The Effect of Ethics Education Interventions on Ethical Attitudes of Professional Accountants in Ghana

The study investigates the effect of ethics education interventions (EEI) on ethical attitudes of accountants (EAA). It also investigates the effects of the demographic information of accountants on their ethical attitude. The study employs a cross sectional survey to collect data from 340 professional accountants in all sectors of the Ghanaian economy and uses OLS estimation to test several hypothesized relationships. The results show a positive association between each elements of ethics education interventions (EEI) such as ethics related courses (ERC), method of teaching ethics (MTE), method of assessing ethics (MAE), method of ethics intervention (MEI), level of ethics intervention (LEI) and EEI though not significant. Furthermore, demographic attributes such as age, professional qualification and sector are positively associated with EEI but are not significant. In addition, gender and position or rank of accountants within organisations are negatively associated with EEI although not significant. From the study, experience of accountants positively and significantly influences their ethical attitudes. The study recommends the use of experienced accounting practitioners as resource persons in training programmes as a means of shaping the ethical attitudes of students and less experienced practitioners. There is also the need for mentorship programmes within the accountancy fraternity where experienced members adopt younger ones as mentees in the quest to strengthen ethical attitudes of all members of the accounting profession in Ghana for the benefit of society.

Keywords: Ethics Education, Ethical Attitudes, Ethics Intervention, Ghanaian Professional Accountants

Introduction

The role of accountants in reported scandals at the beginning of the 21st Century has contributed in creating doubts in the minds of many people about ethics in accounting practice (Low et al., 2008; Copeland, 2015). The effects of the scandals on major economies have led to calls by bodies such as the American Accounting Association (AAA), American Institute of Certified Public Accountants (AICPA), Institute of Management Accountants (IMA) and Federation of Schools of Accountancy (FSA) to include ethics in the training of accountants (Lampe & Finn, 1994; Blanthorne, Kovar, & Fisher, 2007). They argued that the integration of ethics into accounting curriculum would result in the improvement in attitudes and decision making regarding ethical dilemmas (Abdolmohammadi & Reinstein, 2012; Cameron & O’Leary, 2015; Ghaffari, Kyriacou, & Brennan, 2008; O’Leary, 2009, 2012).

Existing studies show that the role of ethics in attitudes and behaviour of accountants is complicated, and to better understand this scholars have explored ethical behaviour in business, knowledge of ethics of students and accountants in their stewardship roles (Blanthorne et al., 2007; Fisher, Swanson, & Schmidt, 2007; Ghaffari et al., 2008). Such studies have found that ethics intervention may have a positive impact on members of the accounting profession, which may eventually lead to a reduction in financial scandals.
Specifically, studies on ethics education interventions (EEI) in accounting programmes have mainly examined differences in opinions of educators (Blanthorne et al., 2007), perceptions regarding the importance of the interventions (Adkins & Radtke, 2004), which subjects are really being taught (Lampe & Finn, 1994), and the enablers and challenges in such interventions (Dellaportas, Kanapathippillai, Khan, & Leung, 2014). Others have examined the effect of ethics instructions on moral reasoning of accounting students (Cameron & O’Leary, 2015; O’Leary, 2009, 2012). Although perceived to influence ethical attitude, there is the need to examine the effect of ethics education intervention on ethical attitude of real accountants (professional accountants) who are the ultimate beneficiaries of ethics education interventions. This has become germane because professional bodies in countries such as the USA, Australia and the United Kingdom have made ethics interventions in various forms a means of shaping ethical attitudes among their members (Blanthorne et al., 2007; Dellaportas et al., 2014; Ghaffari et al., 2008). However, there has been very little evidence on the effect of such interventions on the ethical attitudes of accountants. Moreover, many of the studies have been based on data from developed countries, but little is known from developing countries where there has been notable company failures through corruption and other forms of scandal. In fact, ethics studies in developing countries and Western Africa in particular are very scanty (Rossouw, 2011).

Using data from Ghana, a developing country, this study examines the relationship between ethics intervention in accounting education and ethical attitudes of professional accountants. Governments over the years have been making efforts to reduce financial weaknesses and irregularities in public accounts (Auditor-General, 2017). Commenting on the state of ethics in professional accounting training in Ghana, the Report on the Observance of Standards and Codes (ROSC) of the World Bank reported that Ghana’s professional accounting training does not include ethics (World Bank, 2014). Since the report was issued, very little follow-up has been done to review the progress made as a means of identifying the success or achievement: a situation giving cause for worry.

Seven banks in Ghana have collapsed within the period August 2017 and August 2018, due to what has been described as a ‘moral crises’ rather than a banking crisis. Reasons assigned for the collapse of the banks have been given as: the use of accounting entries in concealing the true state of affairs; ‘breakdown in values’; ‘unethical behaviour’ and ‘disrespect for ethics’ (Awadzi, 2018, p. 8-9). These happenings give an indication of the importance of ethics in the performance of professional accountants globally.

Based on the above considerations, the study primarily investigates the effect of ethics education interventions on the ethical attitudes of professional accountants. It also explores other factors that may influence the ethical attitudes of accountants. The remainder of the paper is structured as follows. The next section discusses the general background to the development of ethics and its consequences in the accounting profession. The third section reviews
existing literature on ethics in the accounting profession and the hypothesised
relationships for the study. The fourth section presents the research method and
development of the model. This is followed by analysis and discussion of the
results. The final section presents the summary, conclusions, limitations and
implications for further research.

Literature Review and Hypotheses

This section reviews literature on ethics and its consequences in the
accounting profession. It also reviews literature on the various components of
ethics interventions as presented in existing literature and in the Ghanian
context. The section further reviews ethical theories employed in similar
research and relates it to the current study.

Ethics and Accounting Profession

The accounting profession has been entrusted with certain rights and
responsibilities by the society. As members of the noble profession and society,
accountants have a responsibility to their profession and society as they
examine alternative ways of informing and educating stakeholders on issues of
financial and economic accountability (Jeffrey, 2008). The role of ethics
education in the accounting profession has been emphasised in the literature as
contributing to shaping the future of the profession with mixed findings
(Bampton & Cowton, 2013). There has been a general acceptance of the role of
ethics in the accounting profession. For instance, to guide the profession to
abide by ethical principles, the IESBA of the International Federation of
Accountants (IFAC) has been issuing the handbook of the code of professional
accountants among its publications to guide professional accountants in their
practice. The code is regularly updated and has its focus on the issue of public
interest that include setting of standards of quality that ensures adherence to
‘high-quality’ ethical standards of practice.

The accounting profession is seen as being responsible for providing
information to a wide range of users with the aim of resolving financial issues
and protecting the interest of the public (Dillard, 2008). Financial reports
produced are generally used for the benefit of investors, stock market analysts,
shareholders and government agencies among others (Abuznaid, 2009). The
profession is highly regarded in many societies across the world and the
expectation from stakeholders is that high levels of ethics would be upheld in
decisions that affect their measurement, information gathering and
communication (Langenderfer & Rockness, 1989). Additionally, the provision
of accurate and full disclosure of financial information on the performance of
economic entities has been described to be a moral obligation that requires
application of high moral and ethical principles. It has been observed that the
accounting function is vital to the development and management of
information systems that provide strategic direction and guidance to the management of organisations (Dillard, 2008).

The professional accountant is seen as having an enormous obligation to self and multiple stakeholders who rely on the objectivity, honesty and integrity exhibited in financial statements (McKernan, 2011). In performing the role of providing financial statements to aid decision making, accountants are required to apply ethics so as to ensure that legitimate rights to information are met. Meeting the responsibilities stated above requires not only adherence to rules and regulations but the willingness to do what is right and in the interest of the general well-being of society.

**Ethical Consequences in the Accounting Profession**

There has been some linkage between ethics and fraud. Even though fraud connotes illegality, not all ethical issues may be fraudulent. Some reported scandals have had a measure of fraud such as the case of Enron. Researchers have attributed the elements of fraud to include: pressure, opportunity and ethics (Hall, 2011, p. 103). The mentioned author defines pressure as work-related stress that could compel a person to abuse the trust to act honestly. Opportunity is defined as having ‘access to assets and/or information’ that can be used to a person’s benefit against laid down procedures. Ethics is the ability to maintain a high sense of moral character to withstand personal selfish gain as opposed to corporate/societal gain. It is argued that a greater sense of ethics would provide strength to withstand pressure and opportunity to commit fraud. The absence of ethics in the practice of the accounting profession may be responsible for some ethical infractions committed by some members of the profession. This study argues that the observance of high ethical standards by members of the accounting profession has the tendency to minimise the occurrence of fraud involving accountants.

**Ethical Attitude**

Ethical attitude in business and corporate environments has been a source of concern worldwide, especially following a series of scandals that led to corporate collapses. These collapses brought to the fore the necessity for ethical attitudes of those persons in charge of businesses. The role of attitudes in organisational decision making cannot be under-estimated. For example, prior literature has proposed that attitudes and values contribute in determining behaviour and decision making (Fritzsche, Oz, & Fritzsche, 2007). Ethical attitude may be described as a disposition towards ethical dilemmas or questionable practices in business or other social endeavours. It has been suggested that attitudes could result in behaviour and decision making. Extant literature has established links between ethical attitudes and personal and organisational factors. Consequently, a number of studies have examined various factors that serve as predictors of ethical attitudes. Among the factors are: age, gender, educational qualification, experience, professional
qualification (Emerson, Conroy, & Stanley, 2007; Holtbrügge, Baron, & Friedmann, 2015; Musbah, Cowton, & Tyfa, 2016), position or rank (Conroy, Emerson, & Pons, 2010), culture (Christie, Kwon, Stoeberl, & Baumhart, 2003) and ethics education (Abdolmohammadi & Reinstein, 2012; Cameron & O’Leary, 2015; Williams & Elson, 2010). Other studies have cited factors within organisations that impact on ethical attitudes to include: organizational ethics position (Ghazali & Ismail, 2013); organisational climate, size and code of ethics (Musbah et al., 2016); and organisational culture (Holtbrügge et al., 2015). Some authors have used ethical attitudes and behaviour interchangeably (Abdolmohammadi & Reinstein, 2012), an indication that attitudes result in behaviour and decision making.

**Ethics Education Interventions (EEI)**

The study defines EEI as the inclusion of ethics in the curriculum of accounting programmes of universities and the professional accountancy body. Furthermore, EEI may include: the introduction of ethics related courses (ERC) (Cohen & Pant, 1989; Ghaffari et al., 2008; Marzuki, Subramaniam, Cooper, & Dellaportas, 2017), the method of teaching ethics (MTE) (Blanthorne et al., 2007; Loeb, 2015; Marzuki et al., 2017), methods of ethics intervention (MEI) (Blanthorne et al., 2007; Ghaffari et al., 2008), the method of assessing ethics (MAE) (Dunfee & Robertson, 1988), and the level of ethics intervention (LEI) (Blanthorne et al., 2007; Ghaffari et al., 2008). These interventions are made with the aim of equipping graduates and professionals to handle ethical dilemmas that occur within and outside the working environment. It is also believed that ethics education intervention could contribute to shaping accountants’ attitudes and thereby preventing future moral crises in the corporate environment (Blanthorne et al., 2007; Ghaffari et al., 2008; Marzuki et al., 2017).

A review of literature gives an indication that research regarding ethics integration in the curriculum of business schools and specifically accounting curriculum has generally originated from the developed countries. Particularly, a number of research has examined ethics interventions in the USA, UK New Zealand and Australia. An examination of ethics intervention methods from prior literature suggest preference for embedding ethics across courses within the curriculum over a stand-alone ethics course (Blanthorne et al., 2007; Ghaffari et al., 2008). Regarding the level of ethics intervention, the trend has been for integration at the level of undergraduate (Dellaportas et al., 2014; Ghaffari et al., 2008) and graduate studies (Evans, Klebe, & Weaver, 2006). The methods of teaching accounting courses generally and ethics has been the use of case studies (Blanthorne et al., 2007; Kerr & Smith, 1995) and lecture. However, challenges for successful ethics intervention included inadequate qualified staff and research opportunities (Dellaportas et al., 2014). It has been suggested that the promotion of adequate ethics interventions would require: strong leadership, adequate physical and financial resources, and faculty development among others (Dellaportas et al., 2014).
Ethics related Courses (ERC) and Ethical Attitude

Following the Treadway Commission, there were calls for increased ethics intervention in accounting programmes (Cohen & Pant, 1989). The objective of introducing ethics related courses in accounting programmes was to influence the ethical attitudes of accounting graduates and thereby reduce the likelihood of fraud in financial reporting and management. Sadly, a study involving 145 accounting department heads revealed that auditing was the only subject in the accounting programmes that had embedded ethics (Cohen & Pant, 1989). The situation seems to have improved in recent times with ethics integration in a number of subjects such as financial accounting, auditing, and management accounting among others within accounting programmes of business schools (Dellaportas et al., 2014; Ghaffari et al., 2008; Marzuki et al., 2017). This represents marked improvement over initial ethics integration that was limited to few accounting courses such as auditing (Cohen & Pant, 1989).

On the professional front, Ghaffari et al. (2008) report of the introduction of corporate governance as a means of addressing ethics in all the final papers of the Association of Chartered Certified Accountants (ACCA). The Chartered Institute of Management Accountants (CIMA) is likewise reported to have incorporated ethics in the law module of their syllabus in a bid to address ethics challenges of their members (Ghaffari et al., 2008). Another professional body, the Institute of Chartered Accountants, England and Wales (ICAEW) was expected to follow the examples of ACCA and CIMA by incorporating ethics in more modules in the next reviewed syllabus to equip students with a foundation for ethical decision making in the interest of the society (Ghaffari et al., 2008). A review of the December 2018 syllabus for Professional Qualifying Examinations of the Institute of Chartered Accountants, Ghana (ICAG) revealed that ethics is embedded in subjects such as: audit and assurance, corporate strategy, ethics and governance, corporate reporting, advanced audit and assurance and advanced financial management (ICAG, 2018). The expectation is that the inclusion of ethics/ethics related courses may influence attitude and hence ethical decision making. A number of studies have examined the effect of ethics instructions on the moral intensity of students rather than the inclusion of specific ethics related courses on ethical attitude (O’Leary, 2012). According to Ghazali (2015), the effect of receiving ethics instructions from ethics related courses on ethical attitude is not very certain. Ghaffari et al. (2008) found that ethics is incorporated within financial accounting and auditing courses in the United Kingdom. Limitations of prior studies regarding ethics related courses and attitudes is the use of business students (Ghaffari et al., 2008) and or lecturers (Blanthorne et al., 2007; Evans et al., 2006) as samples. The use of student samples raises concerns about reliability since students have very little industry experience. Additionally, in spite of the changes in the curriculum of both academic and professional curriculum of accounting programmes by the integration of ethics in accounting courses, there is little empirical evidence of the effect on these
ethics courses in accounting programmes on ethical attitudes. The study therefore proposes the following hypothesis:

Hypothesis 1: The inclusion of ethics related courses in accounting programmes is positively associated with ethical attitudes of accountants.

Methods of Teaching Ethics (MTE) and Ethical Attitude

The methods of teaching ethics in accounting programmes of business schools have expanded over the years from the limited number during prior years. Prior research has classified teaching methods as either active or passive (O’Leary, 2012). The active method of teaching ethics involves the use of discussions, debates, case studies, interactive questioning, role plays, and field-based activities (O’Leary, 2012). Active learning has been associated with getting beneficiaries to become ethically oriented and develop problem-solving and critical thinking abilities. Passive methods of teaching on the other hand is described as the use of traditional classroom lectures, class exercises, the use of guests’ lectures and videos among others.

Other teaching methods though not in the context of ERC include: problem-based learning using cases; problem-based learning using guided design; group learning-teamwork; debates; drama and role plays; internship and fieldwork/attachment; and the use of technology-based and visual and computer-based instruction and tutorial. These have been noted to impact ethical attitudes (O’Leary, 2012). In addition to the above, other recommended teaching strategies include delivery of courses, either partially or wholly online; and fieldwork-service learning attachment (AICPA, 2015).

O’Leary (2012) argues that a passive method of teaching is the foundation of active learning. In spite of the prevalent use of passive teaching in most learning environment, a combination of both passive and active methods of teaching may be necessary in yielding the desired objective of promoting ethically oriented outcomes. It was thus reported in a study involving 262 trainee auditors that both passive and active methods of teaching have the possibility of generating improvement in ethical behaviour (O’Leary, 2012). The weaknesses in the previous studies is the use of student samples (O’Leary, 2009, 2012; O’Leary & Stewart, 2013). For example, concerns have been raised over the reliance and the making of generalisation on the findings from studies that rely on student samples due to their lack of working experience. Findings from such studies may not show variations due to the homogenous nature of such samples regarding age and educational qualification and the absence of work experience (Holtbrügge et al., 2015). In view of the above, the following hypothesis is put forward:

Hypothesis 2: The method of teaching ethics related courses is positively associated with ethical attitudes of accountants.
Methods of Assessing Ethics Related Courses (MAE) and Ethical Attitude

A number of methods have been relied upon in the assessment of ethics courses in accounting curriculum. Some of the methods identified in the literature include: multiple choice questions (MCQ), written examinations in the form of essays (Milne & McConnell, 2001), in-class written examinations plus essays; quizzes; term papers; take home examinations; internship/industrial attachments; and group assignments (Dunfee & Robertson, 1988). The method of assessing ethics has been associated with the impact on ethical judgment and attitude (Dunfee & Robertson, 1988). The lack of an effective assessment approach is less likely to yield the desired ethical outcome (Swanson & Fisher, 2009). Research continues to explore the method that is likely to achieve the intended objective of training ethical accountants. The majority of prior studies regarding the effect of assessment on attitudes have mostly been from the perspectives of students and accounting educators. The opinions of professional accountants who have graduated and practiced for considerable periods would be insightful to accounting educators. Consequently, this hypothesis is proposed:

Hypothesis 3: The method of assessing ethics related courses is positively associated with ethical attitudes of accountants.

Methods of Ethics Intervention (MEI) and Ethical Attitude

Various methods have been used in the literature for integrating ethics related courses in the accounting curriculum. They include: stand-alone ethics courses; embedded ethics in other courses; combination of stand-alone and embedded course; optional ethics course; and elective courses. Ethics interventions in prior studies have mainly been the use of either a stand-alone ethics course and embedded in more courses (Ghaffari et al., 2008). From the findings of some studies, the stand-alone courses are preferred over other methods of ethics interventions (Gray, Bebbington, & McPhail, 1994; Jonson, McGuire, & O’Neill, 2015). In contrast, other studies have argued for ethics integration as the preferred choice of accounting educators over stand-alone or discrete methods (Blanthorne et al., 2007; Dellaportas et al., 2014). As is expected, various reasons have been assigned for the method of ethics integration in business programmes of universities. Evans, Klebe, and Weaver (2006) argue that business students may see stand-alone ethics courses as being outside the normal business programmes and therefore not attach the needed importance.

From the above discussion, it can be argued that there is no consensus on the method of ethics integration. The choice has been either: the use of stand-alone ethics courses (Gray et al., 1994; Jonson et al., 2015) or embedding ethics across curriculum (Blanthorne et al., 2007; Dellaportas et al., 2014; Kerr & Smith, 1995; Langenderfer & Rockness, 1989; Loeb, 1988). In the view of the authors, integrating ethics in accounting courses has the possibility of bringing out its significance in terms of the functional area of study. The
demerits of the integration method however, is the difficulty of monitoring as its success is normally left to the discretion of faculty (Evans et al., 2006). Moreover, there is no explicit findings on the effects of the foregoing methods of integration. They above authors suggest that integrating ethics in accounting courses has the possibility of bringing out its significance in terms of the functional area of study. Since there appears to be no consensus on the method of ethics intervention, it may be necessary to undertake research for additional insight. Additionally, very little is known regarding the opinions of professional accountants on the effect of ethical attitudes. The majority of prior studies have examined the perceptions of accounting students and lecturers but not accountants. Consequently, the following hypothesis is put forward:

**Hypothesis 4:** The method of ethics intervention is positively associated with ethical attitudes of accountants

### Level of Ethics Introduction (LEI) and Ethical Attitude

The findings of Ghaffari et al. (2008) indicate that the introduction of ethics in the final year of undergraduate programmes in most United Kingdom (UK) universities is a means of addressing students’ ethical attitudes, thereby reducing ethics related issues and avoiding ethical dilemmas in the business environment. Others had earlier recommended the introduction of ethics at the foundational levels to positively impact on students’ ethical attitudes (Fisher et al., 2007). At the professional level, it is argued that ethics integration has a positive impact on members’ ethical behaviour and must therefore be encouraged (Ghaffari et al., 2008).

From the above arguments, there appear to be no agreement on the desired level in the academic and professional programmes as to when to introduce students to ethics. Furthermore, there is no consensus on whether ethics should be introduced at undergraduate level, graduate, professional, CPDs, and so on. The bulk of studies in this area have been based on samples from students (O’Leary, 2009, 2012) and lecturers (Blanthorne et al., 2007; Ghaffari et al., 2008), but not accountants who are facing ethical challenges in the work environment. Again, the issue of whether the inclusion of the level of ethics intervention is associated with ethical attitudes is yet to be settled (Mcdonald & Donleavy, 1995). Consequently, the following hypothesis is put forward:

**Hypothesis 5:** The level of ethics intervention is positively associated with ethical attitudes of accountants

### Other Factors and Ethical Attitudes

In addition to ethics education interventions, ethical attitudes may be influenced by a number of personal and organisational factors. Some of the factors investigated in prior literature include age, gender, professional qualifications, experience, position/rank and sector of work. The findings in this regard are mixed; for example, in a study of 221 accountants attached to audit firms in Malaysia, it was found that age was statistically significant and
positive in influencing ethical judgment (Ghazali & Ismail, 2013); whereas other studies have found a positive and significant relationship between ethical attitudes and age (Holtbrügge et al., 2015). However in a related study examining the influence of a business ethics course on the same 221 Malaysian accountants, the results indicated that age was not a predictor of ethical judgment (Ghazali, 2015). Musbah et al. (2016) similarly reported insignificant findings in relation to age and the moral reasoning of 229 Libyan management accountants.

The relationship between gender and ethical attitudes has likewise reported inconclusive findings. For example, the majority of ethics studies have reported significant negative association between ethical attitudes and moral reasoning and gender (Conroy & Emerson, 2004; Holtbrügge et al., 2015). This indicates that women have more negative attitudes towards questionable practices than men. In contrast, other studies have found gender to be insignificant in influencing ethical attitudes (Ghazali & Ismail, 2013). In a study of the influence of individual and organisational variables in the moral intensity of Libyan management accountants, men were found to be more ethical than women, contrary to most studies.

The number of years’ experience gained on the job has been noted to be associated with ethical attitude in prior literature. According to Eweje and Brunton (2010), experience as a factor in ethics studies has been new compared to other factors that have been examined in the literature. In spite of its newness, findings with respect to experience have not been conclusive. For instance, Deshpande et al. (2008) argued that the level of experience gained is significant in influencing ethical attitude. In a study involving 203 employees in three hospitals, it was found that employees with expert skills were less likely to demonstrate ethical behaviour than those without special skills (Deshpande et al., 2008). Similarly, in a study on the ethical dimension of decision processes of 427 university alumni in Belgium, it was found that experience has a negative association with ethical decision making (Roozen, De Pelsmacker, & Bostyn, 2001). According to the authors, employees with little work experience are more likely to be ethical in their decisions than those with more years of experience. This may be due to the willingness of less experienced employees to learn and acquire skills on the job as well as comply with ethical standards, more so than their experienced colleagues. Experienced employees may be tempted to overlook ethical issues due to familiarity and a sense of security due to the number of years’ service. Other studies however made contrary findings. For example, Kidwell, Stevens, and Bethke (1987), Eweje and Brunton (2010) and Ghazali (2015) reported a positive association between work experience and ethical attitudes and judgement. Due to the mixed findings reported in the literature, it may be appropriate to further explore the impact of experience on ethical attitudes.

The association between professional qualification and ethical attitudes has been addressed in the literature with mixed findings. For instance, prior studies have made insignificant findings with respect to professional qualification and ethical attitudes (Chan & Leung, 2006; Ghazali & Ismail, 2013; Musbah et al.,
2016; Pierce & Sweeney, 2010). This means that professional qualifications do not predict ethical attitude. Contrary to the above, others have found significant findings with respect to professional qualification and ethical attitude and decision making and judgement (Deshpande et al., 2008; Eweje & Brunton, 2010). Due to the mixed findings reported in the literature with respect to work experience and ethical attitudes and decision making, it may be necessary to make further investigations.

Limited studies have examined the association between rank or position of persons in the organisational ladder and ethical attitudes. In a study involving 195 accounting professionals, it was found that rank is not a predictor of ethical attitude (Conroy et al., 2010). This was because managers and partners exhibited lower moral reasoning than juniors indicating a negative association between position or rank and ethical attitude. Contrary to the above findings, a similar study examining the association between moral reasoning and the level of management in selected industries found no increase in ethical reasoning (Forte, 2004). Due to the mixed findings in the above-mentioned studies, the current study examines the effect of position/rank on the ethical attitude of professional accountants.

Very little has been researched regarding the field of ethics decision making and ethical attitude. A study of decision making processes of employees in the public versus private sectors found that those in the public sector were more ethical than employees in the private sector (Roozen et al., 2001). Similar studies have reported no significant differences in ethical attitudes and area of specialisation (Emerson et al., 2007). In an environment where seven banks have collapsed within a period of thirteen months due to reasons related to ethics, it may be necessary to examine the effect of the sector of work on ethical attitude.

Methodology

Sample and Data Collection

To test the research hypotheses developed in the previous section, a cross sectional survey was conducted among Ghanaian professional accountants belonging to the ICAG. A purposive and convenience sampling technique was used in the selection of participants for the study from all sectors of the Ghanaian economy. Questionnaires were distributed to professional accountants at residential marking centers in three regional capital cities of Ghana. Additional questionnaires were distributed at the 2017 Annual Accountants’ Conference in the Volta Regional Capital of Ho at which over 400 professional accountants met for a three-day conference. The study further distributed questionnaires at District Society meetings of the ICAG in five regions of Ghana. A total of 760 questionnaires were distributed to professional accountants out of which 340 valid responses representing a response rate of 44.7 percent were used for analysis. The response rate was considered adequate
as similar research involving accounting practitioners’ perception of accounting curriculum hours elicited a 24.5 percent response rate (Crawford, 2011).

Description, and Measurement of Variables

The variables to be measured in this study are: the dependent variable - EAA (ethical attitude of accountants); and the independent variables – ERC (ethics related courses), MTE (methods of teaching ethics related courses), MAE (methods of assessing ethics related courses), MEI (methods of ethics interventions) and LEI (levels of ethics interventions). The study measured all variables on a seven-point Likert scale. The measurement of the dependent variable EAA was (anchored at 1 = “always acceptable” to 7 = “never acceptable”). The independent variables were anchored at 1 (“strongly disagree”) and 7 (“entirely agree”). Likert scale responses from the survey were entered and used in computation of PCA scores.

The description of the variables, measurements and sources are shown in Table 1 below.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Measurement</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>EAA</td>
<td>Computed PCA scores of responses to fourteen-point construct</td>
<td>(Conroy et al., 2010; Emerson et al., 2007; Longenecker et al., 1989)</td>
</tr>
<tr>
<td>ERC</td>
<td>Computed PCA scores of responses to nine-item construct</td>
<td>(Bampton and Cowton, 2013; Dellaportas et al., 2014; Ghaffari et al., 2008)</td>
</tr>
<tr>
<td>MTE</td>
<td>Computed PCA scores of responses to twelve-point construct</td>
<td>(AICPA, 2015)</td>
</tr>
<tr>
<td>MAE</td>
<td>Computed PCA scores of responses to ten-item instrument</td>
<td>(Dunfee &amp; Robertson, 1988)</td>
</tr>
<tr>
<td>MEI</td>
<td>Computed PCA scores of responses to six-point instrument</td>
<td>(Dellaportas et al., 2014; Dunfee &amp; Robertson, 1988; Ghaffari et al., 2008)</td>
</tr>
<tr>
<td>LEI</td>
<td>Computed PCA scores of responses to six-point construct</td>
<td>(Blanthorne et al., 2007; Dellaportas et al., 2014; Ghaffari et al., 2008)</td>
</tr>
</tbody>
</table>

Source: Researcher’s construct

Research instrument

The survey questionnaire consisted of seven parts. The first part required respondents to provide background information in respect of: age, gender, educational/professional qualification, position in organisations, sector of economy where one is engaged, and number of years’ experience among others. Parts two to seven had questions on the variables from sources mentioned above. Questions designed on the independent variables were on a seven-point Likert-type scale, anchored between strongly disagree (1) to
entirely agree (7). The last part contained vignettes relating to ethical attitudes. Respondents were asked to make a selection and rank the vignettes on a 7-point Likert scale anchored between 1 (always acceptable) to 7 (never acceptable).

Control variables

In order to control for possible demographic effects, the study employed other factors as control variables. The control variables were adopted from prior studies (Deshpande et al., 2008; Kidwell et al., 1987; Musbah et al., 2016). The control variables in the study are: age, gender, experience, professional qualification, position/rank and sector. The study measured the control variables as: age – above 40 = 1; 40 and below = 0; gender – male = 1, female = 0; experience = 10 years and above years = 1, below 10 years = 0; Professional qualification – ICAG = 1, Others = 0; Position = Directors/manager = 1, others = 0; Sector – Service = 1, others = 0;

Check for common method bias

As a means of minimising the possibility of common method bias associated with the data collection, the study followed some recommendations made by Podsakoff, Mackenzie, Nathan and Jeong-Yeong (2003). For instance, at the data collection stage, the questionnaire ensured the anonymity of respondents, hence names of persons and their institutions were not provided. Respondents were given time to complete the instruments, but not in the presence of the researcher thus reducing the effect of social desirability. The study further performed Harman’s one factor test on the constructs to ascertain the presence or absence of common method variance (Harman, 1967). The result of the test did not reveal one factor, rather several factors emerged suggesting the absence of common method variance. Furthermore, the un-rotated principal component analysis factor indicated the first factor to be 31.8% whilst the first three factors accounted for 48.9.5% of the total variance. Since the first factor did not account for the majority of the variance, there appeared to be no possibility of a substantial amount of common method bias.

Item reliability and validity

To ensure validity of constructs, the study adopted instruments that have been previously validated to guide the development of the questionnaire and to improve results that agree with prior studies (Saunders, Lewis, & Thornhill, 2009). The study used Cronbach alpha to ensure reliability. Alpha values for all constructs were above 0.7 suggesting a very strong internal consistency (Field, 2009). The reliability scales for the variables were: α = 0.976 for EAA, α = 0.885 for ERC, α = 0.935 for MTE, α = 0.926 for MAE, α = 0.773 for MEI and α = 0.859 for LEI. The Variance Inflation Factor (VIF) conducted on variables...
were all below 2.0, suggesting the absence of multicollinearity (Zikmund, Babin, Carr & Griffin, 2010).

**Findings/Results**

Table 2 presents the detailed demographics of the respondents. Of the 340 valid responses, 272 (80 percent) were males while 68 (20 percent) were females.

<table>
<thead>
<tr>
<th>Table 2: Descriptive Statistics of Professional Accountants</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Profile</strong></td>
</tr>
<tr>
<td>-------------</td>
</tr>
<tr>
<td>Gender</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Educational qualification</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Professional qualification</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Experience</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Rank/Position</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Age</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Sector</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

Table 3 presents the correlations coefficients between the study variables. From the table, the level of ethics intervention is positively associated with ethical attitude but is not significant. The rest of the study variables are all significant at 10 percent level or better and positively correlated. The analysis does not appear to have a problem of multicollinearity since the correlations range from 0.0524 to 0.749, which are not very high (Field, 2009). Also, \***\, \**\, and * indicate statistical significance at the 1 percent, 5 percent and 10 percent levels respectively, with t-ratios being reported in parentheses.
To investigate the effect of ethics education intervention on ethical attitudes and to test the research hypotheses, the study conducted ordinary least square (OLS) regression. The order in which the study variables were entered into the regression model is as shown in Table 4. The study first entered the main effects in model I and then entered the control variables in step-wise manner in models 2 to 7. The results of the regression are likewise presented in Table 4. The results show a positive relationship between ethical attitudes and the five explanatory variables involved in ethics education intervention, although they are not consistent. The overall results indicate that ethical attitudes of accountants can be explained by ethics education intervention. Consistent with the expectation of the study, the results show a positive relationship between \textit{ERC} and \textit{EAA}. This can be explained by the fact that institutions that offer ethics and ethics related courses in their accounting programmes are more likely to produce graduates who have the ability to exhibit strong ethical attitudes when faced with ethical dilemmas.

Consistent with prior literature, the results show a positive association between \textit{MTE} and \textit{EAA}. This means the use of appropriate methods of teaching ethics would have a positive impact on the ethical attitudes of graduates from the accounting profession and accountants in business and other fields. The results appear to indicate that institutions that do not adopt the right teaching methods may not be equipping students with skills that have the potential to exhibit the right attitude when they are confronted with ethical dilemmas. The study further shows a positive association between \textit{MAE} and \textit{EAA}. This means that the use of appropriate methods of assessment has the potential to influence ethical attitudes. A possible explanation is that students attach seriousness to courses based on the method of assessment. Courses that are not assessed may not attract the needed attention and seriousness from students compared to those that have elements of assessment.

Regarding the relationship between \textit{MEI} and \textit{EAA}, the results show a positive association, an indication that the method of integrating ethics within an accounting programme has the possibility to positively influence ethical attitudes. This means that an inappropriate method of ethics integration in an accounting programme may negatively impact on the ethical attitudes of graduates. The results further indicate a positive association between \textit{LEI} and \textit{EAA}. This means that the integration of ethics at the right level within an

<table>
<thead>
<tr>
<th></th>
<th>EAA</th>
<th>ERC</th>
<th>MTE</th>
<th>MAE</th>
<th>MEI</th>
<th>LEI</th>
</tr>
</thead>
<tbody>
<tr>
<td>EAA</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ERC</td>
<td>0.147</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MTE</td>
<td>0.164</td>
<td>0.475</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAE</td>
<td>0.133</td>
<td>0.419</td>
<td>0.749</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MEI</td>
<td>0.124</td>
<td>0.398</td>
<td>0.516</td>
<td>0.583</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>LEI</td>
<td>0.0524</td>
<td>0.178</td>
<td>0.167</td>
<td>0.193</td>
<td>0.349</td>
<td>1</td>
</tr>
</tbody>
</table>

*p≤0.10; **p≤0.05; ***p≤0.01; n=340
accounting programme is more likely to positively influence ethical attitudes. A possible explanation is that lack of ethics integration at the right year and level in an accounting programme can negatively impact on the ethical attitudes of graduates.

The study further conducted sensitivity checks to examine the robustness of the main findings by introducing six other factors, which are: age, gender, experience, position, professional qualification and sector in the model. The results of the sensitivity checks show that the relationship between the main variables and ethical attitudes remained the same with slight variations with the introduction of the gender, position and professional qualification as indicated in columns 2, 5 and 6 in Table 4. However, GENDER records a negative association when interacted with ethics education intervention in influencing ethical attitude. This suggests that females are less likely to engage in unethical attitude. The findings are consistent with the bulk of literature that find females as being more ethical and perceive ethics in accounting education as more important than men (Adkins & Radtke, 2004; Ghazali & Ismail, 2013; Holtbrügge et al., 2015). With the introduction of AGE, EXPE and SECTOR in columns 3, 4 and 7 respectively, MAE recorded a negative association with EAA. This means that the method of assessment of ethics related courses is less likely to influence ethical attitudes in persons who are older and above 40 years in age, who must have acquired more experience on the job and work in the service sector of the economy.

The results of the sensitivity check also show that experience is positive and significant in influencing ethical attitude consistent with prior studies (Ghazali, 2015). This suggests that the ethical attitude of persons who have 10 years working experience are more likely to be positively influenced when given ethics education intervention. However, the method of assessment must be re-examined as it has the less likelihood to influence ethical attitude. Furthermore, the SECTOR of the economy where an accountant works is positively associated with ethical attitude if given ethics interventions. This means that persons in the service sector have better ethical attitudes than those in the other sectors of the economy. However, the method of assessing ethics related courses for such persons is less likely to influence their ethical attitude. Consistent with expectation, professional qualification is positively associated with ethical attitude though not significant. This appears to be contrary to the findings of Ghazali (2015) in a study of 221 Malaysian accountants.

Discussion

The study confirms that ethics education interventions have positive influence on ethical attitudes of professional accountants. However, none of the modes of intervention has a significant effect on ethical attitudes. A possible explanation for this finding is that, as schools introduce ethics courses, they adopt teaching and assessment methods in ethics, and make ethical interventions in varied forms and levels within the curricula, which would be
promoting the desired outcome of producing ethically oriented graduates for
the society. While these findings are new in terms of ethics interventions in
universities and the professional associations, there is support in the literature
that ethics intervention in accounting education is a worthy cause that must be
pursued (Dellaportas et al., 2014; Ghaffari et al., 2008; O’Leary, 2009, 2012;
O’Leary & Stewart, 2013). According to the egoism theory, instructors may
adopt teaching strategies that give them less work if they seek self-interest.
However, not all instructors may adopt methods of teaching and assessment
that give less work; there could be others who will innovate methods that have
the possibility of achieving maximum objectives because they regard teaching
as an obligation and demonstrate commitment to pursue the interest of society.
In examining the method of teaching and assessing ethics related courses using
ethical theory, concerns for societal interest may demand the use of methods
that encourage the adoption of strategic and deep learning approaches
(Ballantine, Guo, & Larres, 2018). Instructors working in the interest of self
may also adopt methods of assessment that demand less effort at the grading
and the adoption of shallow learning approach on the part of graduates.

The findings from the analysis imply that experience is a key driver of
ethical attitude. This suggests that accountants in Ghana perceive experience as
a factor that influences the ethical attitude towards questionable unethical
practices in the private and work environment of accountants. This is
particularly important as ethical attitude may not be limited to only the work
environment but in the personal decision making of the accounting
professional. Drawing on Cullen’s model of ethical decision with respect to
egoism, it can be argued that experience could result from consideration of
self-interest, possible benefits to be gained and efficiency gained on the job.
Following utilitarian considerations, experience could be gained with regards
to the consideration of the interest of friends and team members, and the desire
to be socially responsible. With regard to the principle of deontology,
experience gained could help in the development of personal morality, respect
for company rules and procedures, and the laws and codes applicable to the
profession. As one gains experience in the profession, self-interest would result
in the pursuit of developing oneself. Furthermore, the desire to contribute to
society or the firm would encourage the acquisition of skills and knowledge
needed in the performance on the job. The ethical attitudes of accountants are
crucial for business organisations. The study is particularly important as the
display of unethical attitudes of accountants could result in misstatement and
misrepresentation of financial statements, which serve as a basis for
investments decisions. Unethical attitudes of accountants in the past have
resulted in the collapse of some corporate giants around the world.
Table 4: Regression of EEI on Ethical Attitudes of Accountants

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>ERC</td>
<td>0.0405</td>
<td>0.0420</td>
<td>0.0330</td>
<td>0.0310</td>
<td>0.0456</td>
<td>0.0405</td>
<td>0.0395</td>
</tr>
<tr>
<td></td>
<td>(0.0686)</td>
<td>(0.0685)</td>
<td>(0.0687)</td>
<td>(0.0684)</td>
<td>(0.0688)</td>
<td>(0.0687)</td>
<td>(0.0687)</td>
</tr>
<tr>
<td>MTE</td>
<td>0.0436</td>
<td>0.0286</td>
<td>0.0523</td>
<td>0.0512</td>
<td>0.0419</td>
<td>0.0441</td>
<td>0.0431</td>
</tr>
<tr>
<td></td>
<td>(0.0999)</td>
<td>(0.100)</td>
<td>(0.100)</td>
<td>(0.0995)</td>
<td>(0.1000)</td>
<td>(0.100)</td>
<td>(0.100)</td>
</tr>
<tr>
<td>MAE</td>
<td>0.000326</td>
<td>0.00131</td>
<td>-0.00937</td>
<td>-0.0212</td>
<td>0.00607</td>
<td>0.000199</td>
<td>-0.00069</td>
</tr>
<tr>
<td></td>
<td>(0.0867)</td>
<td>(0.0865)</td>
<td>(0.0869)</td>
<td>(0.0869)</td>
<td>(0.0869)</td>
<td>(0.0868)</td>
<td>(0.0868)</td>
</tr>
<tr>
<td>MEI</td>
<td>0.0141</td>
<td>0.0217</td>
<td>0.0181</td>
<td>0.0212</td>
<td>0.0108</td>
<td>0.0114</td>
<td>0.0164</td>
</tr>
<tr>
<td></td>
<td>(0.0722)</td>
<td>(0.0723)</td>
<td>(0.0722)</td>
<td>(0.0720)</td>
<td>(0.0723)</td>
<td>(0.0725)</td>
<td>(0.0724)</td>
</tr>
<tr>
<td>LEI</td>
<td>0.00710</td>
<td>0.00550</td>
<td>0.0121</td>
<td>0.00234</td>
<td>0.00829</td>
<td>0.00579</td>
<td>0.00229</td>
</tr>
<tr>
<td></td>
<td>(0.0577)</td>
<td>(0.0576)</td>
<td>(0.0577)</td>
<td>(0.0575)</td>
<td>(0.0577)</td>
<td>(0.0578)</td>
<td>(0.0584)</td>
</tr>
<tr>
<td>Gender</td>
<td>-0.197</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(0.137)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td>0.148</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(0.110)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EXPE</td>
<td></td>
<td></td>
<td>0.222*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(0.109)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Position</td>
<td></td>
<td></td>
<td>-0.134</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(0.140)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Profession</td>
<td></td>
<td></td>
<td></td>
<td>0.0627</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(0.122)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sector</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.0669</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(0.124)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>_cons</td>
<td>0.0000</td>
<td>0.158</td>
<td>-0.0842</td>
<td>-0.101</td>
<td>0.0244</td>
<td>-0.0453</td>
<td>-0.0492</td>
</tr>
<tr>
<td></td>
<td>(0.0537)</td>
<td>(0.122)</td>
<td>(0.0823)</td>
<td>(0.0727)</td>
<td>(0.0594)</td>
<td>(0.103)</td>
<td>(0.106)</td>
</tr>
<tr>
<td>$R^2$</td>
<td>0.0404</td>
<td>0.0464</td>
<td>0.0456</td>
<td>0.0524</td>
<td>0.0430</td>
<td>0.0412</td>
<td>0.0412</td>
</tr>
<tr>
<td>$adj. ~R^2$</td>
<td>0.0202</td>
<td>0.0233</td>
<td>0.0226</td>
<td>0.0294</td>
<td>0.0199</td>
<td>0.0180</td>
<td>0.0181</td>
</tr>
<tr>
<td>F</td>
<td>1.996</td>
<td>2.011</td>
<td>1.978</td>
<td>2.286</td>
<td>1.860</td>
<td>1.776</td>
<td>1.780</td>
</tr>
<tr>
<td>P</td>
<td>0.0550</td>
<td>0.0445</td>
<td>0.0485</td>
<td>0.0215</td>
<td>0.0655</td>
<td>0.0808</td>
<td>0.0801</td>
</tr>
</tbody>
</table>
The results of the study indicate that factors beyond EEI contribute to shaping the attitudes of accountants towards questionable unethical practices. The key finding from the study is that experience is a predictor of the ethical attitude of accountants. This highlights the essential role played by experience acquired by accountants on the job as significantly influencing ethical attitudes. From the analysis, other factors such as age, professional qualification and sector where accountants work are positively associated with ethical attitude; yet these factors are not predictors of ethical attitude. Moreover, gender and position or rank of accountant in organisations are negatively associated with ethical attitude, although not significantly. This calls for the consideration of additional factors beyond ethics interventions in the academic and professional education of accountants for the development of ethical accountants. Interestingly, results from the study give an indication that over-reliance on ethics interventions may not generate the desired results.

Conclusions

The study investigated the effect of ethics education interventions in predicting the ethical attitudes of professional accountants. Based on a sample of 340 Ghanaian professional accountants, the study found that ethics education interventions have a positive influence on ethical attitudes but may not be relied upon to predict ethical attitude. The findings of the study revealed that factors beyond educational interventions may be responsible for influencing ethical attitudes. In particular, the strong effect of experience as a predictor of ethical attitudes of accountants is revealed. The study contributes to the growing literature on ethics education in accounting programmes by seeking to extend our understanding of the importance of ethics education interventions in shaping the ethical attitudes of accountants. This is in response to the call for additional research aimed at providing a more comprehensive understanding of the numerous issues regarding the role of ethics in business schools’ curricula (Rutherford, Parks, Cavasos, & White, 2012).

The study has implications for academic and professional institutions that are making ethical interventions; it being prudent to consider avenues to tap into the experiences of professional accountants in the design of curriculum. In addition, the use of experienced practitioners as resource persons must be encouraged by these institutions as a means of shaping the ethical attitudes of students and practitioners. There is also the need to encourage recruitment of more women in the accounting profession as females are more likely to exhibit negative attitudes towards unethical practices. There is the need for the profession to continuously educate its members to pursue the interest of the wider society rather than personal interest. Experienced accounting professionals must similarly be encouraged to share their experiences with young students in training. There is the need for mentorship programmes within the academic and professional environments where experienced members adopt younger ones as mentees in the quest to strengthen ethical
attitudes of all members of the profession for the benefit of society. One important managerial implication of the study is in the selection and recruitment of accountants for corporate bodies and public service; care must be taken to consider experience as a key variable as ethics education intervention received and professional qualifications may not be sufficient to fight unethical attitudes.

Although the study was comprehensive and engaged quantitative techniques in making deductions, it had a number of limitations. First, the opinions reported in the study were provided by 340 professional accountants. It may therefore not reflect the opinions of the entirety of accountants in Ghana. Furthermore, the study was conducted during an identified point in time and opinions might change over a period of time. Thirdly, the measure of the study variables represents opinions of respondents and not actual behaviour. As stated by Bampton and Cowton (2013), the focus of empirical research has usually been on attitudes rather than behaviour, due to possible difficulties in getting respondents to report on their behaviour. This limitation was addressed in the study by ensuring anonymity of respondents. Finally, the size of the samples used, though larger than some prior studies, is relatively small and may therefore pose a limitation on generalisation.

The limitations identified in the study informs future research directions. The areas identified for future research should expand the sample of respondents to cover partly qualified accountants in industry to determine if their opinions would differ significantly from the results of the present study. Secondly, future studies must be extended to cover longer periods so as to do longitudinal studies to determine changes in ethical attitudes over a period. Finally, the study raises a potential for extension into other countries in the West African sub-region to benefit from cross country perspectives within the African continent.
References


