



## Research article

## Accountants perception of the factors influencing auditors' ethical behaviour in Nigeria

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## ABSTRACT

This paper examines the perception of accountants (chartered and non-chartered) of the personal factors influencing auditors' ethical behaviours in Nigeria. Data were obtained from 152 accountants (80 chartered and 72 non-chartered) in Lagos State Nigeria through the use of a well-structured questionnaire. The data collected were analysed using nonparametric tests (Wilcoxon rank-sum test and Mann-Whitney test) to check for differences in the perceptions of chartered and non-chartered accountants of the personal factors influencing auditors' ethical behaviours. The results showed that, except for auditors' age, there is a consensus in the perceptions of both chartered and non-chartered accountants of the personal factors influencing auditors' ethical behaviours. While there were significant divergent views on whether age influences auditors' ethical behaviours, fear of sanction, religion, upbringing, conscience, gender, and personal values were found to be influencers of auditors' ethical behaviours. The study offers value to professional accounting bodies in that it provides empirical explanations to guide the pursuit of sustainable and resilient ethical values among accounting professionals.

## 1. Introduction

Ethics is the bedrock of any responsible society and the basis for meaningful and sustainable development (Oboh et al., 2020). True professionalism and societal formation are established upon sound ethical values which are the foundation for all other standards of performance (Turpen and Witmer, 1997). Globally, the continuing decline of ethical values in organizations and societies has heightened the concerns for ethics studies in societies (Transparency International, 2016; Oboh and Ajibolade, 2018; Oboh, 2019). In 2002, the appeal for ethics in business and accounting practices became amplified after the Enron and Andersen debacles. The outcome of the Enron and Andersen investigation only brought to bear what already was a deficiency in the very fibres of the business and professional communities (Low et al., 2008; Arfaoui et al., 2016; Oboh, 2019; Oboh et al., 2020).

While the issue of unethical business and accounting practices has a long history (Low et al., 2008; Koumbiadis, 2014), reported cases only surfaced in the 1970s with the 1976 scandal of Lockheed Corporation in the United States and the 1980 scandal of Nugan Hand Bank in Australia. Others include the scandals of Northguard Acceptance Ltd. in 1980–82 in Canada and ZZZZ Best in 1986 in the United States (Murphy, 2015;

Oboh, 2019). Recent cases include the scandals of Toshiba in 2015 in Japan; Alberta Motor Association in 2016 in Canada; and Odebrecht in 2016 in Brazil (Rusnell, 2016; Associated Press, 2017; Inagaki, 2017; Oboh, 2018, 2019; Enwereuzor et al., 2020). By implication, the recurring global headlines of financial scandals and the roles played by accountants and auditors have brought a dent on the image of the accounting profession's nobility (Dellaportas, 2006; Bakre, 2007; Musbah et al., 2016; Oboh et al., 2020). Also, stakeholders remain surprised as regards the moral decline and unethical posture of public accountants (Wokukwu, 2015; Herbert et al., 2016; Oboh, 2019; Enwereuzor et al., 2020).

In Nigeria, there have been several outcries over increasing incidents of corruption and unethical accounting practices (Ogunleye, 2015; Ajibolade and Oboh, 2017; Oboh, 2019; Oboh et al., 2020). Despite increased government legislation and the presence of governance and professional ethics codes, as well as common integration of accounting ethics conversations in the academic curriculum, cases of unethical practices among accountants in both the public and private sectors subsist (Bakre, 2007; Otusanya, 2010; Oboh and Ajibolade, 2018; Oboh et al., 2020). There are cases of collusion of accountants with companies' management and directors to falsify companies' accounts and the

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compromising stance of external auditors. Cadbury Nigeria Plc. suffered a major financial scandal in 2005, while Dunlop Nigeria Plc. liquidated in 2009. Likewise, Oceanic and Intercontinental banks collapsed, leaving hundreds of shareholders financially impaired (Bakre, 2007; Ogunleye, 2015; Otusanya and Uadiale, 2014; Oboh and Ajibolade, 2018; Oboh, 2019).

Confronted with these ethical challenges among accounting professionals, coupled with the consistent rankings of African countries among most corrupt in the world (Ajibolade and Oboh, 2017; Oboh, 2019) and the concerns expressed by different stakeholder groups for more business and professional ethics studies in Africa, this paper examines accountants' perceptions of the personal factors influencing the ethical behaviours of auditors in Nigeria, a developing country with high corruption profile and weak government institutions. While auditing is a major field in accounting and plays a significant role in lending credibility to companies' financial statements (Adeyemi and Fagbemi, 2011), there is a dearth of ethics literature relating to auditing in developing countries, especially in countries with high corruption profiles and weak governments (Oboh, 2019; Oboh et al., 2020). Thus, our paper is a significant response to the dearth of ethics literature in developing countries. The evidence in this paper could be used to predict auditors' ethical behaviours based on personal factors when faced with situations involving ethical dilemmas. Also, professional accounting bodies and accounting regulators could use the findings in this paper to address some ethical issues in the accountancy profession in Nigeria and other developing countries. Future research efforts could build on the findings of this paper regarding issues of auditors' ethical behaviours.

The other sections are arranged as follows: Section 2 presents the review of literature and hypotheses formulation. Section 3 discusses the research methods adopted for the paper. Section 4 presents the results and discussions, while section 5 summarises and concludes the paper.

## 2. Literature review

Ethics, as explained by Bovee et al. (2006), is the principles and criteria for moral conduct on what is "right" as opposed to the "wrong", which society has adopted for its existence. Morf et al. (1999) described ethics as concerned with moral commitment, responsibility and social justice of all parties involved in the process of decision making. Every professional association is established upon a generally accepted body of knowledge, a widely recognized standard of attainment and enforceable codes of ethics (Smith et al., 2005; Karaibrahimoglu et al., 2009). These codes of ethics guide and shape members' behaviour and enable them to resolve ambiguity or contentious issues concerning ethical conduct (Crebert et al., 2011). At times, it is difficult to judge what may be right or wrong in certain situations without some frame of reference. Hence, ethics deals with well-based standards of how individuals or professionals ought to act. It does not describe the way they do act; it deals with the way they should act, and it is prescriptive (normative), not descriptive (Mintz and Morris, 2008).

In accounting, ethics is primarily an instrument, which prescribes behaviours outlined in accordance with accounting principles, which is regarded as the underpinning for all other standards of professional conducts and performance (Turpen and Witmer, 1997). Ethical standards and behaviours in accounting can be expressed as performing the accounting duties in accordance with Generally Accepted Accounting Principles (GAAP) such as reliability, accuracy, objectivity and transparency (Karaibrahimoglu et al., 2009). These standards of conduct are heavily influenced by the profession's specifications, national laws and the expectations of the society (Mintz and Morris, 2008).

In the literature, Kohlberg's cognitive reasoning and moral development (CMD) theory has been widely applied in understanding ethical principles and behaviours among accounting professionals (Ogunleye, 2015; Musbah et al., 2016; Karaibrahimoglu et al., 2009; Oboh and Ajibolade, 2018; Oboh, 2019). Kohlberg (1973) proposes, as a reformulation of Piaget's progression from heteronomy to autonomy, a

developmental model in six stages with three levels (Barron, 2015; Schepers, 2017). This theory assumes six stages of moral reasoning, which an individual can only pass to the next stage based on the developments of his/her belief systems (Kohlberg, 1973; Weber, 1991). The first of which is obedience to rules motivated by the avoidance of punishment and the second, obedience influenced by rewards (personal benefits). Generally, these stages (stages 1 and 2) make up the pre-conventional level of morality. At this level of morality, Kohlberg (1973) argued that an individual responds to thoughts of 'right' or 'wrong,' especially when expressed in terms of consequences of action (punishment, rewards, exchange of favours), or imposition of physical power by those enunciating the rules (Kohlberg, 1973; Mintz and Morris, 2008; Musbah, 2010; Weber, 1991; Schepers, 2017).

The third and fourth stages, of Kohlberg's theory, consist of obedience influenced by fairness to others and by law and order (Kohlberg, 1973; Mintz and Morris, 2008). At this level of morality, Kohlberg (1973) believed an individual would act ethically with a sense of responsibility to maintain the expectations of others, and not necessarily for fear of punishment or envisaged rewards. The individual thinks he should be fair to others, especially those in his/her group (family, peers, colleagues, etc.), and that he/she owes the society the obligation to be ethical as a generalized member of society (Weber, 1991).

In the fifth and sixth stages, the basic understanding of the fundamental rights to liberty and life, the principle of human rights and the recognition of the universal principle of rules and regulation characterized individuals' moral development (Kohlberg, 1973; Schepers, 2017). These stages (stages 5 and 6) make up the post-conventional morality level. At stage five, Kohlberg (1973) believed right action is defined in terms of general individual rights and in terms of standards, which have been critically examined and agreed upon by the whole society (Weber, 1991). Individuals will act ethically because to do so, would benefit society more. Unlike the rigidity of maintaining the laws in stage four, stage five emphasizes flexibility in the law in terms of rational considerations of social utility ('utilitarianism') (Weber, 1991; Kohlberg, 1973). At stage six, the laws are valid only if they are grounded in justice, and a commitment to justice carries with it an obligation to disobey unjust laws. Here, ethicality is defined by the decision of conscience in accord with self-chosen ethical principles appealing to logical comprehensiveness, universality, and consistency (Barron, 2015; Mintz and Morris, 2008).

Generally, accountants perform their work in many different areas and sectors of human endeavours, which involve serious ethical concerns. Likewise, various opportunities exist in their work to engage in unethical behaviour (Mele, 2005). Hence, as a profession, there are specified guidelines and codes of conduct that guide accountants on how to conduct themselves in the discharge of their duties as public interest protectors. Bakre (2007) noted that in some quarters, there are claims that the foundation of the operating activities of the accounting profession are the central elements of ideologies such as the prescription that the occupation will encourage and maintain high professional standards, ethical conduct, moral integrity and hence give impartial service to the public. On account of the indispensable roles accounting play in human endeavours and the global economy, scholars have sought to understand, from different dimensions, what would make highly skilled professionals, well remunerated, charged with the responsibility of protecting the interests of the public in financial matters, behaviour contrary to professional standards (Oboh and Ajibolade, 2018).

Hitherto, Psychologists believed there are intrinsic factors that may contribute to moulding and shaping individuals cognitive reasoning and ethical values. Accounting scholars also believed these factors influence, motivate and compel accountants to behave ethically when faced with situations or decisions that may be unclear or ambiguous on what the ethical stance should be (Dellaportas, 2006; Oboh and Ajibolade, 2018; Oboh, 2019). Mintz and Morris (2008) argued that an individual may know what is ethical and have the desire to act ethically, but may be influenced by pressures, internally and externally, to act otherwise.

Kohlberg (1973) believed an individual's ability to make ethical judgment develops in stages and is affected by certain factors, which are both internal and external to the individual (Kohlberg, 1973). In the literature, there is yet to be a consensual persuasion on the factors influencing the ethical values and behaviours of accounting professionals. It is still a contentious discourse among academics on the way ethical values are acquired. Some of the factors that have been found to influence the moral development of individuals include perception, experiences, environment, family, personality and education (Obloh, 2019; Nathan, 2015; Karaibrahimoglu et al., 2009; Musbah et al., 2016; Marques and Azevedo-Pereira, 2009; Obloh et al., 2020).

This paper, therefore, examines accountants' perception of some of the factors that may influence auditors' ethical behaviour. It assesses the extent to which stakeholders perceive certain intrinsic factors to influence auditors' ethical behaviours. Generally, these factors are grouped into two broad categories, namely: personal and external factors (Mintz and Morris, 2008). However, this paper takes a detailed look at the personal factors that may influence the behaviours of accountants in auditing firms.

### 2.1. Personal factors and ethical behaviour

In literature, some of the personal factors that have been found to influence individuals' cognitive reasoning, moral development, ethical behaviour and decision making include age, gender, upbringing, personal values, fear of punishment, conscience and religion (Musbah et al., 2016; Kohlberg, 1973; Obloh and Ajibolade, 2018; Obloh, 2019).

The study of Marques and Azevedo-Pereira (2009) examined the ethical ideology and ethical judgments in the Portuguese accounting profession. Their findings suggest that age and gender significantly determine the ethical judgment and values of accounting professionals in Portuguese. They further reported that ethical judgment did not differ significantly based on ethical ideologies (personal moral philosophy – 'personal values') among the respondents. Kurpis et al. (2008) investigated the effects of commitment to moral self-improvement and religiosity on the ethics of business students. The study found religion and commitment to moral self-improvement to be significant predictors of perceived importance of ethics, ethical problem recognition, and ethical behavioural intentions among the students. Although, the findings of Rawwas et al. (2006) suggest that religion has less influence on ethical behaviour; however, the reason for this outcome was based on the special characteristics of the Japanese culture. Among the religious respondents' group, age and gender were found to be possible predictors of ethical behaviours compared to the secular respondents' group (Rawwas et al., 2006).

From the study of Ogunleye (2015), it was reported that various situational and demographic factors significantly influence the ethical perception and predisposition of Nigerian accountants. The study found that age, gender, culture and religiosity significantly influence the ethical perception and predisposition of accountants. Female accountants were found to be more ethically disposed than their male counterparts. In Musbah et al. (2016), the role of individual and organizational variables and moral intensity dimensions in Libyan management accountants' ethical decision making were examined. From their findings, a slight significant relationship was reported between age, gender, educational level and personal moral philosophy (personal values) and ethical decision making. Contrasting Ogunleye (2015) on gender influence on ethical decision-making, Musbah et al. (2016) found male accountants to display more ethical traits than their female counterparts.

Nathan (2015), akin to Ogunleye (2015), found that the ethical standards of female participants were less affected by societal influences than that of their male counterparts. Evidence from the study of Tilley (2010) signals gender differences in ethical decision-making, noting that both genders change their behaviour to select more ethical options when a kinship factor is involved. Generally, the results and evidence on gender differences and individual ethical behaviour have been mixed (Becker

and Ulstad, 2007; Valentine et al., 2009; Valentine and Rittenburg, 2007).

The study of Becker and Ulstad (2007) suggests that biological gender has been found to have an impact on ethical behaviour, of which the female gender demonstrates to be more ethical than the male. Buckley et al. (1998) argued that social conditioning may lead males toward unethical action more often than females, especially when they feel the end justifies the means. This, therefore, supports the debate of gender socialization theory, which holds that men and women bring different ethical standards and values to the work environment (Dawson, 1995).

In reality, men and women differ considerably in moral reasoning processes, irrespective of whatever decisions they may make in given circumstances (Dawson, 1995; Tilley, 2010). Valentine and Rittenburg (2007) and Valentine et al. (2009) affirmed that, on average, women are more ethical than men. Hitherto, there is no consensus on gender influence on ethical reasoning and behaviour. From the findings of Bobek et al. (2015), professional role, decision context, gender influence and moral intensity significantly related to males' decision making, than females.

Affiliated to the influence of conscience in ethical reasoning, behaviour and decision making, Thilly (1900) noted that certain feelings and impulses surround the idea of a deed and lead individuals to make judgments. These feelings and impulses are the products of the inner voice, or inward eye (conscience), as sometimes referred. Thilly (1900) argued that conscience is not an independent or separate faculty as common sense would hold, but a complex of psychological states and that the characteristic emotional and impulsive elements peculiar to it are the feelings of approval (or disapproval) and the feelings of obligation. It judges and it is cognitive or intellectual in personality. Hence, conscience functions ('warns' or 'condemns') both before and after the performance of an act.

Howard (1910), citing Sainte-Beuve, noted that for a Frenchman, the first consideration is not whether he is amused or touched by a work of art or mind. What he seeks above all to learn is, whether he was right in being amused and moved by it, and in applauding it. Thus, Howard (1910) stated that:

'A Frenchman has, to a considerable degree, what one may call a conscience in intellectual matters; he has an active belief that there is a right and a wrong in them, that he is bound to honour and obey the right, that he is disgraced by cleaving to the wrong' (p. 486).

Undoubtedly, every individual has or professes to have a conscience in moral matters. According to Howard (1910), the word conscience is narrowed, in popular use, to the moral sphere, because this lively susceptibility of feeling is, in the moral sphere, so far more common than in the intellectual sphere. It has become a man's inclination to admit a high standard of conduct and a perfect authoritative model in correcting his everyday moral behaviours.

According to Lyons (2009), conscience is an inner voice of special moral illumination or expertise and of incontrovertible moral authority, which reveals itself inwardly and unavoidably in consciousness and warns us to do good and avoid evil, while condemning us when we fail. To complement Lyons (2009), Hansen (2011) suggested that conscience forms the connection between God and man. It is an original principle and a messenger from God who, both in nature and in grace, speaks to us behind a veil (1 John 3:20, King James Version). At times, conscience may be more related to faith and identity (Cummings, 2009). Eberle (2007) noted that obedience to the dictates of conscience is an important moral good when exhibited by the citizenry, and it is no less good when exhibited by the inhabitants of other social roles.

This study, akin to these persuasions on the interrelationship between conscience and moral behaviours, argues that conscience is the inner voice or inward eye in every individual, which, to a considerable degree, influences, motivates, justifies or condemns individuals' conducts. It is a significant personal factor that may influence auditors' ethical reasoning

and behaviour (Obob and Ajibolade, 2018). Perhaps, what Kohlberg (1973) referred to as universal ethical principles in stage six of the theory of moral development, may be linked to an active conscience that ought to guide the conducts of every individual irrespective of societal norms or legal laws. As hypothesized by Fuss (1964), conscience is the very marrow of the moral life. Embedded in conscience is the complete law of nature, which universally confined individuals to appreciate what is good as against the bad. It is the very voice of nature (Marks, 2006).

Still on personal factors, 'age' (Ogunleye, 2015; Musbah et al., 2016) and 'personal or individual values' (Musbah et al., 2016; Obob, 2019) have been found to be significant determinants of ethical reasoning, decision and behaviour. Equally, 'religion' (Ogunleye, 2015) and 'up-bringing' – home training (Ilmi, 2011; Obob, 2019) play significant roles in influencing individuals' values and behaviour. In Proverbs 22:6 (King James Version), it says that "train up a child in the way he should go: and when he is old, he will not depart from it." According to anecdotal reports, Arthur Andersen's mother had a significant influence on his moral beliefs and conducts. She had schooled him in a Scandinavian axiom — "Think straight, talk straight". These ethical values learnt from his mother during his growing up days, guided Arthur Andersen into building one of the world's largest accounting firms before the Enron scandal in 2002 that led to the collapse of the firm (Trevino and Blown, 2004; Obob, 2019).

Overtly, to a considerable degree, the moral perception and disposition of an individual has a link to his/her religious beliefs and growing up experience. In educational discourses, it is generally accepted that all children are defined as blank slates (*tabula rasa*) that need moral inscription. Both teachers and a child's family members are acknowledged as essential means by which children can be imprinted with the right moral values and, thus, socialized (Rydström, 2001; Obob, 2019). Given that the results of the influences of some of the personal factors on individuals' cognitive reasoning, values and ethical decision and behaviour are mixed; this paper considers the views of accountants, who are considered critical stakeholders and the lifeblood of any auditing firm, and thus, hypothesizes that:

*H1: the perceptions of chartered accountants and non-chartered accountants' stakeholders groups of the personal factors influencing auditors' ethical behaviours are not significantly different.*

By chartered accountants, this paper refers to professionally qualified accountants of the Institute of Chartered Accountants of Nigeria (ICAN); while the non-chartered accountants are those without a professional qualification or those with other qualifications different from what is offered by ICAN. ICAN is the foremost accounting professional body in Nigeria and has been at the forefront of giving directions and adopting internationally accepted standards to regulate the activities of her members.

### 3. Methods

This paper is not an experimental study but a survey of the opinions of accountants (chartered and non-chartered) of the personal factors influencing auditors' ethical behaviour in Nigeria, and thus, does not require an ethical approval from an ethics committee. Accordingly, by way of cross-sectional survey design, data were collected from willing accountants (chartered and non-chartered) to examine their perceptions of the personal factors influencing auditors' ethical behaviour in Nigeria. The choice of this design was based upon the fact that it helps to elicit data from the study's sample objectively to generalize on the population.

A total of 200 accountants were surveyed using a structured questionnaire of which 160 (80%) copies were completed and returned. The physical copies of the questionnaire were distributed manually to the respondents. After due scrutiny of the returned copies of the questionnaire, 152 (76%) copies were found to be usable for analysis.

Upon the development of the instrument, the initial draft was subjected to content and face validity tests with the assistance of two

accounting scholars and a professor of research methodology and statistics. Their constructive criticism and suggestions aided the final version of the instrument. As earlier mentioned, this study is a perceptual study. It samples the opinions and perceptions of two stakeholder groups (chartered and non-chartered accountants) on certain personal factors that influence auditors' ethical behaviour on a 5-point Likert scale of agreement [from (5) 'Strongly agree' to (1) 'Strongly disagree'] and scale of influence [from (5) 'overwhelming influence' to (1) 'no influence'] to evaluate their opinions. Descriptive and inferential statistics were employed in analysing the data collected.

Descriptive statistics were performed to present a summary of the demographic information of the respondents and their perceptions of the general ethical climate of the accounting profession in Nigeria. Each questionnaire item was analysed using frequenting and cross-tabulation analysis. The inferential statistics were performed at a 0.05 level of significance on the ordinal data collected. Specifically, Wilcoxon rank-sum test and Mann-Whitney test were performed to test for difference in the perceptions of the two independent stakeholders (chartered and non-chartered accountants) groups on the factors influencing auditors' ethical behaviours.

## 4. Results

### 4.1. Descriptive statistics

To begin, descriptive analysis was performed to assess the accountants' demographic composition and characteristics. The outcome of this analysis provided a level of assessment of the accountants' understanding and ability to provide valid responses to the questionnaire items without bias.

From Table 1, the gender distribution of the respondents shows a bias towards the male gender, with about 71.7% males and 28.3% females. This outcome indicates that the opinions expressed in this study represent more of the view of the male gender. This is a reflection of the general gender demography in Nigeria where there are more male accountants than female accountants in the profession. Furthermore, the respondents were asked to indicate their area of speciality in the field of accounting. The outcome of this analysis, as reported in Table 1, shows that 40.1% specialized in financial accounting, 9.9% in taxation, 11.2% in management accounting, 30.2% in auditing, 0.7% in forensic accounting and 7.9% in other areas such as government accounting as indicated in the questionnaire. This outcome indicates that majority of the respondents are specialists in financial accounting and auditing. This overtly represents the generality of distribution of accountants in Nigeria as more accountants are specializing in these two fields of accounting because of the job prospects. Besides, management accounting and forensic accounting in Nigeria are yet to gain a recognizable pre-eminence in practice, while not many accountants are interested in the practice of taxation in Nigeria.

Table 1 also indicates that 58.5% of the respondents are first degree (HND/B.Sc.) holders, 36.2% possess second degree (MBA/M.Sc.) qualification, about 3.3% possess third degree (Ph.D.) qualification, while 2% possess other forms of qualifications other than the ones indicated in the questionnaire. This simply implies that the respondents are a group of learned and exposed individuals who have spent at least a minimum of four years in an academic discipline or training. Hence, responses obtained for analysis were elicited from individuals who can both read and comprehend items contained in the research instrument.

Furthermore, as presented in Table 1, 41.4% of the respondents have worked for at least one to four years, 25% for about six to nine years, 13.2% for about eleven to fourteen years, 6.6% for about sixteen to nineteen years, and 13.8% for about twenty years and above. This suggests that majority of the respondents (58.6%) have practical experiences as accountants for about six to twenty years, and beyond. This, therefore, implies that the respondents are a group of professionals exposed both to



**Table 1.** Respondents' personal information.

		Frequency	%
Gender	Male	109	71.7
	Female	43	28.3
	Total	152	100
Religion	Christianity	127	83.5
	Islam	22	14.5
	Traditionalist	2	1.3
	Others	1	0.7
	Total	152	100
Area of specialization	Financial accounting	61	40.1
	Taxation	15	9.9
	Management accounting	17	11.2
	Auditing	46	30.2
	Forensic accounting	1	0.7
	Others	12	7.9
Total	152	100	
Work experience	1 but less than 5 years	63	41.4
	6 but less than 10 years	38	25.0
	11 but less than 15 years	20	13.2
	16 but less than 20 years	10	6.6
	Above 20 years	21	13.8
	Total	152	100
Educational qualification	HND/B.Sc.	89	58.5
	MBA/M.Sc.	55	36.2
	Ph.D.	5	3.3
	Others	3	2.0
	Total	152	100
Respondents' professional status	Chartered accountants	80	52.6
	Non-chartered accountants	72	47.4
	Total	152	100

academic training and practical experiences as accountants; hence, adding credibility to the responses provided by them.

Also, Table 1 shows that 52.6% of the respondents are chartered accountants, while 47.4% are yet to be chartered. This simply implies that the opinions presented in this study represent the view of both chartered accountant and non-chartered accountants. Being a chartered accountant signifies that the accountant in question has undergone training and passed all the required examinations to become a member of an Accounting body recognised in Nigeria. Individuals who are considered non-chartered accountants are yet to meet the requirements for such membership (including passing examinations), but are nonetheless working in the capacity of an accountant in various organisations, or are accounting graduates, holding positions that are not strictly reserved for accountants. In summary, the composition of the respondents to a large extent validates their responses to the topical issues outlined in the questionnaire. That is, responses provided by the respondents are valid and reliable because they have been obtained from qualified individuals with in-depth knowledge of the subject matter.

The respondents were asked to rate the ethical behaviour of an average accountant in Nigeria on a six-point-scale measure (6, Excellent to 1, very poor). The results showed that half of the respondents (38, chartered and 38, non-chartered accountants = 76) perceive the ethical behaviour of an average Nigerian accountant is 'satisfactory'. However, 43 respondents (24, chartered and 19, non-chartered accountants) consider the behaviour as 'poor', while 29 respondents (16, chartered and 13, non-chartered accountants) perceived the behaviour as 'good'. Also, 2 respondents (1, chartered and 1, non-chartered accountant) perceived the behaviour as 'excellent', while the remaining 2 respondents (1, chartered and 1, non-chartered accountant) perceived the

behaviour as 'very poor'. Generally, the ethical behaviour of an average accountant in Nigeria is still perceived to be satisfactory.

Furthermore, the study examined the extent of influence the perceived personal factors have on auditors' ethical behaviours in Nigeria. A Cross-tabulation analysis was used to examine respondents' responses to each factor. Table 2 present the results of this analysis.

The results suggest that both groups of accountants (36 chartered and 24 non-chartered accountants) perceived religion as having some influence on auditors' ethical behaviours. In total, 117 accountants (63 chartered and 54 non-chartered accountants) perceived religion to have a considerable influence on auditors' ethical behaviours, while 35 respondents (17 chartered and 18 non-chartered accountants) perceived religion to have little or no influence on auditors' ethical behaviour.

On the influence of upbringing on auditors' ethical behaviours, the results displayed in Table 2 suggest that both groups of respondents (45 chartered and 42 non-chartered accountants) perceived upbringing to have a lot of influence on auditors' ethical behaviours. In total, 144 respondents (75 chartered and 69 non-chartered accountants) perceived upbringing to have a considerable influence on auditors' ethical behaviours, while only 8 respondents (5 chartered and 3 non-chartered accountants) perceived upbringing to have little or no influence on auditors' ethical behaviour.

With regard to the influence of conscience on auditors' ethical behaviour, the results suggest that both groups of respondents (37 chartered and 36 non-chartered accountants) perceived conscience to have a lot of influence on auditors' ethical behaviours. In total, 138 respondents (72 chartered and 66 non-chartered accountants) perceived conscience to have a considerable influence on auditors' ethical behaviours, while 14 respondents (9 chartered and 5 non-chartered

**Table 2.** Cross-tabulation analysis of the perceived influence of personal factors on auditors' ethical behaviour.

	Influence of religion on ethical behaviour					Total
	Overwhelming influence	Lot of influence	Some influence	Little influence	No influence	
Chartered accountant	12	15	36	13	4	80
Non-chartered accountant	9	21	24	13	5	72
<b>Total</b>	<b>21</b>	<b>36</b>	<b>60</b>	<b>26</b>	<b>9</b>	<b>152</b>
			$\mu = 3.22$	$\sigma = 1.075$	Min. 1	Max. 5
	Influence of upbringing on ethical behaviour					Total
	Overwhelming influence	Lot of influence	Some influence	Little influence	No influence	
Chartered accountant	9	45	21	2	3	80
Non-chartered accountant	12	42	15	2	1	72
<b>Total</b>	<b>21</b>	<b>87</b>	<b>36</b>	<b>4</b>	<b>4</b>	<b>152</b>
			$\mu = 3.77$	$\sigma = .818$	Min. 1	Max. 5
	Influence of conscience on ethical behaviour					Total
	Overwhelming influence	Lot of influence	Some influence	Little influence	No influence	
Chartered accountant	19	37	16	6	2	80
Non-chartered accountant	18	36	12	3	3	72
<b>Total</b>	<b>37</b>	<b>73</b>	<b>28</b>	<b>9</b>	<b>5</b>	<b>152</b>
			$\mu = 3.84$	$\sigma = .970$	Min. 1	Max. 5
	Influence of gender on ethical behaviour					Total
	Overwhelming influence	Lot of influence	Some influence	Little influence	No influence	
Chartered accountant	-	3	15	38	24	80
Non-chartered accountant	-	2	15	20	35	72
<b>Total</b>	<b>-</b>	<b>5</b>	<b>30</b>	<b>58</b>	<b>59</b>	<b>152</b>
			$\mu = 1.88$	$\sigma = .840$	Min. 1	Max. 4
	Influence of age on ethical behaviour					Total
	Overwhelming influence	Lot of influence	Some influence	Little influence	No influence	
Chartered accountant	1	7	21	32	19	80
Non-chartered accountant	0	4	16	22	30	72
<b>Total</b>	<b>1</b>	<b>11</b>	<b>37</b>	<b>54</b>	<b>49</b>	<b>152</b>
			$\mu = 2.09$	$\sigma = .956$	Min. 1	Max. 5
	Influence of fear of sanction on ethical behaviour					Total
	Overwhelming influence	Lot of influence	Some influence	Little influence	No influence	
<b>Stakeholders:</b>						
Chartered accountant	17	39	16	8	-	80
Non-chartered accountant	15	27	25	5	-	72
<b>Total</b>	<b>32</b>	<b>66</b>	<b>41</b>	<b>13</b>	<b>-</b>	<b>152</b>
			$\mu = 3.77$	$\sigma = .880$	Min. 1	Max. 5
	Influence of personal values on ethical behaviour					Total
	Overwhelming influence	Lot of influence	Some influence	Little influence	No influence	
<b>Stakeholders:</b>						
Chartered accountant	36	31	10	3	0	80
Non-chartered accountant	32	30	8	1	1	72
<b>Total</b>	<b>68</b>	<b>61</b>	<b>18</b>	<b>4</b>	<b>1</b>	<b>152</b>
			$\mu = 4.26$	$\sigma = .818$	Min. 1	Max. 5

accountants) perceived conscience to have little or no influence on auditors' ethical behaviour.

Concerning the influence of auditors' gender on their ethical behaviours, the results suggest that both groups of respondents (24 chartered and 35 non-chartered accountants) perceived gender to not influence auditors' ethical behaviours. In total, 35 respondents (18 chartered and 17 non-chartered accountants) perceived gender to have some influence on auditors' ethical behaviour, while 117 respondents (62 chartered and 55 non-chartered accountants) perceived gender to have little or no influence on auditors' ethical behaviours.

On the influence of auditors' age on their ethical behaviours, the results suggest that both groups (32 chartered and 22 non-chartered accountants) perceived auditors' age to have little influence on their ethical behaviours. In total, 103 respondents (51 chartered and 52 non-chartered accountants) perceived auditors' age to have little or no

influence on their ethical behaviours, while 49 respondents (29 chartered and 20 non-chartered accountants) perceived auditors' age to have some influence on their ethical behaviour.

Regarding the influence of fear of sanction on auditors' ethical behaviour, the results suggest that both groups (39 chartered and 27 non-chartered accountants) perceived that the fear of sanction has a lot of influence on auditors' ethical behaviours. In total, 139 respondents (72 chartered and 67 non-chartered accountants) perceived the fear of sanction to have considerable influence on auditors' ethical behaviours, while only 13 stakeholders (8 chartered and 5 non-chartered accountants) perceived the fear of sanction to have little influence on auditors' ethical behaviour.

Finally, concerning the influence of auditors' values on their ethical behaviours, the results suggest that both groups (36 chartered and 32 non-chartered accountants) perceived that auditors' values have an

overwhelming influence on their ethical behaviours. In total, 147 stakeholders (77 chartered and 70 non-chartered accountants) perceived the personal values of auditors have an overwhelming influence on their ethical behaviours, while only 5 stakeholders (3 chartered and 2 non-chartered accountants) perceived the personal values of auditors to have little influence on their ethical behaviours.

#### 4.2. Test of hypothesis

From the descriptive analysis, it is apparent that accountants (chartered and non-chartered accountants) perceived the identified personal factors as significant influencers of auditors' ethical behaviours. To make inferences and generalization on the outcome of the descriptive analysis, Wilcoxon rank-sum test and Mann-Whitney test were performed to test the study's hypotheses with the aid of SPSS version 21. These tests are the non-parametric equivalent of the independent samples t-test (Field, 2009). These tests were adopted instead of the t-test because the data are non-parametric, as they do not fulfil all the conditions of parametric data. The results of the tests are shown in Table 2.

From Table 3, with the exception of age (.037 < .05), the p-values for religion (.868 > .05), home training (.207 > .05), conscience (.609 > .05), gender (.115 > .05), fear of sanction (.404 > .05) and personal values (.922 > .05) suggest no significant difference in the perceptions of chartered and non-chartered accountants of the personal factors influencing auditors' ethical behaviours in Nigeria. That is, there is a consensus perception among the stakeholders that these personal factors influence auditors' ethical behaviours. However, concerning age, there is no such agreement (.037 < .05), the test outcome shows that there is a clear distinction in the perception of the two groups of accountants considered in this study on auditors' ethical behaviour.

#### 5. Discussion

The results revealed that both chartered and non-chartered accountants view fear of sanction, religion, upbringing, conscience, gender, and personal values in relatively the same way as influencers of an auditor's ethical behaviour. This consensus in opinion suggests that each of these factors inherently defines who an accountant in an audit firm truly is, and hence dictates how he behaves, particularly in the discharge of his responsibilities. The fact that sanctions are in place for unethical behaviour will greatly serve as a deterrent for auditors to behave in such a manner. Also, religion with all the challenges that come with it may have its value in helping to inculcate good ethical behaviour in potential auditors. The same principle works with upbringing, which reflects how an individual was raised by parents or guardians. However, the stakeholders perceived differently the extent to which age and gender influence auditors' ethical behaviours. This outcome confirms the mixed results in ethics literature on the influence of gender and age on ethical behaviours. Whereas the study of Ogunleye (2015) and Nathan (2015) reported a significant relationship between gender, age and ethical decision, the study of Musbah et al. (2016) reported a slight significant relationship between these demographic variables and ethical decision making. Although, Kohlberg (1973) argued that, as individuals grow older, they graduate

from one stage of morality to another in the six-stage level of morality, supposing the influence of age on ethical behaviours.

Hitherto, scholars have suggested that the foundation for true development in any economy is laid upon a reputable system of ethical principles. That is, the success of a society, organization or profession cannot be disassociated from a strict commitment to and an observance of sound ethical values. Hence, one major implication of this paper is that it will draw the attention of professional accounting bodies in Nigeria to re-examine their stance on ethical issues relating to the profession. Also, attention will be drawn to the need for the integration of ethics courses into the undergraduate accounting curriculum to foster ethical values among accounting professionals in Nigeria. Accounting students (undergraduates and postgraduates) should regularly be exposed to seminars and symposia on ethical issues in the profession to help them develop high personal and professional ethical values. The attention of the Government will also be drawn to the fact that the environment creates an atmosphere for unethical accounting practices to thrive. The government should look inward to devise measure on how to edge unethical practices among accounting professionals. Stricter measures of sanctions should be put in place to debar unethical accounting practices.

#### 6. Conclusion and recommendations

Given the findings above, this paper concludes that personal factors play a crucial role in determining how an auditor behaves in examining the books of clients and expressing an opinion thereon. Hence the fear of sanction, religion, upbringing, conscience, gender, and personal values of individuals working with audit firms go a long way to determine how they will act on the job and ultimately influence the position and performance of the audit firm as a whole. It is therefore recommended that much emphasis should be placed on these personal factors in the lives of the individuals that are to be employed or engaged by audit firms in the discharge of their duties to their clients. This should be complemented with continuous training on ethics, particularly as it has to do with the accounting profession and audit practice.

##### 6.1. Limitation and future research

Like prior business ethics studies, there are some limitations to the methods adopted in this paper. Firstly, it simply examined the perceptions of the sampled respondents. Hence, the findings represent the opinions and perceptions of the sample drawn from the population and not their behaviour. However, it is a reflection of the population since the samples were drawn randomly. Furthermore, an experimental study may be required to validate the accountants' perception of the influence of age on auditors' ethical behaviours.

This paper lends its voice to call for more research efforts in the area of business and professional ethics in Africa. Hitherto, there is still a dearth of empirical evidence on professional and business ethics studies in Africa. Also, further studies could be conducted using more advance methodologies to provide an empirical explanation on the effect of conscience, upbringing and fear of God on the ethical decisions of accounting professionals.

Table 3. Personal factors and auditors ethical behaviours.

Test Statistics <sup>a</sup>	Religion	Home training	Conscience	Gender	Age	Fear of sanction	Personal values
Mann-Whitney U	2837	2575	2751	2480	2341	2667	2856
Wilcoxon W	6077	5815	5991	5108	4969	5295	6096
Z	-.166	-1.261	-.511	-1.577	-2.089	-.834	-.098
Asymp. Sig. (2-tailed)	.868	.207	.609	.115	.037*	.404	.922

<sup>a</sup> Grouping variable: Professional status; \*P < .05.

## Declarations

### Author contribution statement

Adeleke Clement Adekoya: Conceived and designed the study; Analyzed and interpreted the data; Wrote the paper.

Collins Sankay Oboh: Conceived and designed the study; Analyzed and interpreted the data; Contributed reagents, materials, analysis tools or data; Wrote the paper.

Obafemi Rufus Oyewumi: Analyzed and interpreted the data; Wrote the paper.

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### Additional information

No additional information is available for this paper.

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