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The Impact of Attending Religious Schools on the Moral Competencies of Accounting Students

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Abstract

For over a century, scholars have argued that religious education is crucial for the developed of students' moral competencies. This study sought to empirically test this assertion by comparing the moral competencies of two sets of Muslim accounting students: those who had attended a religious secondary school and those who attended a public (secular) secondary school in Malaysia. The focus on accounting students is quite important in an era where the moral competencies of accountants has been in the public eye due to their complicity in the rash of financial scandals that have plagued the business world over the last two decades. The Muslim Accountant Moral Competency Test (MAMOC) was developed by collaboration with Islamic accounting scholars and was used to measure the students' moral competencies. Although the results revealed that there was no difference in the moral competencies of both sets of students, they both displayed satisfactory levels of moral competency which vindicates the Malaysian government's policy of mandating Islamic education in all secondary schools, whether religious or secular.

Keywords: *Moral competence, Religious education, Accounting students, Islamic perspective*

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Introduction

As early as the 1900s, there has been interest in understanding the impact of religious school attendance on the moral competencies of students (Hirst, 1909; Starbuck, 1909; Hockenbury, 1911; Havighurst, 1956; Hillard, 1959). Jarvis (1972) and Orebanjo (1974) argued that it is a widely accepted phenomena that the moral competencies of students are developed through the religious education received at school. It is the task of religious education teachers to ensure that their students are inculcated with the requisite moral competencies needed in each course. Greer (1983) and Moran (2001) agree; Greer (1983, p92) describes the two concepts as "intimately related", while Moray (2001) describes them as "partners". If this argument is accepted, then the amount and quality of religious education received will determine the level of moral development achieved by students. Continuing this argument, religious schools which by nature contain a much higher level of religious education than secular schools should produce students with a higher level of moral competence than students produced by secular schools. This study sought to empirically test this assertion by comparing the moral competencies of two sets of Muslim accounting students: those who had attended a religious secondary school and those who attended a public (secular) secondary school in Malaysia.

The focus on accounting students is quite important in an era where the moral competencies of accountants has been in the public eye due to their complicity in the rash of financial scandals that have plagued the business world over the last two decades; from Enron to WorldCom; Arthur Andersen to Parmalat, and more recently, the global financial crisis (Anzeh & Abed, 2015; Esa & Zahari, 2015; Shawver & Miller, 2015). In order to address the startling moral decline amongst accountants, religious education has been proposed as one solution to reverse this decline. This is because the major world religions (Islam, Christianity and Judaism) all extol their adherents to practice such traits as honesty, integrity, trustworthiness and objectivity; all traits which were sorely lacking amongst the accountants involved in the many financial scandals around the world. The expectation is that increased religiosity amongst accounting students will lead to the development of future accountants who are morally competent, thus restoring the much-maligned credibility of the accounting profession (Chawla et al., 2015; Mohd Ghazali, 2015; Reinstein & Taylor, 2015).

The rest of the paper proceeds as follows: Firstly, the research paradigm adopted in this study is presented. Secondly, a literature review of the scholarship on the relationship between religious education and moral competence is presented. Thirdly, the conceptual framework adopted in this study is presented. Fourthly, the research methodology adopted in the study is presented, followed by the research findings and discussion. The study ends with a conclusion.

Research Paradigm

For Muslims, Islam represents a complete way of life. What this implies is that *every* aspect of a Muslim's life, *including the conducting of research*, is guided by the principles of Islam as embodied in its two primary sources of guidance, The Noble Quran and the *Sunnah* (teachings, deeds, sayings, and silent permissions of the Noble Prophet Muhammad [peace be upon him, PBUH]). The *Sunnah* is found in narrations by the companions of the Prophet Muhammad (PBUH) called *Ahadith* (plural of *hadith*).

The implication of adopting this paradigm in conducting research is that all concepts identified in a study are defined in accordance with Islam's primary sources of guidance, rather than adopting conventional definitions of these concepts. Additionally, the expected relationships between these concepts are also derived from the Quran and *Sunnah*. This study embraces this paradigm and this is particularly appropriate as the focus of the study is on moral competence of *Muslim* accounting students, and this concept can only be fully understood by referring to the *source* of all Muslim morality, the Quran and *Sunnah*. In order to shed more light on some verses of the Quran and *Ahadith*, commentaries by renowned Islamic scholars are also relied upon.

Literature Review: Religious Education and Moral Competence

The studies reviewed sought to assess the impact of religious education on the moral competencies of students. Three main streams were identified based on the specific religion each study focused upon: A Christian perspective, a Jewish perspective, and an Islamic perspective. Each of these streams is discussed below.

Christian perspective

The studies reviewed in this stream are divided into two groups: The first group measured the impact of attending a religious school on the moral competencies of students by comparing the moral competencies of students attending a religious school with those of students attending a secular school (Friend, 1991; Bruggeman & Hart, 1996). The second group determined the impact of a religious education curriculum on the moral competencies of students (Chesaro, 2003; Kowino et al., 2011; Hoon, 2014; Waithara, 2014; Nwosu & Peters, 2014; Santi, 2015).

Friend (1991) and Bruggeman and Hart (1996) both used the Defining Issues Test to measure and the moral competencies of American college and high school students respectively. Friend (1991) compared the moral competencies of students in divinity schools and liberal art colleges, and found that the divinity school students had significantly higher levels of moral competence than their liberal arts college counterparts. On the contrary, Bruggeman and Hart (1996) found that at the high school level, students enrolled in religious schools did not have higher moral competencies than those enrolled in secular schools.

Five of the six studies in the second group were qualitative in nature, and sought to determine the impact of religious education courses on the moral competencies of secondary school students through in-depth interviews with students and teachers. Chesaro (2003), Kowino et al., (2011) and Waithara (2014), all Kenyan studies, concluded that the students' moral competencies were greatly influenced by the Christian religious education curriculum. These studies also highlighted the fact that the impact on religious education curriculum on students' moral competencies was highly dependent on the teaching methods adopted by the teachers. Teachers were encouraged to adopt an experiential style of teaching (Kowino et al., 2011), and to engender trust amongst students by being good role models (Waithara, 2014). Hoon's (2014) Indonesian study also yielded similar results, with teachers advised to emphasize critical reflective skills and respect for differences amongst the students. Santi's (2015) Romanian study provided an excellent summary of the findings of these qualitative studies: "Religious education plays an essential role in children's moral development" (Santi, 2015, p62).

Nwosu and Peters (2014) was the only quantitative study in the second group. The study compared the moral competencies of high performing and low performing students in a religious education course taught in Nigerian secondary schools. The students' moral competencies were measured using a questionnaire developed by the authors. The results revealed that high performing students had a significantly higher moral competency than lower performing students.

All but one of the studies reviewed (Bruggeman & Hart, 1996) from the Christian perspective found that religious education had a significant impact on the moral competencies of students. The next subsection deals with studies from a Jewish perspective.

Jewish perspective

Three studies were reviewed in this section (Friedman, 1983; Guttman, 1984; Kedem and Cohen, 1987), and all three compared the moral competencies of students in Jewish religious schools and those in secular schools.

Friedman (1983) compared the moral competencies of three groups of American students enrolled in three schools with varying levels of religious education: Intensive, Moderately intensive and moderate. The DIT was used to measure students' moral competencies, and the findings revealed that there was no difference amongst the moral competencies of the three groups of students. Friedman (1983) explained that the result reflects that the fundamental principles of Jewish heritage have a greater impact on students' moral competencies than the religious education curriculum.

Unlike Friedman (1983), Guttman's (1984) Israeli study and Kedem and Cohen's (1987) study found that students that attended religious schools had higher moral competencies than their secular counterparts. Guttman (1984) measured the students' moral competencies using the Morality Test for Children (MOTEC), while Kedem and Cohen (1987) used the Ziv Test of Moral Judgment for Children. Similar to the studies reviewed from a Christian perspective, only one study (Friedman, 1983) failed to confirm that religious education has a positive impact on moral competence. The literature review section concludes with discussion of studies conducted from an Islamic perspective.

Islamic Perspective

The studies reviewed in this section mirrored those reviewed in the Christian perspective section in that they were also classified into two groups; Studies that determined the impact of attending religious schools on moral competence by comparing religious school students with secular school students (Shah, 2004; Khanam, 2013; Adnan et al., 2014), and studies that determined the impact of a

religious education curriculum on the moral competencies of students (Bayhan, 2013; Yusoff & Zailani, 2013; Zakariah et al., 2013; Safder et al., 2014).

Shah (2004) and Adnan et al. (2014) both compared the moral competencies of Malaysian secondary school students enrolled in religious and secular schools. Shah (2004) developed an instrument in collaboration with Islamic scholars to measure the students' moral competencies, while Adnan et al. (2014) relied on Allport and Ross' (1967) Religious Orientation Scale. Shah (2004) found that students in religious schools possessed significantly higher moral competencies than those in secular schools. However, Adnan et al. (2014) found no difference in the moral competencies of these students. They explained that their result might be due to the fact that students in secular schools are still required to take religious studies as a compulsory subject, and it is included in the nation-wide standardized high school final examinations. This forces the student to study Islamic studies in detail which indirectly grants them a deeper understanding of Islam.

Pakistani children aged seven to eleven were the subject of Khanam's (2013) study; this study is the final one in the first group of studies. The children were divided into three groups: those enrolled in a religious school which used the translation of Islamic texts to teach students, those in religious schools which only taught the Arabic text, and uneducated children. The moral competencies of these groups were measured using a questionnaire developed by the author, and then compared. The children studying in the school that utilized translations of Islamic texts possessed the highest levels of moral competence. The author explains that this result suggests that it is best that students understand the content of religious education if they are to be able to implement it in their real lives.

Bayhan's (2013) study of primary school religion curriculum in Turkey kicks off the second group of studies. A content analysis of the curriculum revealed that it contained all the necessary Islamic elements to improve moral competencies. Successful implementation of the curriculum was completely dependent on teachers' teaching methods. "Practice what you preach" must be the mantra of all religious educators for the successful moral development of Turkish primary school children.

Yusoff and Zailani (2013) and Zakariah et al. (2013) both sought to ascertain the impact of religious education on the moral competencies of Malaysian secondary school children enrolled in Islamic schools. Both studies found that the students scored high when tested on key elements of the religious education curriculum, thus leading them to conclude that religious education had a significant positive influence on students' moral competencies. Safder et al. (2014) also reached the same conclusion in their study of 10 Pakistani students with hearing impairments enrolled in religious schools.

The same pattern found in the previous two sections also occurred in this section, with only one of the studies reviewed (Adnan et al., 2014) failing to find that religious education had a significant positive influence on students' moral competencies.

Observations from the review

Two key observations were made from the review: Firstly, the vast majority of studies reviewed found that religious education had a significant positive influence on students' moral competencies. This was true, regardless of religious perspective, or measure of moral competence. The assertion that religious education is a viable option for engendering moral development is backed by empirical evidence. Secondly, all the studies focused on moral competence from a general perspective. It was not discipline-specific. This study adds new insight by exploring the impact of religious education on moral competence in an accounting context. As mentioned in the introduction of this paper, this insight is particularly valuable considering the moral degradation of accountants over the last two decades, as evidenced by a plethora of financial scandals.

Conceptual Framework

This study had two main concepts: moral competence and religious education. The conceptualizations of these concepts in this study, as well as the expected relationship between them from an Islamic perspective are presented below.

Moral Competence

In this study, a morally competent Muslim accountant was defined as one who has the ability to make moral decisions in line with the commands of Allah in the Noble Qur'an, and in accordance with the *Sunnah* of the Noble Prophet Muhammad (PBUH), in discharging his or her duties as an accountant.

In Islam, this concept of moral competence is made up of two separate but interdependent parts: 1) knowing the right thing to do (moral action), and 2) doing the right thing for Allah's sake alone (moral intention). In the sight of Almighty Allah, a moral action is only acceptable if the moral intention is solely for His pleasure. The Blessed Prophet Muhammad (PBUH) explains this very important point in the famous *hadith* narrated by Umar bin Al-Khattab: The Messenger of Allah (PBUH) said, **"The deeds are considered by the intentions, and a person will get the reward according to his intention. So whoever emigrated for Allah and His Messenger, his emigration will be for Allah and His Messenger; and whoever emigrated for worldly benefits or for a woman to marry, his emigration would be for what he emigrated for"** (Riyad as-Salihin, Book 1, *Hadith* 1). This is a very crucial concept which this study took into consideration when assessing the moral competencies of final-year accounting students enrolled at IIUM. Figure 1 below illustrates the above mentioned conceptualization of moral competence.

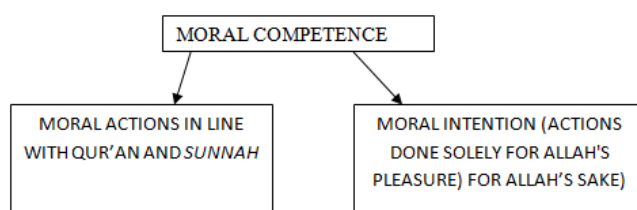


Figure 1. Conceptualization of Moral Competence

Religious education

In Malaysia, students have two choices as regards secondary schools: religious or secular. The focus of this study is to compare the moral competencies of accounting students who passed through a religious school with those who did not. Attendance of a religious school is how religious education is conceptualized in this study.

Research Methodology

This section of the paper present the study's research design and methodology. Firstly, the sample selected for the study is described. Secondly, the steps followed to develop a profile of a morally competent Muslim accountant are presented. Thirdly, the steps followed to develop the instrument to measure the moral competencies of Muslim accounting students is presented. Finally, the actual procedure adopted for measuring and comparing the moral competencies of the specified students is discussed.

Sample Selection

The latest batch of accounting students enrolled at the International Islamic University Malaysia (IIUM) served as the sample for this study. These students have recently completed their secondary school education and are just beginning their college careers as accounting students. Additionally, I had access to these students as at the time of this study, I was pursuing my PhD at the same accounting department. 125 accounting students participated in this study. IIUM's accounting department was selected because it has been accredited by the Malaysia Institute of Accountants (MIA). In Malaysia, MIA accreditation is important for any accounting programme because only accounting graduates from such programmes can legally call themselves "accountants".

Developing the Profile of the morally competent Muslim accountant

This section described the process adopted in order to develop the profile of a morally competent Muslim accountant. The profile was developed from the perspective of the Muslim accounting graduate, and was divided into two components: 1) Finding the "right" job, and 2) Following an Islamic "code of conduct". A discussion of these two components is presented below

1. Finding the "right" job

Nu'man b. Bashir (Allah be pleased with him) reported: I heard Allah's Messenger (PBUH) as having said this (and Nu'man) pointed towards his ears with his fingers): What is lawful is evident and what is unlawful is evident, and in between them are the things doubtful

which many people do not know. So he who guards against doubtful things keeps his religion and honor blameless, and he who indulges in doubtful things indulges in fact in unlawful things, just as a shepherd who pastures his animals round a preserve will soon pasture them in it. Beware, every king has a preserve, and the things God has declared unlawful are His preserves. Beware, in the body there is a piece of flesh; if it is sound, the whole body is sound and if it is corrupt the whole body is corrupt, and hearken it is the heart (Sahih Muslim 1599a, Book 22, *Hadith* 133).

For the Muslim accounting graduate, the first challenge that faces him or her is finding the “right” job. The “right” job is one where all activities are in line with the Qur’an and *Sunnah*. As the *hadith* above teaches us, the permissible jobs are clear and the prohibited jobs are clear, and the morally competent Muslim accountant must be able to make this distinction. The permissible activities are numerous in number, and thus the Muslim accountant has many options. Say, **"My Lord has only forbidden immoralities - what is apparent of them and what is concealed - and sin, and oppression without right, and that you associate with Allah that for which He has not sent down authority, and that you say about Allah that which you do not know"**(Al-Araf: 33). However, there are certain kinds of jobs the Muslim accountant has to avoid because the activities that they engage in are incompatible with the commands of Almighty Allah. ...**And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty** (Al-Maeda: 2). some of the most commonly known *haram* activities include i) dealing in interest, ii) gambling, and iii) dealing with intoxicants.

After securing a job at an Allah-approved organization, the next concern for the morally competent Muslim accountant is to fulfil his or her duties in accordance with the commands of Almighty Allah. This “Code of Conduct” represented the second component of the profile.

2. Following an Islamic Code of Conduct

As mentioned already in previous parts of this study, every act of a morally competent Muslim must be done with the objective of earning the pleasure of The Most Gracious Allah. A Muslim accountant must thus keep this critical objective in mind whilst discharging his or her duties as an accountant. The objective of this component of the profile was to develop a comprehensive Islamic code of conduct that includes all the qualities that a morally Muslim accountant must display in order to please his Creator. In order to develop this code of conduct for Muslim accountants, the study adopted a two-pronged approach.

The first prong was to adopt the code of conduct for Muslim accountants developed by the Accounting and Audit Organization for Islamic Financial Institutions (AAOIFI) as a foundation for this component of the profile. AAOIFI’s code of conduct for Muslim accountants was published in 1991 and is derived from the Noble Qur’an and *Sunnah*; this made it an excellent starting point. AAOIFI’s code of conduct contains five ethical principles described below:

1. Trustworthiness: The Muslim accountant should be straightforward and honest whilst discharging his duties, and must never present untruthful information.

2. Objectivity: The Muslim accountant should be fair, impartial and free from any conflict of interest.

3. Professional competence and diligence: The Muslim accountant must possess the requisite skill necessary to successfully discharge his duties.

4. Confidentiality: The Muslim accountant must never divulge information obtained about an organization during the course of discharging his or her duties without permission unless he or she is legally or professionally obliged to do so.

5. Professional conduct and technical standards: The Muslim accountant must observe the rules of professional conduct and obey the accounting and auditing standards of *Shariah*-compliant organizations.

The second prong was to interview and consult extensively with five Islamic scholars well versed in the Qur’an and *Sunnah*, particularly in the areas of “Islamic accounting” as well as “*Fiqh Mu’amalat*” (Laws of Islamic business transactions). These consultations established the content validity of AAOIFI’s code of conduct. In addition to the five qualities listed by AAOIFI’s code of conduct, the scholars suggested that three more qualities be added under the umbrella of “Faith-Driven” conduct, which are unique to the Muslim accountant. These qualities included 1) Avoiding interest, 2) Avoiding gambling, and 3) Avoiding physical contact with the opposite sex (*non-mahram*).

In total the developed profile of the ideal Muslim accountant had nine key qualities listed below:

- 1) Finding the right job; 2) Trustworthiness; 3) Objectivity; 4) Professional competence and diligence; 5) Confidentiality; 6) Professional conduct and technical standards; 7) Avoiding interest; 8) Avoiding gambling; 9) Avoiding physical contact with the opposite sex.

After the development of the two-component profile of a morally competent Muslim accountant was completed, the next step was to develop an instrument capable of effectively measuring the nine qualities contained in the profile

Developing the Muslim Accountant Moral Competency Test (MAMOC)

A collaborative effort by the researcher and the five Islamic accounting and *Fiqh* Mu'amalat scholars resulted in the development of nine interrelated ethical scenarios to measure each of the nine qualities of a morally competent Muslim accountant highlighted above. The instrument thus developed was called "The Muslim Accountant Moral Competency Test" or "MAMOC".

MAMOC had a title and three main sections: The instrument was titled "Understanding the Career Aspirations and Work-Related Decisions of Future Accountants". In order to minimize social desirability bias amongst the respondents, the study's objective was disguised by giving the instrument this neutral heading without any obvious moral overtones. The first section was a demographic. It is in this section that the type of secondary school attended (religious vs. secular) was determined. The second section was titled "Choosing your dream job". Here, the respondents were given a choice of five job offers from companies in different industries. Each job offer had a company description, a job description and an annual salary. This section sought to determine if the Muslim accounting students knew what the right job was from an Islamic perspective. To test this important aspect of the students' moral competencies, all the jobs offered were unacceptable from an Islamic perspective; It was expected that the morally competent student would recognize this, and consequently reject all job offers on the basis of their unacceptability Islamically. The third section was titled "Living your dream job", and contained eight ethical scenarios, with each scenario testing each of the eight qualities of a morally competent accountant mentioned earlier [1) Trustworthiness 2) Objectivity 3) Professional competence and diligence 4) Confidentiality 5) Professional conduct and technical standards 6) Avoiding interest 7) Avoiding gambling 8) Avoiding physical contact with the opposite sex]. The protagonist in the scenarios was a friend of the respondent, and the respondent was required to resolve the ethical dilemmas by advising his or her friend on what to do. The scenarios were structured in this way with the hope that respondents would be more honest in their answers if they were placed in an advisory capacity, rather than as the main actors in the scenarios. To conclude the instrument, the students were asked whether they would remain with the company after all the experiences contained in the previous scenarios.

The ethical scenarios contained in the instrument were then resolved by the scholars based on evidence from the Qur'an and *Sunnah*. Their solution served as the model answer to each scenario, and also served as a scoring guide for determining the moral competencies of the students surveyed.

A pilot study was carried out using the newly developed instrument to assess whether respondents would understand the instructions, terminology and content of the questionnaire. Additionally, the pilot study enabled the researcher to ascertain the reliability of the scoring system developed by the Islamic scholars. 1st-year Muslim students from the Economics and Management Faculty at IIUM were used to conduct the pilot study. These students were enrolled in four different sections of a Financial Accounting Fundamentals class, and were selected because they closely resembled the students selected for the actual study, newly enrolled Muslim accounting students. 100 questionnaires were distributed, and the students were asked to carefully go through the questionnaire and ask any questions they might have as to its content. All the students stated that they clearly understood how to fill the questionnaires. The students were then told to take the questionnaires home, complete them, and bring them to the next class session. They were also told to write down how long it took them to complete the questionnaire. 33 out of the 100 distributed questionnaires were returned.

An analysis of the completed questionnaires revealed that the students did indeed understand how to fill them. They provided well-thought out and clear resolutions to the various scenarios, and followed the stated instructions very well. The fact that first-year non-accounting students could understand the instructions, content and terminology of MAMOC so well provided the researchers with confidence that the actual respondents of the study would understand just as well.

Savulescu et al., (1999) explain that any instrument that is to be used to measure moral competence must be capable of being reliably applied by different raters. They also suggested that "naïve" raters should be utilized (naïve raters are those not involved in the development of the instrument). Following Savulescu et al.'s (1999) advice, after the pilot study was completed, the inter-rater reliability of the scoring system was assessed using the completed questionnaires from the pilot study; Inter-rater reliability is defined as the degree to which different judges or raters agree in their assessment decisions" (Phelan & Wren, 2006). One naïve rater and I used the model answers to assess the moral competencies of the students that participated in the pilot study. Halgren (2012) stated that

Intra-Class Correlation (ICC) is the most commonly used statistical procedure to determine inter-rater reliability for studies that have two or more raters, with continuous variables. SPSS was used to calculate the instrument's inter-rater reliability using ICC. High ICC values indicate greater inter-rater reliability, with an ICC estimate of the 1 indicating perfect agreements and 0 indicating only random agreement. Negative ICC estimates indicate systematic disagreement between the raters (Halgren, 2012). After the completed pilot study questionnaires had been rated, an Intra-Class correlation coefficient of 0.943 showed that the naive rater and I had an almost perfect agreement when assessing the moral competencies of the pilot study participants. This result proved the reliability of the model answer for assessment of students' moral competencies.

Another revelation of the pilot study was the fact that it took the students an average of thirty minutes to complete the questionnaire. This time was then used for the actual study. Finally, the pilot study revealed that the best approach for conducting the survey would be to get the students to complete the survey during class time, as opposed to letting them take it home and bringing it back during the next class session. By conducting the survey in class, I was able to collect the completed questionnaires immediately, thus ensuring a much higher response rate in the actual study.

As specified in an earlier section of this paper, moral competence (MC) from an Islamic perspective is a product of two components: moral action in line with the Qur'an and *Sunnah* (MA) and moral intention to please Almighty Allah alone (MI). Participating students were asked to resolve each scenario by stating the action they would advice their friend to take (MA), and providing a reason for that advice (MI). If a student's MA corresponded with the model MA, a score of 1 was given; if it did not, a score of 0 is given. The same rule applied for MI (1 for the correct reason, and 0 for incorrect reason). For each scenario, a student's MC = MA * MI. For a student to have a score for any scenario both MA and MI must have corresponded with the model answers, otherwise he or she scored 0 for that scenario. Scores for each scenario were added to provide an overall MC score for each student; MC scores could range from a minimum of "0" to a maximum of "10".

Measuring the moral competencies of Muslim accounting students at IIUM

Following the approach adopted in the pilot study, all sections of a compulsory basic accounting course was surveyed. As mentioned earlier, 125 accounting students completed MAMOC. An independent samples t-test was utilized to compare the moral competencies of the two groups of accounting students.

Research Findings and Discussion

This section of the paper presents the research findings and discusses their implications. The descriptive statistics of the study's respondents is presented first. The results of the independent t-tests to compare the moral competencies of accounting students who attended religious secondary schools and those who attended secular schools are presented next. A discussion of the implications of the results concludes the section.

Descriptive Statistics

Table 1 and 2 presents the descriptive statistics of this study. Female students represented 55.2% of the total sample, and the students had an average age of 20.99 years. Of the 125 accounting students, 72 attended secular secondary schools, while 53 attended religious secondary schools. Students from secular secondary schools had a mean moral competence score of 5.06 out of 10, while those from religious secondary schools had a mean moral competence score of 5.72 out of 10.

What do these scores tell us about the moral competence levels of both sets of students? In order to answer this question, I reasoned that as these students are IIUM undergraduate accounting students being *tested*, it would be appropriate to assess their performance using IIUM's grading system presented in Table 3 below. A passing grade at IIUM is a "C" with scores ranging from 55-59%; with a mean score of 50.6%, the secular secondary school group earned a grade of "C-". Although this is described as "quite satisfactory", it is still a failing grade. On the other hand, the religious secondary school group "passed" with a mean score of 57.2% which earns a "satisfactory" grade of "C".

Table 1. GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	56	44.8	44.8	44.8
	FEMALE	69	55.2	55.2	100.0
	Total	125	100.0	100.0	

Table 2. Descriptive Statistics

	SECSCH	N	Mean	Std. Deviation	Std. Error Mean
MCSCORE	SECULAR	72	5.06	2.006	.236
	RELIGIOUS	53	5.72	2.213	.304
	AGE	125	20.99		

Table 3. IIUM Undergraduate Grading System

Percentage Score	Letter Grade	Quality Point Equivalent	Remark
85-100	A	4.00	Excellent
75-84	A-	3.67	Extremely Good
70-74	B+	3.33	Very Good
65-69	B	3.00	Good
60-64	B-	2.67	Fairly Good
55-59	C	2.33	Satisfactory
50-54	C-	2.00	Quite Satisfactory
45-49	D	1.67	Poor
40-44	D-	1.33	Very Poor
35-39	E	1.00	Extremely Poor
0-34	F	0.00	Failed

Source: IIUM website

Comparing the moral competencies of accounting students from religious secondary schools and secular secondary schools

Table 4 presents the results of the independent samples t-test. There was no significant difference in the mean moral competence scores of accounting students from religious secondary schools and those from secular secondary schools.

Table 4. Independent Samples T-test

	Levene's Test for equality of variances	Test for equality of means		t-test for equality of means			
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence interval of the Difference
MC Score	1.512	.221	-1.743	123	.084	-.661	-1.412 .090

To shed more insight on the results in Table 4 above, a comparison of the mean scores of both sets of students on each scenario contained in MAMOC are presented in table 5 below. Although there was no significant difference in overall moral competence scores for both sets of students, there were significant differences in mean scores in four scenarios: Job selection, Trustworthiness, Professional competence and diligence, and avoiding contact with the opposite sex. In each of these four scenarios, accounting students from religious secondary schools scored significantly higher than their secular secondary school counterparts.

The "Job selection" scenario tested the students' ability to select jobs that were Islamically acceptable, and while both sets of students as a whole performed poorly in resolving this scenario, the students from religious secondary schools fared better, with 36% correctly resolving the scenario earning an "extremely poor" grade of "E-", as opposed to only 13% from the secular secondary school group earning a "failed" grade of "F". Both sets of students fared much better in resolving the "Trustworthiness" scenario, with 81% of the religious school group correctly resolving the scenario earning an "extremely good" grade of "A-", as compared to 63% of the secular school group which earned a "fairly good" grade of "B-". As for the "Professional Competence and Diligence" scenario, the religious secondary school group earned a "poor" grade of "D", whilst the secular secondary school group fared even worse with an "F". Finally, regarding the "Avoiding contact with the opposite sex" scenario, the religious secondary school group earned an "A-", whilst the secular secondary school group earned a "B-".

Table 5. Comparison of Mean Scores for Each Scenario

Scenario	Mean Score		Equality of means [Sig (2-tailed)]
	Secular School	Religious School	
Job selection	.13	.36	.002
Professional Conduct	.83	.77	.406
Trustworthiness	.63	.81	.024
Professional Competence and Diligence	.25	.45	.018
Avoiding interest	.51	.43	.381
Avoiding gambling	.64	.47	.063
Avoiding contact with the opposite sex	.60	.81	.010
Objectivity	.79	.85	.417
Confidentiality	.28	.23	.519
Final choice	.40	.53	.166

Discussion

The expectation of this study was that accounting students who graduated from religious secondary schools would possess higher levels of moral competency than those from secular secondary schools. However, although the former group significantly outperformed the latter group in resolving four of the ethical scenarios, there was no significant difference in the overall levels of moral competence between the two groups. This results mirrors Adnan et al.'s (2014) study which interestingly also involved Malaysian students. The results of this study can be explained by referring to Malaysia's National Philosophy of Education (NPE), which emphasizes the development of individuals in a holistic manner. The objective is to produce students that are balanced intellectually, spiritually, emotionally and physically. To achieve this, Islamic Studies and Moral Studies have been made compulsory at all levels of education in Malaysia (Ali et al., 2010). Whilst there is no doubt that the quantity of religious education in Malaysian religious secondary schools is higher than those in secular secondary schools, the results of this study seem to indicate that the gap is not significant. This is actually good news considering the government's mandate of producing morally competent professionals in the future.

An additional observation from the results of this study is that both sets of accounting students displayed "quite satisfactory" levels of moral competence in an accounting context. Considering that they are just starting their university careers as accounting students, there is great encouragement that IIUM and other Malaysian universities can complete the job of producing morally competent future accountants which the secondary schools, be they religious or secular, have started.

Conclusion

In a turbulent business world where the mad pursuit of wealth at all costs has led to many financial shenanigans that has destroyed the lives of many, the principles of Islam serve as an unshakeable moral compass that will enable the Muslim accountant to successfully navigate the plethora of ethical dilemmas that abound the work place. Islamic schools at all levels are charged with providing these future accountants with the correct Islamic education to equip them with the necessary moral tools to fight the good fight, and restore the damaged credibility of the accounting profession.

This study aimed to contribute to the scholarship on the effectiveness of Islamic secondary schools in fulfilling this crucial mission by comparing the moral competencies of two groups of IIUM accounting students: those who attended Islamic secondary schools and those who attended secular secondary schools. The results revealed that although no differences existed between the moral competencies of these two groups of accounting students, the Malaysian government's policy of mandating Islamic education in all schools has been quite effective, as both sets of students displayed satisfactory levels of moral competency. There is still significant room for improvement, and the baton has now been handed over to the university system to complete the absolutely crucial jobs of developing the moral competencies of Malaysia's future Muslim accountants. **"...Only those fear Allah, from among His servants, who have knowledge. Indeed, Allah is Exalted in Might and Forgiving" (Al-Fatir: 28).**

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