system in business schools not only “fails to improve moral character of students but actually weakens it” (Crane, 2004). Certain researchers have suggested that accounting worsen the behaviours of people because it fails to develop the moral maturity of accounting students. A clear example is the work by Gray, Bebbington and McPhail (1994), who stated that although there is much to admire about current accounting practice, there is also considerable evidence of ethical and intellectual failure among accounting practitioners. At least some responsibility for these failures can be laid at the door of accounting education.

There is evidence that accounting education fails to develop students’ intellectual and, relatedly, ethical maturity. On the African continent, countries like Nigeria have also shown similar concerns about the inadequacy of ethics education in the accounting curriculum. Owuibge and Ovia (2011), stated, “although the accounting profession has attempted to respond to earnings scandal, however, there is a growing concern that ethics and professional responsibility should become more prevalent in the Nigerian accounting curriculum. In their quest to make up for the inadequacy of ethical education

for the accounting professionals in the country, it is evidenced that there has been the proposal from the Nigerian Accounting Standard Board to increase the number of semester hours for ethics education and the need to educate future accounting professionals specifically in accounting ethics (Owuibge & Ovia, 2011).

According to Shawver (2006) ethics education is often held at the philosophical level, rather than exposing accounting students to the practical aspect. Helps (2002) also expressed the need to integrate ethics throughout the accounting curriculum rather than as appendage to an auditing course. As also observed by Smith and Smith (2003), the National Fraudulent Financial Reporting (Treadway Commission) in the United State indicated that curricula should integrate the development of ethical values with the acquisition of knowledge and skills. Bernardi (2004) also suggests that, at best, ethics has been a secondary area of interest of accounting academics and therefore has not been perceived to be an important area of accounting research or teaching. Recent studies from an industry perspective such as PricewaterhouseCoopers (2003) have also identified that ethics is not a consistent and integrated part of the education of most accounting students and therefore this represents a gap in education between pre-entry and continuing professional education.

Teaching Techniques to Teach Ethics in Accounting Education

There are various techniques that maybe used to teach accounting ethics in classroom setting. These include normal lectures, written cases, role-playing, video vignettes, and code of ethics, current articles, and term papers, reading assignments, debates and personal value journals. Out of all these techniques, normal lecturing has been and is still the most commonly used

method. The reason for the popularity of the lecture method may be the relative ease in adding the ethics dimension to many types of discussions across a wide variety of accounting classes, and it can typically be done with less preparation or grading time than required for case assignments. Unfortunately, despite the popularity of its use, the effectiveness of this method in shaping students' moral behaviour remains questionable. In one study, it was found that a written case is deemed by accounting professors as the most effective method. Given the variety of techniques in teaching ethics, plus all other constraints including time, money, and the instructors' capability in exploiting these techniques, educators are presented with the challenge to carefully examine the cost and benefit prior to adopting their chosen technique(s).

This issue of whether to teach ethics as a separate accounting course or by incorporating it within the various accounting courses has remained contentious. Although many professors believe that ethics can be more successfully taught by integrating it within the various accounting courses, there is empirical evidence which suggests that doing so can actually lead to declines in the moral reasoning abilities of students. Further, for the lecturers, it was argued that they may end up being quite hypocritical due to the emphasis given on profit maximization and self-interest in the contents of business courses. Similarly, with regard to teaching ethics as a stand-alone course, there is limited evidence available suggesting its effectiveness in improving ethical awareness or ethical reasoning. These limitations in both approaches pose a question of effectiveness in ethics education, which relates to the following issue (Bakar et al, 2003).

In one study by Robyn (2011), teaching ethics in a financial accounting course was examined and changes made to hopefully have a greater impact on students. Traditional lectures were replaced by activities and constant exposure to real-life ethical situations that graduate accountants could find themselves faced with. Students were surveyed at the completion of the course and the results indicate that this method of instruction had a positive effect on changing students' attitudes about ethical behaviour.

Conceptual Framework

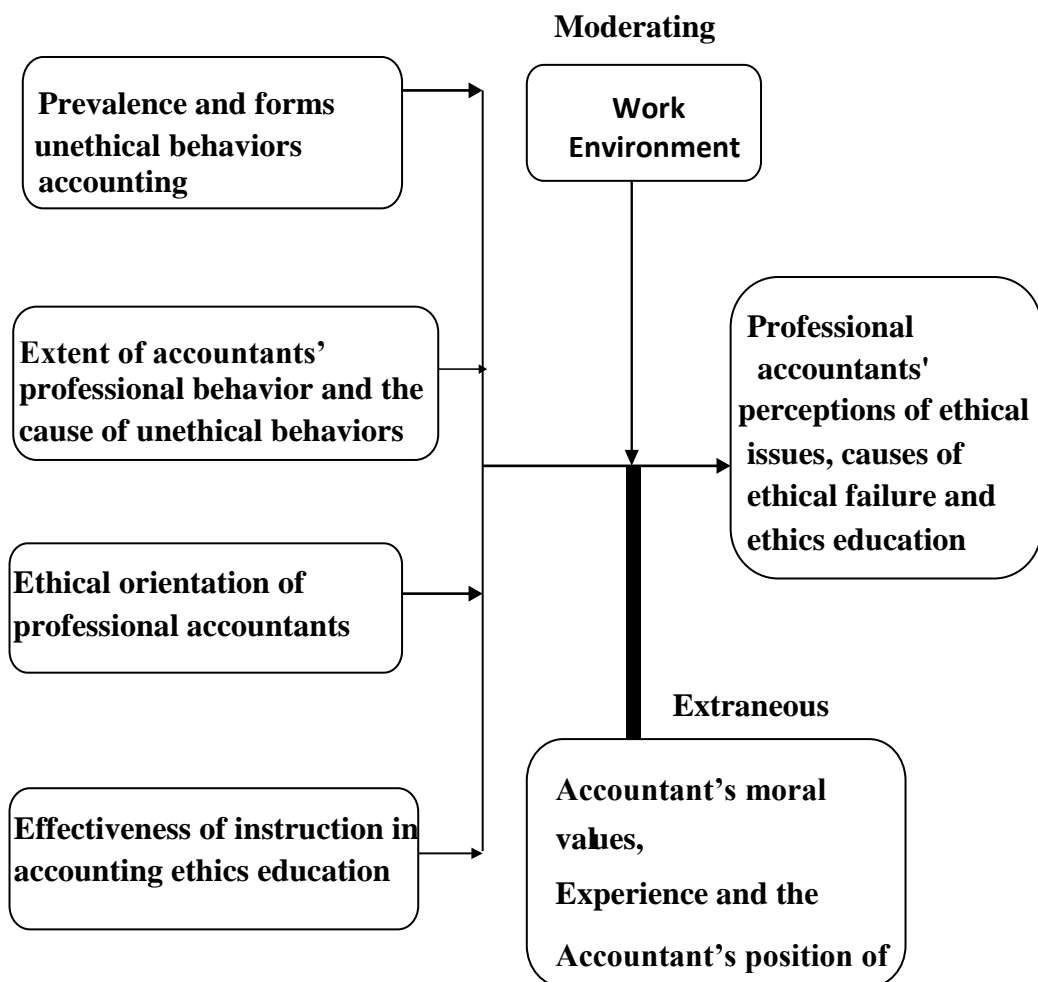


Figure 1: Conceptual Framework

The conceptual framework in Figure 1 shows the relationship between the independent variables and dependent variables. The independent variables include prevalence and forms of unethical behaviors among accounting professionals, extent of accountants' professional behavior and the cause of unethical behaviors, ethical orientation of professional accountants and the effectiveness of instruction in accounting ethics education. There are other variables that influence professional accountants' perceptions of ethical issues, causes of ethical failure and ethics education. These include moderating variables that includes working environment and the extraneous variables that include the accountant's moral values, experience and the accountant's position of influence.

Research Gaps

The review of literature shows that the desire to incorporate ethics in an organisation has a very long history and has received significant research attention in the body of knowledge of accounting. In spite of the numerous contributions of many writers, scholars and practitioners have acknowledged that ethical studies should undergo a major change in order to add value to an organisation (Marika & Giovanni, 2009). In light of this, there is limited focus on how the operations of unethical behaviour influence on the perception of professional accountants, especially in the government organisations.

Furthermore, the literature had mixed findings and results, the basis on which the researchers were motivated to conduct studies to determine the causes of unethical behaviour of professional accountants which include inadequacy of ethical education and lack of lack of teaching techniques in ethics education. Moreover, majority of these studies are Eurocentric with

little contribution from the African business setting. The growth of utilisation of ethical behaviour in both private and government organisation in Ghana has grown significantly, rendering the importance of ethical issues in accounting.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter of the work focuses on the research methods used to conduct the study. The research method considered the type of research and design, population, sampling technique, method of data collection and instrument for collecting data and data analysis.

Research Design

This study employed a quantitative approach, which emphasizes objective measurements, and the statistical, mathematical, or numerical analyses of data are collected through polls, questionnaires, and surveys. Quantitative research focuses on gathering numerical data and generalizing it across groups of people or to explain a particular phenomenon. The research design provided the framework within which the work was conducted. This study adopted a quantitative approach because it helps uncover the perceptual and ideological factors that influence ethics and behavior of accountants in contemporary businesses. This approach rightly suite the study because the aim of this study was to uncover the perception of ethics in business schools. The research design that was adopted was descriptive. The descriptive research design is more appropriate because it helps to examine the problem extensively and help to discuss several issues or variables that interplay to influence perception of ethics in business schools among accountants within Kumasi Metropolis.

Study Area

The study area is Kumasi in the Ashanti Region of Ghana. Kumasi is the capital town of Ashanti Region in the southern part of the Ghana. It is metropolitan with a population of about 2,069,350 people. The central business district is located in areas such as Adum, Bantama, and Bompata and located with lots of banks, department stalls and hotels. Economic activities include financial and commercial sectors, pottery, clothing and textiles. There is a huge timber processing community in Kumasi serving the needs of people in Ghana. The businesses located in Kumasi makes the city a busy place. The main occupations in Kumasi are professionals such as services and manufacturing.

Population

Amadehe and Gyimah (2002) defined population as the entire aggregation of cases that meet a designated set of criteria. This refers to the target group or elements that the researcher is interested in gaining information in order to achieve the set objectives of the study. The population of this research was all chartered accountants in Kumasi. There are 100 chartered accountants that form this population (Kumasi Metropolitan Area ICAG District Society, 2019). Kumasi was chosen because of the mission to advance research in Kumasi, to meet the ethical needs of the people and the need to investigate the significance of ethical issues that challenge the accounting profession in Kumasi.

Sampling Procedures

The sampling technique shows the method that was used to select the main objects of interest from the pool of research subjects. The technique adopted defines the right number of people and the sort of people who will be needed for the study. This study employed a probability sampling technique known as the cluster sampling. The cluster sampling technique to select groups of population elements and then select elements from within those groups. Halt and Gillespie (2008) used cluster sampling in their study of students' experience of violence in intimate relationship. A cluster of accounting firms in Kumasi were obtained in Kumasi and then the chartered accountants were selected for the study. The eligibility criteria for this study was chartered accountants who have more than 3years working experience because it is assumed that they know the ethics or perhaps might have experienced an incident of violation of ethical behavior. Furthermore, they might have an experience with students from business school during their attachment and hence they can know accounting students' knowledge about ethics in the profession. According to Lenth (2011), sample size has implication on the findings and the conclusions. The study therefore follows the sample size model developed by deVaus (deVaus, 2002) to estimate the appropriate sample size. The deVaus model is expressed as:

$$S = \frac{N}{1 + N(e)^2}$$

Where:

S = Sample Size

N = Population size

e = margin of error

Given a confidence level of 10% and the target population 100, the sample size is determined as:

Substituting the data on these variables in the formular, the sample size is determined as:

$$S = \frac{100}{1+100(0.1)^2} = 50.$$
 Therefore, the sample size is 50 chartered accountants.

Data Collection Instruments

There is no readily available data relevant to answer the research questions, therefore, the data needs about the research objectives would be collected from primary source. Deciding on the data needs and collection techniques is one of the most important aspects of any research. This depends on the research question(s) and the focus of the study. As defined by Hague (2006) primary data are raw data that researchers collect from specific respondents or participant specifically for the purpose of the research.

The survey approach of collecting data is employed in this research to gain primary data for analysis. For this reason, questionnaires are designed and developed to collect data from the field (STC terminal at Western region). Questionnaire is one of the most widely used instruments for collecting data for qualitative based studies. As defined by Amedahe (2002), questionnaire consists of a list of questions relating to the objectives of the study, hypotheses and the research questions to be verified and answered to which the respondents are required to answer by writing, ticking, marking or circling the response. The items on the questionnaire used to measure the study variables were grouped into three sections, A to C. They consist of open and closed ended questions to capture sensitive data where necessary.

The Likert scale measurement of data points is also included in the questionnaire. According to Yates, Edman & Aruguete (2004), Likert-scale is the most widely and reliable means to measure qualitative attributes or constructs with quantitative metric units. The scale is easy to construct though potent in quantitative measurement. It is constructed and operated by grouping similar statements, questions or items together to measure a variable and combining the respondents' score on the items into a single index. The questionnaire is chosen for data collection for analysis because of its relatively low cost and large data that can be collected for the study. Secondary data considered the global ethics standard for business schools, ethical framework for chartered accounts, journals, articles and books relating to ethics education in business schools.

Data Collection Procedures

The method for collecting data for the study was self-administered questionnaire. The questionnaire focused on socio-demographics as well as the incidence and prevalence of unethical behaviours among accountants. To measure the extent of professionalism, the Butter and Hermanns (2011) professionalism scale was used and the Forsyth (1980) Ethics Position Questionnaire was used to examine the ethical orientation of the accountants. The effectiveness of instruction in accounting ethics education was measured using the Likert scale.

First of all, a good rapport with the staff of the concerned Chartered accountants was established to do the investigation carefully. Before assigning the questionnaire, instructions of each test used in the study were made clear. In order to give responses to the questions free and frankly, honestly and

sincerely, they were made aware there are no right or wrong answers to these questions and their professional career would not be affected as it was only an exercise for academic research purpose and their responses would be held highly confidential. In order to free them from boredom, they were given sufficient time interval between tests. Thus, the questionnaires were administered under proper testing conditions. Each session to testing, ended with a vote of thanks to the respondents concerned.

After collecting data from the sample, the items on the questionnaires were scored on a Likert scale. This scale has five choices numbered 1 to 5 against each statement with 1-strongly disagree and 5- strongly agree. Data was then analysed from this point.

Data Processing and Analysis

Mugenda and Mugenda (2003) define validity as the accuracy and meaningfulness of inferences, which are based on research results. Validity is assessed depending on the purpose, population and environmental characteristics in which measurement takes place (Macmillan and Schumaker 2001). To ensure validity the researcher reviewed the instruments under the guidance of the supervisor. Orodho (2005) recommends that questionnaires be piloted in schools outside the considered sample to establish whether the questions are measuring what they are intended, whether wording is clear, whether the questions are ambiguous and whether the questions provoke response. The research instruments were pretested with a selected pilot sample identical to the actual sample to be used. The results collected from pilot study would indicate whether the data collection instruments are valid.

The Cronbach Alpha coefficient is widely used as a reliable procedure to indicate how well various items are positively correlated with one another (Sekaran & Bougie, 2010). A measure of 0.7 Cronbach Alpha and above is an acceptable reliability. According to Kumar (2012) validity refers to a situation where findings of a study are in accordance with what is designed to find out. According to Bashir (2008) validity in qualitative research means the extent to which data is plausible, credible and trustworthy.

Reliability is seen as the degree to which a test is free from measurement errors, since the more measurement errors occur the less reliable the test according to Fraenkel & Wallen, 2003; McMillan & Schumacher, 2001, 2006; Moss, 1994; Neuman, 2003 (cited in Ilse 2010). The more errors found in an assessment the greater its unreliability, and vice versa. However, reliability in this research was influenced by random error. As random error increases, reliability decreases. Random error is the deviation from a true measurement due to factors that were effectively addressed by the researcher. These errors might arise from inaccurate coding, ambiguous instructions to the subjects, interviewer's fatigue and bias. Consequently, the researcher in the designing and administering of the instrument took care of these errors.

Data Analysis

This study generated quantitative data; hence quantitative technique was used to analyze the data obtained. Descriptive statistic tools such as the mean, median, mode, and standard deviation are conducted to describe the data. Advanced statistical software Statistical Package for Social Sciences (SPSS) is engage to aid in the analysis. Data was analyzed using content analysis. Bryman and Bel (2007) defined content analysis as the process

whereby qualitative data can be converted into quantitative data by systematically evaluating texts through interpreting and coding textual information. Various objects such as tables, graphs and charts were used to present data in a consistent way as the researcher's research questions and objectives. Content analyses suits for this study because it allows for both qualitative and quantitative operations, looks directly at communication via texts or transcripts and can provide valuable insights over time through analyses of texts relationships and also statistically analyses the coded form of the text. However, content analyses can be extremely time consuming can be difficult to automate or computerize.

Ethical Considerations

The views of respondents to the questionnaires are highly held confidential and used for academic purposes only. Views expressed by other authors or literature are acknowledged to avoid plagiarism. According to Partington, (2003) an ethic is a philosophical term derived from the Greek word ethos, which means character or custom and connotes a social code that conveys moral integrity and consistent values. Therefore, the important ethical issues to adhere to when conducting a survey are confidentiality and informed consent. Thus, the respondent's right to confidentiality should always be respected and any legal requirements on data.

The study explains to respondents the nature of study and stated that participation is voluntary. All participants are assured of their privacy and how confidential the data are kept. Data collected was not shared to any other individual expect the researcher's supervisor to ensure confidentiality. The research does not impede in the administration of the questionnaires so that

respondents answer the questionnaires in the most reasonable time. The study also regards on the ethical issues in reporting. Under no situation does the researcher formulate data to support conclusion made.

The study contains no copied work or data analysis from other literature. Data are obtained primarily and analysed by the researcher. Information provided are those that add to literature and also gives the chance for future studies and not damaging to public consumption. For quality of work, the research is supervised by a teaching staff in the academia.

Summary

This chapter details the research methodology of the study and covers research design used, target population, sampling technique applied, methods of data collection, research validity and reliability, and lastly looks at data analysis procedure.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the results of analysis of the data collected from the chartered accountants in Kumasi. The chapter is divided into seven sections. The instruments' return rate presented in this section gives a summary of the respondents' findings on socio-demographic data, presents findings on prevalence and forms of unethical behaviors among accounting professionals, extent of accountants' professional behavior and the root cause of unethical behaviors, Ethical orientation of professional accountants and the Effectiveness of Instruction in Accounting Ethics Education.

Instruments' Return Rate

The questionnaires were administered to 50 chartered accountants. The respondents included 20 female and 30 male chartered accountants. 18 responses were received from the female chartered accountants representing (90%), and 27 responses from the male chartered accountants were received (90%). This rate of return was considered adequate by the researcher.

Socio-Demographic Data

The socio-demographic data considered in this study for the respondents included the gender, age distribution, level of Education, membership of professional bodies, type of organization and years of service.

Distribution of the respondents by gender

The respondents were asked to state their gender: the findings are as shown in Table 1 below.

Table 1: Distribution of the Respondents by Gender

Gender	Frequency	Percent
Male Accountants N= 30	70	60.0
Female Accountants N = 20	18	40.0
Total	45	100

Source: Field Survey (2018)

Table 1 shows the distribution of respondents by gender. The distribution of male and female chartered accountants in Kumasi was 60.0 and 40% respectively. The findings showed that the male accountants showed significant interest in participating in the study as compared to their opposite counterparts.

Age distribution of Chartered Accountants

The chartered accountants were asked to indicate their age bracket in one of the items in the questionnaire. The Table 2 presents data on distribution of the respondents by age.

Table 2: Age Distribution of Chartered Accountants

Age	Frequency	Percent
21-25	5	11.1
26-30	12	26.5
31-35	15	33.3
36-40	8	17.8
41-45	4	8.8
46 and above	1	2.2
Total	45	100

Source: Field Survey (2018)

The findings presented in Table 2 show that. 33.3% of the chartered accountants were of age 31 to 35 years, 8.8% were of age 41 to 45 years and the rest 2.2% were 46 and above years.

Highest academic qualification of Chartered Accountants

The chartered accountants were asked to indicate their highest level of academic qualifications. The response obtained is indicated in Table 3.

Table 2: Highest Academic Qualification of Chartered Accountants

Level of Education	Frequency	Percent
DBS/HND	12	26.7
Degree	25	55.6
Master's degree	8	17.8
Total	45	100

Source: Field Survey (2018)

The respondents were asked to state their highest level of qualification attained. The results are given in Table 3 showing that 55.6% of the respondents had Bachelors' degree, 17.8% had the Master's degree and accountants with DBS/HND qualifications were 26.7%.

Membership of professional bodies

The chartered accountants in this section indicated the professional bodies of which they are members. The response obtained is indicated in Table 4.

Table 3: Membership of Professional Bodies

Membership	Frequency	Percent
ACCA	22	48.9
ICA	12	26.7
Others	11	24.4
Total	45	100

Source: Field Survey (2018)

The respondents' results showed that majority were members of ACCA (48.9%) followed by ICA members (26.7%). The remaining (24.4%) belonged to other professional bodies.

Years of Service

The Table 6 presents data on the distribution of the respondents by work experience.

Table 4: Years of Service

Number of Years	Frequency	Percent
Below 5 years	10	22.2
6-10 years	15	33.3
11-15 years	15	33.3
16 years and above	5	11.1
Total	45	100

Source: Field Survey (2018)

The results presented in table 6 indicates that 22.2% of the chartered accountants have served for a period of less than 5 years, 66.6% have served for 6 to 15 years, 11.1% have work experience more than 16 years.

Incidence, Prevalence and forms of unethical behaviours among accounting professionals

This section deals with findings which tend to examine the incidence, prevalence and forms of unethical behaviours among accounting professionals.

Incidence of unethical behaviour among accounting professionals

The study sought to determine incidence of unethical behaviours among accounting professionals. The results from the respondents are presented in Table 6 below.

Table 6: Incidence of Unethical Behaviour among Accounting Professionals

Response	Opinion	Frequency	Percent
Have you experience incidence of unethical behaviour among accountants in your organisation before?	YES	32	71.1
	NO	13	28.9
Total		45	100

Source: Field Survey (2018)

When asked to state whether they have experienced incidences of unethical behaviour among accountants in their organization before, 71.1% indicated they have whilst the remaining 28.9% also indicated they have not.

Prevalence of unethical behaviours in organisation

The respondents in this section were asked to choose how often unethical behaviours occurs in their organization. The result of the findings is presented in Table 7 below.

Table 5: Prevalence of Unethical Behaviours in Organisation

Response	Opinion	Frequency	Percent
Prevalence of Unethical behaviour	Very often	25	55.6
	Often	6	13.3
	Less often	12	26.7
Total		45	100

Source: Field Survey (2018)

From the respondents as presented in Table 7, when asked to answer how prevalent these unethical practices occurred in their organisations, 55.6% indicated unethical behaviours occurred very often in their firms. 26.7% however indicated unethical behaviours occurred less often followed by 13.3% who revealed it occurred often. 4.4% forming the minority also indicated it does not occur at all.

Participation in any Form of Unethical Behaviour

The study asked the respondents to indicate whether they had participated in any form of unethical behaviour in their professional life. The result from the respondents is presented in Table 8.

Table 6: Participation in any Form of Unethical Behaviour

Response	Opinion	Frequency	Percent
Participation in any form of unethical behaviour during professional life	YES	36	80.0
	NO	9	20.0
Total		45	100

Source: Field Survey (2018)

The finding in Table 8 reveals that majority (80%) during their professional life engaged in one or many forms of unethical behaviour as against 20% who kept their slate clean.

Extent of accountants’ professional behaviour and the root cause of unethical behaviours

This section sought to examine the extent at which accountants exhibit professionalism on their job and also find out the causes of unethical behaviour among accounting professionals.

Extent of accountants’ professional behaviour

Accountant respondents were asked in one of the items to indicate the extent at which they exhibit professionalism on their job. The result of the study is indicated in Table 10 below.

Table 7: Extent of Accountants' Professional Behaviour

Statements	N	Mean	Rank
Attendance and participation in ACCA/ICA and professional accounting.	45	4.23	3
An individual chartered accountant is permitted to be a member of more than one registered firm and some other type of professional firm providing professional services	45	3.26	6
Attempted and passed three or more accounting qualification examinations organized by accounting professional bodies.	45	1.48	8
Attendance in annual or quarterly training programs.	45	3.29	4
Make exaggerated claims for the services they are able to offer, the qualifications they possess, or experience they have gained	45	2.30	7
Consider being chartered as a significant accomplishment in my career.	45	4.42	1
Identify myself as a chartered accountant in my working environment.	45	3.83	5
Make disparaging references or unsubstantiated comparisons to the work of others.	45	1.23	9
Deeply care about the future of the accounting profession.	45	4.35	2

Source: Field Survey (2018)

From the findings in Table 10, majority (mean=4.42) of the accountants agreed strongly that considering being chartered as a significant accomplishment in their career. However, they strongly disagreed (mean=1.23) to making disparaging references or unsubstantiated comparisons to the work of others significant in their professionalism on their job.

Root cause of unethical behaviour amongst accounting professionals

In this section, respondents were asked to select the root cause of unethical behaviour amongst accounting professionals. The result of the findings is presented in table 11.

Table 8: Root Cause of Unethical Behaviour Amongst Accounting Professionals in Kumasi

Root cause	Frequency	Percent
Greed	15	33.3
Opportunity	6	13.3
Experience	12	26.7
Ignorance	7	15.6
Others	5	11.1

Source: Field Survey (2018)

The result indicates that 33.3% rate greed as the root cause of unethical behaviour followed by Experience on the job at 26.7%. Respondents rated ignorance at 15.6% followed closely by opportunity at 13.3%.

Ethical orientation of professional accountants

This section examined the ethical orientation of accountants and how it influences their judgment on the job. The result of the study is displayed in Table 12 below.

Table 9: Ethical Orientation of Professional Accountants

Statements	N	Mean	Rank
People should make certain that their actions never intentionally harm another even to a small degree.	45	2.37	13
Risks to another should never be tolerated, irrespective of how small the risks might be.	45	2.42	12
The existence of potential harm to others is always wrong, irrespective of the benefits to be gained.	45	1.89	15
One should never psychologically or physically harm another person.	45	3.23	10
One should not perform an action that might in any way threaten the dignity and welfare of another individual.	45	4.25	3
If an action could harm an innocent other, then it should not be done.	45	1.25	16
Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences of the act is immoral.	45	1.18	17
The dignity and welfare of the people should be the most important concern in any society.	45	4.36	2
It is never necessary to sacrifice the welfare of others.	45	3.24	9
Moral behaviours are actions that closely match ideals of the most "perfect" action.	45	2.45	11
There are no ethical principles that are so important that they should be a part of any code of ethics.	45	1.15	18
It is acceptable for ethical perspectives to vary from one situation and society to another.	45	4.25	3
Moral standards should be seen as being individualistic; what one person considers being moral may be judged to be immoral by another person.	45	4.58	1

Different types of morality cannot be compared as to "rightness."	45	4.11	5
Questions of what is ethical for everyone can never be resolved since what is moral or immoral is up to the individual.	45	3.83	6
Moral standards are simply personal rules that indicate how a person should behave, and are not be applied in making judgments of others.	45	3.56	8
Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes.	45	2.25	14
Rigidly codifying an ethical position that prevents certain types of actions could stand in the way of better human relations and adjustment.	45	1.24	16
No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation.	45	2.34	12
Whether a lie is judged to be moral or immoral depends upon the circumstances surrounding the action.	45	3.69	7

Source: Field Survey (2018)

The results (mean of 4.58) indicates that moral standards should be seen as being individualistic; what one person considers being moral may be judged to be immoral by another person. On the other hand rigidly codifying an ethical position that prevents certain types of actions could stand in the way of better human relations and adjustment was strongly disagreed (mean=1.24) as well as There are no ethical principles that are so important that they should be a part of any code of ethics (mean=1.15).

Effectiveness of Instruction in Accounting Ethics Education

In this section, the researcher sought to find out the importance of ethics education to accounting students, the one to teach ethics course in accounting and the instructional technique that will be effective in accounting ethics education.

Importance of ethics education to accounting students

The findings in Table 13 present data obtained from professional accountants on the importance of ethics education to accounting students.

Table 10: Effectiveness of Ethics Education to Accounting Students

Statements	N	Mean	Rank
a. Ethics training is required by accounting students.	45	3.67	5
b. Currently students do not seem to be getting enough ethics training.	45	3.56	6
c. Accounting education in Ghana should prepare students to face real world ethical dilemmas for their future career as accountants	45	3.89	4
d. It is important for accountants to be ethical.	45	4.24	2
e. The accounting profession needs to restore public trust after recent accounting scandals.	45	4.34	1
f. Lack of ethics education in the accounting curriculum contributed to business scandals (e.g. Enron, WorldCom, Transmile).	45	2.61	7
g. There seems to be a deterioration of ethical awareness amongst accounting students in Ghana.	45	4.18	3
h. More regulation may be imposed on accountants if business scandals persist and accountants are involved.	45	1.18	8

Source: Field Survey (2018)

The results in Table 13 indicate that accountants agree strongly that ethics training should be a requirement for accounting students. Most

accountants who also agreed to some extent (mean=2.61) that lack of ethics education in the accounting curriculum contributed to business scandals (e.g. Enron, WorldCom, Transmile). However, the accountants disagreed strongly (mean=1.18) that more regulation may be imposed on accountants if business scandals persist and accountants are involved.

Instructional Technique for Effective Teaching of Accounting Ethics Education

The respondents were asked to rate on a 1 (strongly disagree) to 5 (strongly agree) scale the instructional technique to be deployed in effective teaching of ethics education. The findings are presented in Table 15.

Table 11: Instructional Technique for Effective Teaching of Accounting Ethics Education

Statements	N	Mean	Rank
a. Case analysis	45	4.48	1
b. Vignettes (short descriptive scenario)	45	4.30	2
c. Articles and other readings	45	4.18	3
d. Faculty as a role model on professional behavior	45	3.28	6
e. Debates on ethics	45	1.61	9
f. Role playing	45	3.67	5
g. Discussion on ethics through internet	45	2.59	7
h. Classroom lectures	45	4.12	4
i. “Ethics Days” to expose students to moral examples	45	1.45	8

Source: Field Survey (2018)

Table 15 presents the results related to professional accountants’ perception on the importance of various instructional techniques for teaching ethics. The respondents rated their preference of various methods to teach ethics by using a five-point scale. Based on the responses, case analysis is

most preferred (mean = 4.48), followed by Vignettes as well as articles and other readings (mean = 4.18) as the top effective methods to teach ethics. In addition, the classroom lectures method is ranked fourth (mean = 4.12), although it is still considered to be one of the effective methods. The respondents also used the method of “faculty as a role model on professional behavior” (mean = 3.28), “role playing” method (mean = 3.67) and “debating ethics” in the classroom (mean = 4.06). The least preferred choice of teaching methods is “Ethics Days” to expose students to moral examples and “Discussion on ethics through internet”, (mean = 1.61 and 1.45, respectively).

Discussion of the Findings

This study, which is based on professional accountants' perceptions of ethical issues, causes of ethical failure and ethics education indicated that issues of unethical behaviour is a major concern in Ghana. It calls for a great deal of rigorous actions by the government to tackle ethical issues as it has become a canker in most organisations. The study revealed majority of accountants have engaged in or experienced incidences of unethical behaviours in their professional life. As professional accountants gain more experience on the job they are tempted to compromise and flout their ethics. The root causes for such unethical behaviour vary from one individual to another as the study revealed. It is well established that members of the accountancy profession have a responsibility to serve the interests of many stakeholders in society, including those of the general public. For example, the first words of the *Handbook of the Code of Ethics for Professional Accountants* (Handbook) mention the interests of the public: “A distinguishing mark of the accountancy profession is its acceptance of the responsibility to

act in the public interest (Strategic Finance, 2016).” The causes of ethical failure amongst accounting professionals are deeply rooted. It could be argued that the development of the professional accounting firms has mirrored the development of legal practices. Duska and Duska say of accounting: This tension between the demands of professionalism and the demands of business has created an identity crisis in the industry today. Duska and Duska proceed to say that the greatest challenge to the accounting profession is to place the interests of clients and the public ahead of their profit-making interest.

The study revealed there is a deterioration of ethical behaviour because they felt the instructional techniques are not effective. In addition, the majority of respondents believed that ethics should be taught to students in higher levels (year 3 and 4). Although these results are similar to the findings of prior studies, integrating ethics into the foundation level courses at early stages will improve students’ learning skills when they reach the higher-level courses.

The evidences shown by Mantzke et al. (2005) and Smith (2008) is that students’ moral values and approaches to ethics situation are not fixed and may be further developed in the educational process as well as are functions of age and experience. (Ismail et al, 2014). Therefore, ethics education if introduced at the foundational stage can broaden students’ minds to get strong analytical skills. Nevertheless, ethical values can be imbibed into the students by incessantly reminding them about accounting ethics throughout the accounting program as it is integrated into all courses at all levels of study.

Summary

This chapter concentrates on data analysis, presentation and interpretations of the findings. The analyses are built around the objectives of the study and the independent variables which are; prevalence and forms of unethical behaviors among accounting professionals, extent of accountants' professional behavior and the root cause of unethical behaviors, Ethical orientation of professional accountants and the Effectiveness of Instruction in Accounting Ethics Education.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter outlines the summary of findings and the discussions of the research findings. The chapter also presents the conclusions of the study based on the findings and recommendations.

Summary of Key Findings

The objectives of this study were to examine the incidence, prevalence and forms of unethical behaviors among accounting professionals, extent of accountants' professional behavior and the root cause of unethical behaviors, Ethical orientation of professional accountants and the Effectiveness of Instruction in Accounting Ethics Education.

The study had majority of the respondents being male whiles are on the minority meaning most of the chartered accountants in Kumasi used in the study are males. The socio-demographic of the study revealed a youthful population with a highest level of education being first degree. Most of the respondents are ACCA members working in accounting firms for six to fifteen years of service. The demographic of the study shows a good staff strength with the right requirement for practicing accounting ethics.

The study revealed that the incident of unethical behaviour among accounting professionals is very dominant and the prevalence of unethical behaviour occurs very often in accounting organisations. Evidence of this is revealed in chapter four that, majority of the accountants (71.1%) has experienced incidence of unethical behaviour in their organisation as compared to 28.9% who had never met such incidences, 55.6% indicated

unethical behaviours occurred very often in their firms. 26.7% however indicated unethical behaviours occurred less often. 80% of the accountants have engaged in some form of unethical behaviour. This is an indication that some factors must have accounted for the unethical behaviour on the job which revealed in the questionnaire interview as inadequate employment of qualified accounting staff to handle financial records, poor storage of financial records, sexual harassment and monetary gratification.

Moreover, the study revealed that being chartered, caring deeply about the future of the accounting profession, attendance and participation in ACCA/ICA and professional accounting accounts for the extent of most accountants' professional behaviour. Thus, they considered being chartered as a significant accomplishment in their career. Also, the root cause of unethical behaviour was revealed to be greed. Thus, majority (33.3%) respondent said greed is the principal root cause of unethical behaviour in accounting firms. This is an indication that the accounting organisation do not give room of transparency of transaction despite ethical training on the job.

Furthermore, on the average, the ethical orientation of professional accountants was revealed to be moral standards which are seen as individualistic among professional accountants. Thus, what is seen as moral standards is subjective and it differs from one person to another. Thus, lack of moral standards in the accounting profession can lead to unethical behaviour among accounting professionals and if not well managed, it may affect organisations that rely on accounting information. Also, it was revealed that ethics training should be a requirement for accounting students for ethics education to be effective. However, imposing ethical regulations of accounting

professionals does not make ethics education effective. Also, the accountants agree that accounting education in Ghana should prepare students to face real world ethical dilemmas for their future. Based on the findings, an effective ethics education should students should be aware of the responsibilities of the accounting profession, and the importance of ethics as part of that responsibility.

Conclusion

The findings from the study revealed significant evidence that majority of professional accountants demonstrate unethical behaviours with time and there are several cases of unethical behaviours been displayed in accounting organisations in Kumasi, and also, moral standards are the basis of ethical orientation of professional accountants. Again, being chartered, caring deeply about the future of the accounting profession, attendance and participation in ACCA/ICA and professional accounting accounts for the extent of most accountants' professional behaviour. The ethics education needs to undergo review and incorporated into the curriculum from the foundational stage.

Recommendation

From the research findings and conclusion made, the following recommendations were made:

1. The findings indicated some positive attitude towards ethics by accountants. Therefore, is the need for accounting bodies and stake holders to find out why Accountants' ethical behaviour is not congruent with their professionalism.
2. From the study majority of the Accountants are well informed about ethical issues but most have to be well oriented through rigorous and

frequent ethical training especially on moral standards. This may enhance their perception and change their attitude.

3. Experienced accountants who display ethical success in their professional career should be honored or rewarded with a massive motivational package. This will inspire the up and coming accounting professionals to follow suit.
4. Ethics education should be enforced on the job in the accounting profession in order to prepare them transparency of the accounting job.

Suggestions for Further Research

This study focused on professional accountants' perceptions of ethical issues, causes of ethical failure and ethics education using professional accountants in Kumasi as case study. It is therefore suggested that similar study should be carried out in Accra this time looking at the root cause of ethical issues amongst accounting professionals. This study focused on one group of respondents, the accountants' perceptions. Therefore, future research can be extended by increasing the number of groups of respondents such as the accounting students and the accounting auditors to obtain a comprehensive perspective of the importance of ethics in the accounting curriculum.

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APPENDIX

QUESTIONNAIRE FOR ACCOUNTING PROFESSIONALS

UNIVERSITY OF CAPE COAST

SCHOOL OF BUSINESS

Dear Sir/Madam, the researcher is a postgraduate student researching about the **perception of accountants about ethics education in business schools and how it influences their behaviours**. Any responses provided will be used solely for academic purposes under strict adherence to the ethics of confidentiality and anonymity. Your voluntary participation will be duly appreciated.

Would you like to participate in this research? YES NO

A. SOCIO-DEMOGRAPHICS

1. Sex Male Female
2. Age 21-25 26-30 31-35 36-40 41-45 46 and above
3. Level of Education DBS/HND Degree Master's degree
4. Membership of professional bodies ACCA ICA
OTHERS.....
5. Type of organization Audit Firm Accounting
6. Years of Service below 5 years 6-10years 11-15years
 16years and above

B. Prevalence and forms of unethical behaviours among accounting professionals

7. Have you experienced unethical behaviour among accountants in your organization before?

Yes No

8. How often do these unethical behaviours occur?

Very Often Often Less Often Not at all

9. Can you describe some common forms of unethical behaviour among accountants?

.....
.....
.....
.....

10. Have you participated in an unethical behaviour in your professional life before?

Yes No

11. Can you describe the unethical behaviour you exhibited in your professional life?

.....
.....
.....

C. Extent of accountants' professional behaviour and the cause of unethical behaviours

12. This section examines the extent to which accountants exhibit professionalism on their job. Butler and Hermanns scale of professionalism applies a Likert Scale and series of statements are used to measure the extent of accountant's engagement in professional behaviour.

1= strongly disagree 2= disagree 3. Uncertain 4. Agree 5= strongly agree

Statements	1	2	3	4	5
Attendance and participation in ACCA/ICA and professional accounting					
An individual chartered accountant is permitted to be a member of more than one registered firm and some other type of professional firm providing professional services					
Attempted and passed three or more accounting qualification examinations organized by accounting professional bodies					
Attendance in annual or quarterly training programmes					
Make exaggerated claims for the services they are able to offer, the qualifications they possess, or experience they have gained					
Consider being chartered as a significant accomplishment in my career					
Make disparaging references or unsubstantiated comparisons to the work of others.					
Proud seeing chartered accountant being recognized					
Deeply care about the future of the accounting profession					

13. What do you consider to be the root cause of unethical behaviour among accounting professionals? Please tick if applicable [] Greed [] Opportunity [] Experience [] Ignorance [] Others Please specify

D. Ethical orientation of professional accountants

14. This section examines the ethical orientation of accountants and how it influences their judgement on the job. A Likert Scale and series of statements are used to measure the extent to which ethical orientation influences their judgement. **1= strongly disagree 2= disagree 3. Uncertain 4. Agree 5= strongly agree**

Statements	1	2	3	4	5
People should make certain that their actions never intentionally harm another even to a small degree.					
Risks to another should never be tolerated, irrespective of how small the risks might be.					
The existence of potential harm to others is always wrong, irrespective of the benefits to be gained.					
One should never psychologically or physically harm another person.					
One should not perform an action that might in any way threaten the dignity and welfare of another individual.					
If an action could harm an innocent other, then it should not be done.					
Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences of the act is immoral.					
The dignity and welfare of the people should be the most important concern in any society.					
It is never necessary to sacrifice the welfare of others.					
Moral behaviors are actions that closely match ideals of the most "perfect" action.					
There are no ethical principles that are so important that they should be a part of any code of ethics.					

It is acceptable for ethical perspectives to vary from one situation and society to another.					
Moral standards should be seen as being individualistic; what one person considers being moral may be judged to be immoral by another person.					
Different types of morality cannot be compared as to "rightness."					
Questions of what is ethical for everyone can never be resolved since what is moral or immoral is up to the individual.					
Moral standards are simply personal rules that indicate how a person should behave, and are not be applied in making judgments of others.					
Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes.					
Rigidly codifying an ethical position that prevents certain types of actions could stand in the way of better human relations and adjustment.					
No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation.					
Whether a lie is judged to be moral or immoral depends upon the circumstances surrounding the action.					

E. Effectiveness of instruction in accounting ethics education

14. (A) Why is ethics education important for accounting students?

1= strongly disagree 2= disagree 3=Uncertain 4=Agree 5= strongly agree

Statements	1	2	3	4	5
a. Ethics training is required by accounting students.					
b. Currently students do not seem to be getting enough ethics training.					
c. Accounting education in Malaysia should prepare students to face real world ethical dilemmas for their future career as accountants					
d. It is important for accountants to be ethical.					
e. The accounting profession needs to restore public trust after recent accounting scandals.					
f. Lack of ethics education in the accounting curriculum contributed to business scandals (e.g. Enron, WorldCom, Transmile).					
g. There seems to be a deterioration of ethical awareness amongst accounting students in Malaysia.					
h. More regulation may be imposed on accountants if business scandals persist and accountants are involved.					

(B) What is the best approach to incorporate ethics in the accounting curriculum?

Separate course Integrated into course Doesn't matter

(C) What instructional technique will be effective in accounting ethics education?

Statements	1	2	3	4	5
a. Case analysis					
b. Vignettes (short descriptive scenario)					
c. Articles and other readings					
d. Faculty as a role model on professional behavior					
e. Debates on ethics					
f. Role playing					
g. Discussion on ethics through internet					
h. Classroom lectures					
i. "Ethics Days" to expose students to moral examples					

THANK YOU VERY MUCH FOR YOUR TIME AND COOPERATION