



## Selfism, Empathy, Idealism, and Ethical Decision Making in Business and Non-Business Context

Frisky Jeremy Kasingku<sup>1</sup>

<sup>1</sup>Economics and Business Faculty, Universitas Klabat, Manado, Indonesia

---

### ARTICLE INFO

ISSN: 2774-4256

### ABSTRACT

**Research Aims:** The purpose of this study is to examine the impact of individual personality on ethical decision-making in the business and non-business context. An individual's personality is measured using narcissism, empathy, and idealism. In addition, this study also examines the influence of idealism as a variable that moderates the relationship between narcissism and ethical decision-making.

**Design/methodology/approach:** Causal studies are conducted to answer research problems. Furthermore, purposive sampling techniques were used to select samples to be used in this study. A total of 192 Accounting and management students were used as sample in this study.

**Research Findings:** . As a result, narcissism, empathy, and idealism influence ethical decision-making in non-business contexts. In addition, the variable of idealism is not able to moderate the influence of narcissism on ethical decision-making.

**Theoretical Contribution/Originality:** The result of this study may benefit the stream of literature related to ethical decision making by adding a new insight of the impact of narcissism, empathy and idealism toward ethical decision making. The result of this study may also benefit the business practice where business practitioners needs to be aware of selfism trait that can harm ethical decision making.

**Keywords:** Business, Empathy, Ethical Decision Making, Idealism, Narcissism

---

### Introduction

Businesses around the world face the threat of financial fraud. A negative impact on the company's financial condition will occur if fraud occurs within the company. Even though there is a decrease in fraud from year to year, the fraud that occurs still affects large and small companies. The most frequent frauds are cybercrime, customer fraud, and misuse of company assets [28]. Financial fraud can occur in financial institutions such as securities brokers, banks, insurance companies, and other financial institutions [35]. In 2020, the total loss caused by financial fraud in the United Kingdom was £1.26 billion [32]. According to Association of Certified Fraud Examiners [3], financial fraud has caused losses greater than \$3.6 billion in the 133 countries surveyed. One of the countries studied is Indonesia.

According to Tama [31], almost 80% of organizations in Indonesia have become victims of financial fraud. Eighty-three percent of fraudsters are employees of the organization. Thirty-nine percent of organizations have experienced an increase in financial fraud. Furthermore, the three most frequent financial frauds that occurred were fraud committed by internal parties of the organization, bribery, and corruption, as well as fraud committed by external parties. Because of the fraud that occurred, Thirty-two percent of organizations have suffered losses of more than 1 billion rupiah. Several mechanisms have been created to deal with these frauds, but they have not been able to fully address the problem. One of the main causes of fraud is the individual characteristics of the fraudsters.

Noviyanti. N. L. P, Rustiarini. N. W, & Dewi. N. P. S [24] suggest that the tendency to commit fraud is caused by individual characteristics. The same idea is also emphasized by Zahra. S. A, Priem. R. L, & Rasheed. A. A [34], who exposes that individual characteristics can be the explanation for unethical decision-making. Parks-Leduc. L, Mulligan. L, & Rutherford. M. A [27] also explain that individual personality has a relationship with ethical decision-making. Some of the factors from individual characteristics that can influence ethical decision-making are empathy, narcissism, and idealism [8], [11].

Empathy is an emotion that exists in an individual that can suppress the occurrence of unethical decision-making. In fact, Cohen. T. R [9] found that empathy can decrease the occurrence of unethical decision-making. Brown. T. A, Sautter. J. A, Littvay. L, Sautter. A. C, & Bearnese. B [8] Emphasize that ethical decision-making is influenced by individual personalities such as empathy. Du. J, Huang. S, Lu. Q, Ma. L, Lai. K, & Li. K [13] Found that by increasing empathy, individuals can overcome ethical dilemmas better. In addition to empathy, narcissism can be a factor in an individual's personality that can influence ethical decision-making.

Furthermore, narcissism is an individual character that encourages the individual to focus on the importance of themselves. Selfism can lead the individual to sacrifice the interests of others to meet the interests of the individual [19]. Bergman. J. Z, Westerman. J. W, Bergman. S. M, Westerman. J, & Daly. J. P [6] found that narcissism has an influence on individual ethics indirectly. On the other hand, Cooper. M. J, & Pullig. C [10] found that the higher the level of narcissism in some individual clusters, the worse decision-making in terms of ethics. In fact, individuals who should be expected to show ethics, when influenced by narcissism, show otherwise.

Moreover, Idealistic individuals think that ethical actions will have a positive impact regardless of the situation. Therefore, idealistic individuals will always avoid actions that can harm others [11]. Musbah. A, Cowton. C. J, & Tyfa. D [23] found that idealism can influence a person's ethical decision-making. The results of his research found that out of several predictors, among those predictors, idealism is the strongest predictor for individual ethical decision-making. Oboh. C. S [25] also explained that one of the determinants of ethical decision-making is the idealism of the individual.



Kim, J, & Loewenstein, J [20] tested models related to ethical decision-making. Through studies that have been carried out, it has been found that ethical decision making begins with knowledge related to what is right and what is wrong. Learning related to ethical principles can increase ethical knowledge so that it can increase the level of ethical awareness, and finally, ethical decisions can be made. Ethical decision-making by individuals can be trained from the moment the individual is in education, especially when the individual is in business school. Floyd, L. A, Xu, F, Atkins, R, & Caldwell, C [14] explained that it is important for business schools to enhance ethical decision-making abilities in students by studying ethics at school. One of the abilities that needs to be taught to students is the ability to think logically regarding the decisions to be taken, especially the ability to make ethical decisions related to business. They also suggested that business schools improve learning related to ethics in business.

AASCB International [1] Explains the application of ethics education in business schools. Business schools should help students to be aware of the ethical dilemmas that will be faced. They should also educate students to understand that one of the factors that can drive businesses to achieve effective and successful management is ethical leadership. Furthermore, the executive and managers should possess a high moral standard. Although students will not be executives at the beginning of their careers, they need to realize that they play an important role in business through their daily work. Therefore, they need to show ethical action through their decisions and interactions in their daily work. Moreover, although students will not directly face ethical dilemmas on a large scale when they work for a business or at any level in the organization, they will still face ethical problems. For this reason, through learning experiences while studying, students can be educated to understand ethical problems and ways to deal with these problems. Therefore, providing ethics education in the curriculum at business schools can be a powerful way to prepare ethical businesspeople.

Mardawi, Z, Seguí-Mas, E, & Tormo-Carbó, G [21] Explained the condition of ethics education in the post-COVID-19 period. They argue that ethics education remains a priority for the foreseeable future. Once the pandemic has passed, businesses will try to recover, and this recovery process needs to be done ethically. Furthermore, Uyar, A, & Gungormu, A. H [33] found that professionals have a perception that ethics needs to be taught at the university level to increase the future businessperson's ethical awareness. Aldarabseh, W. M [2] Found that education is one of the factors that play an important role in shaping the business ethics of students. Through research that has been carried out, it was found that students who completed ethics courses showed greater ethical value than students who did not take ethics courses.

Previous research conducted by Brown, T. A, Sautter, J. A, Littvay, L, Sautter, A. C, & Bearnese, B [8] found that individual traits such as empathy and narcissism can



influence ethical decision-making. The argument behind the selection of empathy and narcissism is that many studies have found that business school students act more on their own interests than in the field of other academics. Godos-Díez, J.-L, Fernández-Gago, R, & Cabeza-García, L [16] Found that students in business schools are oriented toward maximizing profits. Therefore, they tend to ignore the results of such actions. Sims, R. L [30] Argues that unethical actions committed by business workers are not due to situational factors but rather because the characters are acquired from the moment they are in college at business school. It means that the characters from the time they are still in business school will influence their ethical behavior while working.

The results of a study by Brown, T. A, Sautter, J. A, Littvay, L, Sautter, A. C, & Bearnes, B [8] further found that the higher an individual's narcissism level, the lower the ethical value shown. This action can be mitigated by the idealism possessed by the students. Idealism means that an individual will act carefully and try not to sacrifice anyone. Research conducted by Cote, J, Latham, C. K, & Sanders, D [11] found that idealism positively affects ethical actions. That is, an individual's idealism level can reduce unethical behavior. For this reason, this study aims to test the influence of idealism in mitigating the relationship between narcissism and unethical. The study also used self-reporting scenarios to test an individual's ethical level. In addition, this study distinguishes the level of ethics based on majors in business schools, which are Accounting and Management.

## Literature Review

There are several theories related to ethical decision-making. Schwartz, M. S [29] Explains the concept of integrated ethical decision-making explained through ethical decision-making theory (EDM). The theory explains that the decision-making process is divided into four stages, which are, awareness, judgment, intention, and action or behavior. Norms are the antecedents of the EDM process. In addition, the factors that can moderate EDM are individual factors as well as situations. Individual factors explain that the ethical decisions taken may differ individually according to the differences in individual characteristics. The situation factor explains that everyone can make different ethical decisions in different situations or environments. Furthermore, learning is a factor that can influence individuals who will face ethical dilemmas.

A high level of narcissism will encourage the individual to attach importance to the interests or well-being of the individual rather than others. A study conducted by Hildebrand, J., & Shawver, T. J [18] found that individuals with a high level of selfism will perform actions to get. These results confirm that an individual's level of selfism indicates that the individual is acting for his or her own benefit. Brown, T. A, Sautter, J. A, Littvay, L, Sautter, A. C, & Bearnes, B [8] Found that an individual's decision when faced with ethical problems will be influenced by the individual's personality. Evidently, they found that individuals who have a high level of selfism



will make unethical decisions. That is, the higher the level of narcissism of a person, the higher the likelihood of the individual to commit unethical acts.

H1: Narcissism negatively affects ethical decision-making.

Baker. D. F [5] Argues that a person's emotions can influence that individual's decision-making. Empathy is one of the factors that influence emotionally for individuals in making ethical decisions. A person's empathy can positively affect his attitude towards others. The higher the level of empathy a person has, the higher the individual will think of others when they face ethical issues. Research conducted by Mencl. J, & May. D. R [22] found that information related to adverse effects on others or the proximity of decision-makers to others affects the process of making ethical decisions of the decision makers, especially if decision-makers have concern for others. Brown. T. A, Sautter. J. A, Littvay. L, Sautter. A. C, & Bearnes. B [8] Found that the higher a person's level of empathy, the more ethical the decisions will be made.

H2: Empathy positively affects ethical decision-making.

The ethical judgment of the individual is influenced by the personal philosophy of the individual. An example of a factor that becomes the philosophy of the individual is whether the individual is idealistic or relativist [11]. Previous research conducted by Oumlil. A. B, & Balloun. J. L [26] found that idealistic individuals would have a strict view and orientation toward ethics. Research conducted by Cote. J, Latham. C. K, & Sanders. D [11] found that there is a positive relationship between idealism and ethical decision-making in the form of ethical reporting.

H3: Idealism affects ethical decision-making.

In addition to being able to influence ethical decision-making, idealism is also a factor that can shape the personality of an individual. Schwartz. M. S [29] Explains that one of the factors that can influence the ethical decision-making process is the individual factor. Such individual factors can be influenced by the learning gained. That is, the level of idealism within the individual can be developed through the learning system. Cote. J, Latham. C. K, & Sanders. D [11] add that learning must be designed to shape individual characteristics and individual beliefs that will influence ethical decision-making. For this reason, even though the individual has narcissistic characteristics, the individual who has taken learning related to ethics will show a high level of idealism so that the individual will make decisions ethically.

H4: Idealism moderates the relationship between narcissism and ethical decision-making.

## Method

This research uses quantitative methods with a causal type of study. Causal studies are used to measure the causal influence of one variable on another by showing the direction of the relationship between these variables [17]. The independent variables in this study are narcissism, empathy, and idealism, while the dependent



variables in this study are ethical decision-making. Therefore, this study examines the influence of narcissism, empathy, and idealism partially on ethical decision-making. In addition, idealism will also be tested as a variable that moderates the influence of narcissism and ethical decision-making.

The sampling technique used in this study was purposive sampling. The respondents who will be sampled in this study are business students who have taken or are currently enrolled in ethics courses or courses related to ethical values. In addition, respondents need at least to pass 1 year of study at business school. A total of 192 Accounting and Management students were used as respondents in this study, so the number of samples in this study was 192.

The respondents were given a questionnaire that was filled out online. The time to fill out the questionnaire was about 10-15 minutes. Respondents will first answer the ethical issues in the context of business and non-business presented in the questionnaire. After that, respondents will fill out a questionnaire to measure the level of narcissism, empathy, and idealism in the later sections of the questionnaire. In the last section, respondents were asked to fill in demographic data such as the study program taken, what semester they were in, age, gender, and questions related to whether they have taken ethics courses or courses that discuss ethical values.

The questionnaires used in this study were adapted from various sources. Table 1 describes the sources of the questionnaires used in this study.

Table 1 - Questionnaire Adaptation

Variable	Number of questions/Cases	Source
Narcissism	8	[8]
Empathy	8	[8]
Idealism	10	[15]
Ethical Decision Making	2	[8]

Source: Previous Research

Narcissism, empathy, and idealism are measured using a 7-point Likert scale where the first point represents a strongly disagree statement, and the seventh point represents a strongly agree statement. Ethical decision-making is measured using a scale of 0-10, where point 0 describes an unethical decision, and the closer the answer to 10, the more ethical the decision is represented. Two cases are used to describe ethical decision-making. The first case describes the ethical decision-making faced related to business decisions, while the second case describes ethical dilemmas that are not related to business. The first case described that the respondent was the owner of a small business. The owner ordered 10 computers, but what was billed in the invoice was only 9 units. After that, it is informed that if an error is found in the bill, the



remaining unbilled unit will be billed back, but it is most likely (99%) that the error will not be found. Respondents were then asked to fill out a scale of 0-10 to state their decision if they were confronted with the case. The second case described that the respondent found a sum of money that did not belong to him/her, after which the respondent was asked to fill in how likely they were to return the money on a scale of 0-10 that describes their ethical decisions

## Result and Discussion

The results of the study are divided into two parts of discussion: the discussion of descriptive statistics and the discussion of the results of the hypothesis testing. Table 2 describes the results of statistical tests descriptively.

Table 2 – Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
Business	192	.00	10.00	8.3438	2.28736
Nonbusiness	192	.00	10.00	9.0417	1.90022
Narcissism	192	1.38	7.00	4.2799	1.00029
Empathy	192	3.38	7.00	5.3952	.80421
Idealism	192	3.10	7.00	5.3833	.68966

Source: Primary Data

For ethical decision-making related to business activities, the average respondent shows an ethical response. The average of respondents' answers showed a figure of 8.2438 which means that respondents would choose to report the billing errors they received. However, not all respondents chose to report the billing error because there were some respondents who still chose not to report a shortage of bills that occurred. On the other hand, an average value of 9.0417 was obtained for ethical decisions related to non-business activities. This means that the average respondent chooses to contact the party who lost the funds to return the funds they found. These descriptive results show that individuals will act ethically in both situations. However, the tendency of respondents to make more ethical decisions is shown in non-business contexts. The level of narcissism is shown with an average value of 4.2799, which means that the respondents did not have a high level of narcissism. In addition, the respondents' average level of empathy and idealism was 5.3952 and 5.3833, which means that the respondents had a high level of empathy and idealism.

Table 3 presents the results of validity and reliability tests. The results indicate that the variables of narcissism, empathy, and idealism show Cronbach alpha values above 0.6, meaning that all questionnaire items measuring these variables are considered reliable. On the other hand, the KMO value of all items in each variable tested shows a result above 0.7, which means that all items in each variable are considered valid.



Furthermore, correlation testing for the variables of narcissism, empathy, and idealism showed significant values at the alpha level of 0.01, so it can be concluded that the items on each variable are considered valid.

Table 3 – Validity and Reliability Test Results

Variable	Cronbach Alpha	KMO
Narcissism	0.732	0.815
Empathy	0.828	0.795
Idealism	0.699	0.710

Source: Primary Data

Table 4 – Hypothesis Test Results

Variables	Business Context		Non-Business Context	
	Coefficient	t	Coefficient	t
Narcissism	0.02	0.277	-0.129	1,794**
Empathy	0.043	0.591	0.133	1,845**
Idealism	0.115	1.598	0.185	2,591*

\*Significant at alpha level of 0.05, \*\* Significant at alpha level of 0.1

Source: Primary Data

The results of the hypothesis test can be seen in Table 4. There is no statistical support for individual characteristics on ethical issues in a business context. The variables of narcissism, empathy, and idealism partially have no effect on ethical decision-making in a business context. On the other hand, there is statistical support for each variable toward ethical decision-making in the non-business context. Firstly, Narcissism negatively affects ethical decision-making in non-business contexts. This can be seen from the value of the narcissism coefficient as much as -0.129. The higher the level of narcissism of the individual, the more unethical the decisions will be made. Furthermore, empathy positively affects ethical decision-making with a coefficient value of 0.133. The higher the level of empathy an individual has, the more ethical the decision will be. Furthermore, idealism positively influences ethical decision-making. The coefficient value of idealism on ethical decision-making is 0.185, meaning that the influence exerted on ethical decision-making is positive. This means that the lower the level of idealism, the more unethical the decisions made. Lastly, the results of statistical tests prove that the first, second, and third hypotheses are partially supported.

To test the fourth hypothesis, an interaction test is carried out. The results of the interaction test show that idealism does not moderate the influence of narcissism on





ethical decisions. The p-value of 0.322 is greater than the level of tolerance. Therefore, there isn't statistical support found for hypothesis 4, so the fourth hypothesis was not supported. Furthermore, the results of statistical tests in comparing averages showed that there was no significant difference from the point of view of gender. Men and women do not show different levels of ethical decision-making, levels of narcissism, levels of empathy, and different levels of idealism. However, differences are found in the point of view of the program of study. The Accounting major shows a more ethical level of decision-making than the management program of study in non-business cases. There was a significant difference (alpha level of 10%) between the accounting and management study programs, with a difference in the average of 0.54. The average ethical decision-making value of respondents from the accounting majors is 9.27, while the average ethical decision-making value of the management study program is 8.73. Both majors showed ethical decision-making, but accounting majors showed a greater value in ethical decision-making.

In addition, an independent sample t-test is conducted to measure the difference between groups. As a result, there are significant differences in the level of narcissism and empathy between Accounting and Management students. Accounting students showed a lower level of narcissism with an average score of 4.12, while the average narcissism score of Management major was 4.51, so there was a significant difference of 0.39. On the other hand, management students show a higher level of empathy than accounting students. The average empathy score of accounting students is 5.30, while the empathy score of Management students is 5.53. This means that there is a significant difference in the level of empathy between accounting and management students. Apart from that, there are no significant differences in the level of idealism and ethical decision-making in the business context in regard to the program of study.

The results showed that there was no influence of individual personality as measured by the level of narcissism, level of empathy, and level of idealism on decision-making in a business context. The reason is that the students who are respondents to this study have taken at least one course related to ethical principles and values. The courses that must be taken by these students have discussed a lot of ethical issues that can occur in the business realm. Therefore, the thing that can cause the individual characteristic to have no effect on ethical decision-making is that students have already received comprehensive learning regarding ethical decision-making within the realm of business when they take courses related to ethics. Evidently, the average value of ethical decisions is 8.34 out of a maximum total of 10. That's why experiences and learnings related to ethical issues can be why an individual's personality cannot influence ethical decision-making in the context of business. Awasthi. V. N [4] found that students who studied ethics at school were better able to distinguish between right and wrong managerial decisions. This means that these students are more aware or sensitive to the ethical dilemmas they face in business. Drumwright. M, Prentice. R, & Biasucci. C [12] Also support the previous



statement by concluding that ethics education is a promising way to improve ethical decision-making.

Different results are obtained for ethical dilemmas in non-business contexts. Narcissism, empathy, and idealism influence ethical decision-making. It can be concluded that education through courses related to ethics is not a major factor in influencing decision-making in non-business contexts. Evidently, individual characteristics still influence ethical decision-making in non-business contexts. Therefore, ethics education is needed to help the development of one's ethics, but ethics education cannot necessarily be a major predictor in all situations. These results are in line with research conducted by Brown. T. A, Sautter. J. A, Littvay. L, Sautter. A. C, & Bearnes. B [8] and Cote. J, Latham. C. K, & Sanders. D [11], which found that these three variables influence ethical decision-making.

Furthermore, education related to ethical issues and ethical scandals that are often taught in accounting courses can be a cause related to differences in ethical decisions that arise. Accounting students will learn a lot about business scandals such as the Enron scandal, WorldCom, and other frauds that can be categorized as earnings management or creative accounting, which can be the cause of differences in the results of ethical decisions. Furthermore, Brown. Akers. M. D, & Giacomino. D. E [7] found results that were in line with the results of this study. They found that accounting students 'narcissism scores were lower than other business students. This can be due to sustainability-related lessons learned in accounting. Furthermore, Brown. T. A, Sautter. J. A, Littvay. L, Sautter. A. C, & Bearnes. B [8] support the findings of this study. Accounting students focus on quantitative learning and maximizing profits. Therefore, Accounting students show a lower level of empathy than other business students

## Conclusion

The purpose of this study is to examine the influence of the level of narcissism, the level of empathy, and the level of idealism on ethical decision-making in business and non-business contexts. In addition, this study also aims to examine the role of idealism as a moderating variable in the relationship between narcissism and ethical decision-making. The results of this study show that the variables of idealism, empathy, and narcissism influence ethical decision-making in the non-business context. There is no statistical support that supports the influence of these three variables on ethical decision-making in a business context. Furthermore, the variable of idealism is not able to moderate the influence of narcissism on ethical decision-making. Finally, this study found that accounting students showed higher levels of ethical decision-making, higher levels of narcissism, and lower levels of empathy compared to management students.

These results show that narcissism or selfism of the individual can promote unethical decision-making. This means that businesses need to look for mitigations



that can reduce the tendency to make unethical decisions caused by the selfish personality of the individual. Furthermore, an evaluation of the decisions that have been taken needs to be made to prevent possible unethical decisions that individuals can make in the future. In addition, a high level of empathy and idealism are needed to prevent unethical decisions from being made. Therefore, employees can be given training and learning related to ethics to make ethical decisions. Furthermore, the curriculum in business schools needs to be designed to continue improving learning related to ethics.

The limitation of this study is that this study used two cases consisting of one question for each scenario to measure the ethical decision. However, one such question has already illustrated the context in which it was studied. In addition, this study did not divide into groups for respondents who have taken courses related to ethics and respondents who have not taken courses related to ethics. The respondents were respondents who had all taken courses related to ethics. Therefore, subsequent research can use different constructs to measure ethical decision-making. In addition, further research can also distinguish into groups the respondents who have and have not taken courses related to ethics.

## Acknowledgment

Recognize those who helped in the research, especially funding supporter of your research. Include individuals who have assisted you in your study: Advisors, Financial supporters, or may other supporter i.e. Proofreaders, Typists, and Suppliers who may have given materials.

## References

- [1] AACSB International, "Ethics Education in Business School – Report of the Ethics Education Task Force to AACSB International's Board of Directors," AACSBINTERNATIONAL, 2004. <https://www.aacsb.edu//media/publications/researchreports/ethics-education.pdf?la=en>,
- [2] Aldarabseh. W. M, "Business Students' Attitudes Towards Business Ethics In Saudi Arabia: The Gender Factor," Eurasian Journal of Business and Management, 7(3),15–21, 2019. <https://doi.org/10.15604/ejbm.2019.07.03.002>,
- [3] Association of Certified Fraud Examiners, "Occupational Fraud 2022: A Report to the Nations," 2022. <https://acfpUBLIC.s3.uswest2.amazonaws.com/2022+Report+to+the+Nations.pdf>
- [4] Awasthi. V. N, "Managerial Decision-Making on Moral Issues and the Effects of Teaching Ethics," Journal of Business Ethics, 78(1-2), 207–223, 2008. <https://doi.org/10.1007/s10551-006-9328-6>
- [5] Baker. D. F, "Teaching Empathy and Ethical Decision Making in Business Schools," Journal of Management Education, 41(4), 575–598, 2017. <https://doi.org/10.1177/1052562917699028>



- [6] Bergman. J. Z, Westerman. J. W, Bergman. S. M, Westerman. J, & Daly. J. P, "Narcissism, Materialism, and Environmental Ethics in Business Students," *Journal of Management Education*, 38(4), 489-510, 2014. <https://doi.org/10.1177/1052562913488108>
- [7] Brown. Akers. M. D, & Giacomin. D. E, "Narcissism and Accounting Majors," 6(3), 2013.
- [8] Brown. T. A, Sautter. J. A, Littvay. L, Sautter. A. C, & Bearnes. B, "Ethics and Personality: Empathy and Narcissism as Moderators of Ethical Decision Making in Business Students". *Journal of Education for Business*, 85(4), 203-208, 2010. <https://doi.org/10.1080/08832320903449501>
- [9] Cohen. T. R, "Moral Emotions and Unethical Bargaining: The Differential Effects of Empathy and Perspective Taking in Detering Deceitful Negotiation," *Journal of Business Ethics*, 94(4), 569-579, 2010. <https://doi.org/10.1007/s10551-009-0338-z>
- [10] Cooper. M. J, & Pullig. C, "I'm Number One! Does Narcissism Impair Ethical Judgment Even for the Highly Religious? *Journal of Business Ethics*, 112(1), 167-176, 2013. <https://doi.org/10.1007/s10551-012-1239-0>
- [11] Cote. J, Latham. C. K, & Sanders. D, "Ethical Financial Reporting Choice: The Influence of Individual Characteristics," In D. B. Schmitt (Ed.), *Advances in Accounting Behavioral Research*, Vol. 16, pp. 115-148, 2013. Emerald Group Publishing Limited. [https://doi.org/10.1108/S1475-1488\(2013\)0000016010](https://doi.org/10.1108/S1475-1488(2013)0000016010)
- [12] Drumwright. M, Prentice. R, & Biasucci. C, "Behavioral Ethics and Teaching Ethical Decision Making: Drumwright, Prentice, and Biasucci," *Decision Sciences Journal of Innovative Education*, 13(3), 431-458, 2015. <https://doi.org/10.1111/dsji.12071>
- [13] Du. J, Huang. S, Lu. Q, Ma. L, Lai. K, & Li. K, "Influence of empathy and professional values on ethical decision-making of emergency nurses: A cross-sectional study," *International Emergency Nursing*, 63, 101186, 2022. <https://doi.org/10.1016/j.ienj.2022.101186>
- [14] Floyd. L. A, Xu. F, Atkins. R, & Caldwell. C, "Ethical Outcomes and Business Ethics: Toward Improving Business Ethics Education," *Journal of Business Ethics*, 117(4), 753-776, 2013. <https://doi.org/10.1007/s10551-013-1717-z>
- [15] Forsyth. D. R, "A taxonomy of ethical ideologies," *Journal of Personality and Social Psychology*, 39(1), 175-184, 1980. <https://doi.org/10.1037/0022-3514.39.1.175>
- [16] Godos-Díez. J.-L, Fernández-Gago. R, & Cabeza-García. L, "Business Education and Idealism as Determinants of Stakeholder Orientation," *Journal of Business Ethics*, 131(2), 439-452, 2015. <https://doi.org/10.1007/s10551-014-2289-2>
- [17] Hartono. J, "Research Philosophy and Methodology (1st ed.)," BPFE-YOGYAKARTA, 2017.



- [18] Hildebrand. J., & Shawver. T. J, "The Impact of Empathy and Selfism on Whistleblowing Intentions," *Journal of Accounting, Ethics and Public Policy*, 17(3), 2016.
- [19] Hoffman. B. J, Strang. S. E, Kuhnert. K. W, Campbell. W. K, Kennedy. C. L, & LoPilato. A. C, "Leader Narcissism and Ethical Context: Effects on Ethical Leadership and Leader Effectiveness," *Journal of Leadership & Organizational Studies*, 20(1), 25-37, 2013. <https://doi.org/10.1177/1548051812465891>
- [20] Kim. J, & Loewenstein. J, "Analogical Encoding Fosters Ethical Decision Making Because Improved Knowledge of Ethical Principles Increases Moral Awareness," *Journal of Business Ethics*, 172(2), 307-324, 2021. <https://doi.org/10.1007/s10551-020-04457-w>
- [21] Mardawi. Z, Seguí-Mas. E, & Tormo-Carbó. G, "Rethinking the accounting ethics education research in the post- COVID-19 context," *Cogent Business & Management*, 8(1), 1984627, 2021. <https://doi.org/10.1080/23311975.2021.1984627>
- [22] Mencl. J, & May. D. R, "The Effects of Proximity and Empathy on Ethical Decision-Making: An Exploratory Investigation," *Journal of Business Ethics*, 85(2), 201-226, 2009. <https://doi.org/10.1007/s10551-008-9765-5>
- [23] Musbah. A, Cowton. C. J, & Tyfa. D, "The Role of Individual Variables, Organizational Variables and Moral Intensity Dimensions in Libyan Management Accountants' Ethical Decision Making," *Journal of Business Ethics*, 134(3), 335-358, 2016. <https://doi.org/10.1007/s10551-014-2421-3>
- [24] Noviyanti. N. L. P, Rustiarini. N. W, & Dewi. N. P. S, "Do Individual Characteristics and Bystander Effect Increase the Accounting Fraud?," *Journal of Accounting Research (CHAMPION)*, 11(2), 321-334, 2021. <https://doi.org/10.36733/juara.v11i2.2926>
- [25] Oboh. C. S, "Personal and moral intensity determinants of ethical decision-making: A study of accounting professionals in Nigeria," *Journal of Accounting in Emerging Economies*, 9(1), 148-180, 2019. <https://doi.org/10.1108/JAEE-04-2018-0035>
- [26] Oumlil. A. B, & Balloun. J. L, "Ethical Decision-Making Differences Between American and Moroccan Managers," *Journal of Business Ethics*, 84(4), 457-478, 2009. <https://doi.org/10.1007/s10551-008-9719-y>
- [27] Parks-Leduc. L, Mulligan. L, & Rutherford. M. A, "Can Ethics Be Taught? Examining the Impact of Distributed Ethical Training and Individual Characteristics on Ethical Decision-Making," *Academy of Management Learning & Education*, 20(1), 30-49, 2021. <https://doi.org/10.5465/amle.2018.0157>
- [28] PWC, "PwC's Global Economic Crime Fraud Survey 2022," PWC, 2022. <https://www.pwc.com/gx/en/forensics/gecsm-2022/PwC-Global-Economic-Crime-and-Fraud-Survey-2022.pdf>



- [29] Schwartz. M. S, "Ethical Decision-Making Theory: An Integrated Approach," *Journal of Business Ethics*, 139(4), 755-776, 2016. <https://doi.org/10.1007/s10551-015-2886-8>
- [30] Sims. R. L, "The Relationship Between Academic Dishonesty and Unethical Business Practices," *Journal of Education for Business*, 68(4), 207-211, 1993. <https://doi.org/10.1080/08832323.1993.10117614>
- [31] Tama. D. R, "KROLL/ACFE Indonesia Fraud Risk Survey," Kroll, 2022. <https://www.kroll.com/-/media/kroll-images/pdfs/a-risky-blindspot-for-indonesia.pdf>
- [32] UK Finance, "Fraud – The Facts 2021," UK Finance, 2021. <https://www.ukfinance.org.uk/system/files/Fraud%20The%20Facts%202021-%20FINAL.pdf>
- [33] Uyar. A, & Gungormu. A. H, "Accounting Professionals' Perceptions of Ethics Education: Evidence from Turkey," *Journal of Accounting and Management Information Systems*. 12(3), 61-75, 2013.
- [34] Zahra. S. A, Priem. R. L, & Rasheed. A. A, "Understanding the Causes and Effects of Top Management Fraud," *Organizational Dynamics*, 36(2), 122-139, 2007. <https://doi.org/10.1016/j.orgdyn.2007.03.002>
- [35] Zhu. X, Ao. X, Qin. Z, Chang. Y, Liu. Y, He. Q, & Li. J, "Intelligent financial fraud detection practices in post-pandemic era," *The Innovation*, 2(4), 100176, 2021. <https://doi.org/10.1016/j.xinn.2021.100176>

