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## Trouble in paradise? or Ethical Dilemmas in the Accounting Management of A Religious Organization, A Case Study

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### Abstract

*This case study explores the ethical dilemmas faced by the accounting staff of a religious organization. The object of study is an important religious organization in Peru with national scope and affiliation abroad. The method is qualitative, and the ethical pattern is analyzed through the Nagel-Baud model to identify the reason or motivation of the decisions. Twelve ethical dilemmas faced by the accounting personnel in the organization are obtained. Likewise, it is established that the values of the religious organization are prioritized over the accounting ethics contained in the Peruvian Code of Ethics. Justification is obtained from the point of view of dogma and religious practice by the accounting staff. The research concludes that professional accounting ethics should be emphasized in the conduct of the professional before religious values and recommends that the accounting personnel should be external as well as the obligatory nature of the internal control area.*

**Keywords:** *Accounting Ethics, Religious Organizations, Religion, Code of Ethics, Accounting Staff*

### INTRODUCTION

In the context of a society affected by generalized corruption, more than accounting professionals are never needed to model the ethics that define them as such, not only in business organizations, but even more so in non-profit organizations.

Among these, religious organizations are the least supervised by the various regulators and, therefore, have fewer administrative controls that can lead to bad practices. Therefore, it is considered relevant to look at these types of organizations from an ethical point of view.

In principle, there should not be any ethical dilemma between accounting ethics with the postulates of religion (thought of Islamism), but a direct relationship, insofar as the religion's enabling values coincide with the religion's values of non-hiddenness of the truth, integrity, and honesty (Al-Delawi, 2019)

However, the literature reviewed shows different behaviors in the face of ethical dilemmas. Some results show that religious men (Mormons) are more tolerant of tax evasion than religious women (Mormons) when the system is considered unfair, if a large part of the tax revenue is wasted, if the taxpayer has no ability to pay, if the taxpayer is subjected to violence or the government discriminates based on religion, race, or ethnicity (McGee & Smith, 2013).

On the other hand, parental educational background as well as professional background are significant socio-demographic factors in the process of "ethics-based decision making" (EDM) by professional accountants in dilemma situations. Religion and experience play little significant role in predicting the EDM process among professional accountants in Nigeria (Oboh & Omolehinwa, 2022).

Regarding the teaching of accounting ethics in a university context confessional, it is noted that it means balancing the ethical principles of the profession with the thoughts of the confession or with respected or admired authors representative of the profession (Sauerwein, 2022).

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This research paper explores the ethical dilemmas faced by the accounting staff of a religious organization. It will consider the ethical principles that must be considered in the accounting process the professional accountant and his encounter with the religious organization (dogmas, practices, and religious rites).

Through a case study, we will observe the interaction between the accounting ethics vs. The main characteristics and the risks involved will be established in such a way as to promote improvements in the practice of accounting management.

### **Problem, Objectives, Purpose of The Case Study**

On the one hand, the literature on accounting practices in nonprofit or religious organizations is scarce, and on the other hand, there is little evidence on the state of ethics in the accounting profession in the context and practices of religious groups in Peru and whether there are ethical dilemmas that accounting professionals must face.

Therefore, the questions arise: What are the main ethical dilemmas faced by accounting personnel working in religious organizations in Peru? What ethical decisions do they make, and what justifications do they present for these decisions?

Thus, the objectives are to identify the main dilemmas in the practice of the accounting profession, to determine the ethical decisions that are made and to establish the justifications for decisions made by accounting professionals in religious organizations.

The unit of analysis for the case study is one of the main religious organizations in Peru with nationwide reach.

### **Contextualization and Perspectives**

The case study is limited to religious organizations with an evangelical Protestant focus. Given the multiple organizations of this type that have gained important presence in recent decades in Peru. The following are taken into consideration religious organizations with a broad presence at the national level with close relationships of dependence with similar organizations abroad.

The case study specifically takes as a sample the accounting staff of a high impact religious organization with radio, television, and social media reach, with a large membership and, therefore, great economic power.

First, interviews with the accounting staff were used to gather information on the main accounting practices are classified under the analysis headings: fundraising, financial management and transparency.

Secondly, the ethical dilemmas between the Code of Ethics in force in Peru and the main dogmas professed by the religious organization are raised.

Thirdly, the identified accounting practices are evaluated under the Nagel-Baud model of ethical reasons and motivations for action consisting of: Utility, Private commitments, Perfectionist purposes, General duties, Specific obligations, and Self-interest.

Finally, for each of the detected accounting practices subject to analysis, the justification expressed by the accounting personnel is collected in such a way that the meeting of the result of the accounting ethics versus the ethics coming from the dogma of the religious organization is exposed.

## **THEORETICAL FRAMEWORK**

### **Accounting Ethics**

Ethics refers to the system of customs, practices, values, and norms that govern the conduct of the individual in any sphere of life (RAE, 2023) on a specific professional field: accounting. The fundamental principles of inherent ethics of the accounting profession regulated by the Peruvian Code of Ethics include integrity (openness and honesty), objectivity and confidentiality, competence, and professional diligence (responsibility) and professional behavior (JDCCPP, 2023).

In times of globalization, the practice of ethics in the accounting profession has been relativized. We are

immersed in growing processes of decapitalization of accounting morals, in the laxity of the axiological bases that guide the evaluative opinion of the accounting profession of business management in the areas of management and development of the accounting profession, among others, for not emphasizing and innovatively strengthening the independence of the external auditor, the auditor of accounts, the statutory auditor (Ariza, 2009).

**Religious Organizations**

They are institutions that practice and foster adherence to a particular faith. Their activities include worship and adoration, teaching, community service, spiritual counseling, and organization of charitable social events, among others.

Investigations in Peru show audiovisual management of mega-churches evangelicals such as the Christian and Missionary Alliance (IACYM) and the World Missionary Movement (WMM) (Arca-Jarque, 2013).

The table shows the main beliefs of the two religious organizations mentioned above; an amalgamation of both was made to show a broader spectrum of the evangelical singularity in Peru.

**Table 1 Dogmas of religious organizations**

<b>Dogma (Doctrine)</b>	<b>Details</b>	<b>Biblical support</b>
The inspiration of the Sacred Scriptures	The Bible as the only source of truth divine	2 Timothy 3: 15-17; 2 Peter 1: 19-21.
Salvation by faith in Christ	The salvation of the soul is based on faith in the sacrifice of Jesus.	Luke 24: 47; John 3: 16; Romans 10: 13; Titus 2: 11; 3: 5-7; Acts 4:12
Justification by faith	Through faith, the human being gains access to salvation from eternal damnation.	Romans 5: 1; Titus 3: 7.
Water baptism by immersion	Rite evidencing the decision of consecration to Christianity	Matthew 28: 19; Acts 8: 36-39.
The baptism in the Holy Spirit (the gift of languages)	Ritual based on the believer's experience with the Spirit of God	Luke 24: 49; Acts 1: 4, 8; 2: 4.
Divine Healing (Christ the Healer)	Faith in God brings about the healing of the body.	Isaías 53: 4; Mateo 8: 16, 17; Marcos 16: 18; Santiago 5: 14, 15.
The gifts of the Holy Spirit	Spiritual capabilities that are given to believers for the purpose of missionary work.	1 Corinthians 12: 1-11.
The fruit of the Holy Spirit Sanctification (Christ the Sanctifier)	Evidence of Christian character Referred to the internal and external, special and unique consecration with God.	Galatians 5: 22-26; Ephesians 4: 13. 1 Thessalonians 4: 3; 5: 23; Hebrews 12: 14; 1 Peter 1: 15, 16; 1 John 2: 6; 1 Corinthians 1:30
Ministry and evangelization	Consists of the following practices: meeting, communion, service, worship, love, and government.	Mark 16: 15-20; Romans 10: 15.
Tithing and the support of the work	Obligation of the faithful to give 10% of their income to the RO to support the religious leader and missionary work.	Genesis 14: 20; 28: 22; Leviticus 27: 30; Numbers 18: 21-26; Malachi 3: 7-10; Matt. 10:10; 23:23.
The uprising of the Church	In the end times, believers will be resurrected.	Romans 8: 23; 1 Corinthians 15: 51, 52; 1 Thessalonians 4: 16, 17.
The second coming of Christ (Christ comes for second time)	Christ will return to earth to save Israel from the power of the Antichrist in the war of Armageddon.	Zechariah 14: 1-9; Matthew 24:30, 31; 2 Thessalonians 1:7; Titus 2: 13; Jude 14, 15; Acts 1:11
The millennial kingdom	Referring to a thousand years of Christ's reign on earth after Armageddon.	Isaiah 2:1-4; 11:5-10; Zechariah 9: 10; Revelation 19: 20; 20: 3-10.
Heavens and new lands	Physical dwelling place of the believer	Isaiah 65:17; 66:22; 2 Peter 3:13; Revelation. 21:1.

Source: Taken from web (IACYM, 2023); (MMM, 2023).

The conception of religious organizations is not very different from that of for-profit organizations in terms of their sense of sustainability. They are structured on religious dogmas, interpret religious texts for their purposes and develop their own sense of ethics. The character of their religious leaders is equivalent to CEOs anywhere in the world. But they contain a dangerous additional element: they speak on behalf of a divinity.

The religious organizations resemble a family business with hacienda features, but also with characteristics of a globalized capitalist market because in these areas different production logics converge. The faithful can buy certain goods (retreats, school for children, etc.), food, blessings), but relates to the religious organizations as a laborer who donates money and work hours (Lecaros & Roller, 2022).

### Religiosity and Corruption

Studies show that religiosity, in a context of widespread corruption, does not always influence ethical decision making in the professional practice of accountants (Liyanapathirana & Akroyd, 2023). Although the indicated study was conducted in Sri Lanka, the Peruvian context is very similar, the following table shows the corruption ranking.

Both Sri Lanka and Peru rank 101st, however, the Global Corruption Barometer (GCB) reports that 30% of public service users in Peru paid a bribe versus only 16% in Sri Lanka. In addition, it is identifying the predominant religion in each country, regardless of the percentage of nominal or practicing followers.

So, from the proposed results, it is not necessarily because there are more religious organizations or more places of worship that there is a better rate of anti-discrimination. corruption. For reference purposes only, the metrics for Denmark, Spain, Nigeria, and Venezuela have been added.

**Table 2 Religion and Corruption Ranking**

Country	Religion	CPI - 2022 Rank	CPI - 2022 Score	GCB - Opinion	GCB - payment bribery
Dinamarca	Protestant Lutheran (79%)	1/180	90/100	26%	1%
España	Catholics (54%) No religion (42%)	35/180	60/100	34%	2%
Sri Lanka	Buddhism (70%) Hinduism 13%) Muslim (10%)	101/180	36/100	79%	16%
Perú	Catholics (76%) Evangelical (14%)	101/180	36/100	65%	30%
Nigeria	Christianity (42%) Islam (51%)	150/180	24/100	43%	44%
Venezuela	Catholics (64%) Evangelical (22%)	177/180	14/100	87%	50%

Source: Taken from (Transparency International, 2022).

### Accounting ethics applied to Religious Organizations (RO)

Nagel's model provides us with a practical and less philosophical approach to ethical action. It proposes five reasons/motivations that an individual follows for action, an additional motivation: self-interest, is added by (Baud et al., 2021).

This model will be followed to understand the logic that an accounting staff belonging to a religious organization follows in the exercise of their profession.

**Table 3 Practical Nagel-Baud model for identifying the source of action.**

Reason/Motivation for action	Approach	Example of action
Utility	Results	Perform a cost-benefit analysis and select the least severe or most cost-effective scenario for the greatest number of interested parties.
Private commitments	Agent	Commitment to the achievement of whatever goal a person has set for himself.
Perfectionist goals	Results	Doing something because it is worthwhile, regardless of the costs or benefits to any of the parties involved.
Duties general	Agent	Performing a duty because it is justified by law to be treated in a certain way.
Specific obligations	Agent	Commitment to fulfill specific obligations to others: contractual obligations with the customer or employer, to their fellow members and the profession or to specific parties defined in the laws and regulations governing the accounting profession.
Self-interest	Agent	Performing a cost-benefit analysis in which the person's own interests outweigh the interests of any other party involved. Or considering that doing what is good for oneself is automatically good as well for others.

Source: Nagel model (Baud et al., 2021).

**Case Study Process**

Among the most important religious organizations (ROs) in Peru, it was decided to approach an evangelical Protestant organization with decades of presence, multiple centers of concentration, international affiliations, significant asset management and a team of professional accountants.

Periodic interviews were held with accounting personnel on the various accounting procedures applied to ethical dilemmas that posed a dichotomy between proper professional accounting ethics and their interpretation of their parish membership in the organization.

The accounting staff is comprised of six people, five female accounting assistants who belong to the church membership and the Religious Organization’s accountant, who, in turn, works as a religious leader in a congregation in a populous district of Lima.

Given the hermetic nature of the Religious Organization, the identity of the participants will be kept confidential. The characterization of the Religious Organization will take three aspects: dogma, practices, and rites. The characterization of the Religious Organization will take three aspects: dogma, practices, and rites.

With respect to financial income, they receive cash income at the national level from collections at the liturgical centers. By means of bank transfers, the proceeds are deposited into the accounts of the Religious Organization after withholding a percentage for the maintenance of the liturgical center.

**ANALYSIS AND DISCUSSION**

Twelve questionable accounting practices were identified and will be analyzed under an ethical dilemma approach.

**Table 4 Identified behaviors - Ethical dilemmas.**

Item of analysis	Identified behavior.	Question to accounting ethics.	Ethical Dilemma: Accounting Ethics vs Religious Organization Criteria
Fundraising	Cash fund-raising, the leader only reports net after deducting your expenses.	Should the entire amount collected be accounted for or should it be the partial amount reported for leader?	Objectivity vs. respect for the leader
	Donations to the leader or persons of the religious environment.	Should personalized offerings be treated differently from the entity?	Objectivity vs. honoring the leader
	Tithes required from participants.	Does the monthly membership fee constitute a donation or access to the religious services?	Objectivity vs. fidelity to the Religious Organization
Financial management	Account utilization assistant's bank account for minor payments.	Is it correct to use the accounting personnel account?	Integrity vs. leader's judgment

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	Payments made to relatives of the accountant.	Should a malpractice by a religious organization leader be reported?	Professional behavior vs. Ministry
	Donations of grace.	Should unsubstantiated free cash handouts be recorded?	Professional diligence vs. Ministry
	Unsubstantiated donations abroad (Parent Company)	Should unsubstantiated free cash handouts be recorded?	Professional diligence vs. Tithing to leaders of the outside
	Payment for non-existent domestic services supported by invoices issued by suppliers related to the accountant	Should transactions be recorded without any substantiation of the reality of the transaction?	Integrity vs. respect for the leader
	Payment of services abroad for the benefit of Matrix of Religious Organization	Is it correct to make payments abroad without causality for the items invoiced to a religious organization?	Integrity vs. Evangelization
Transparency	The internal audit is performed by the general internal auditor to friends of the auditee.	Should friends of the auditee be hired as internal auditors?	Competence professional vs commitment of believers
	Delayed asset information	Is it correct not to update fixed asset items and, if so, to accept unjustified asset increases?	Professional diligence vs. leader's judgment
	Administrative, financial, and accounting personnel are part of the leadership of the Religious Organization	Is it correct that the person responsible for accounting also be a religious leader?	Professional behavior vs. God's will

Source: Own elaboration

The twelve accounting practices identified were evaluated using the Nagel-Baud model presented in Table 3, and a justification was added as to why the practice is carried out even though it collides with accounting ethics.

**Table 5 Evaluation of conduct and justification of accounting personnel**

Identified behavior.	Reason/ Motivation for action	Justification of accounting personnel
Cash fund-raising, the leader only reports net after deducting your expenses.	Private commitments	Respect for the leader is a superior value, given that the worker is worthy of his salary and is called by God to the ministry.
Donations to the leader or persons of the religious environment.	Private commitments	The leader appointed by God should be honored. He should not be questioned, for he will give an account of his actions to God.
Tithes required from participants.	Perfectionist goals	Tithing is a command of God that must be absolutely fulfilled.
Account utilization assistant's bank account for minor payments.	General duties	If the religious leader/accountant says so, there is no room for doubt.
Payments made to relatives of the accountant.	General duties	If the religious leader/accountant says so, there is no room for doubt. I should not question as an accountant.
Donations of grace.	General duties	If the religious leader/accountant says so there is no room for doubt. The things of the Kingdom of God cannot be understood by professional accountants.
Unsubstantiated donations abroad (Parent Company)	Perfectionist goals	Gratitude to the "parents" of the religious organization is a superior value.
Payment for non-existent domestic services supported by invoices issued by suppliers related to the accountant	General duties	If the religious leader/accountant says so, there is no room for doubt. I should not question as an accountant.
Payment of services abroad for the benefit of Matrix of Religious Organization	Perfectionist goals	Gratitude to the "parents" of the religious organization is a superior value.
The internal audit is performed by the general internal auditor to friends of the auditee.	General duties	If the religious leader/accountant says so, there is no room for doubt. I should not question as an accountant.
Delayed asset information	General duties	The survey of the liturgical centers and their conditioning is a higher purpose than the accounting procedures.
Administrative, financial, and accounting personnel are part of the leadership of the Religious Organization	Self-interest	God's call is produced in multiple ways; God's will must be done.

Source: Own elaboration

The findings show that the accounting personnel of a religious organization who are themselves members of the organization feel that working there is a privilege and corresponds to the unequivocal will of God. And, therefore, they are subject to the dogmas and practices of the religious organization in the first place, and then, to ethical principles accountants. In the face of the dilemmas proposed, the most frequent answers are based on their subjection to the religious/accounting leader. In this sense, it becomes relevant in this type of entities that the Sunday religious leader and his stage display from a pulpit with the holy book in hand speaking in an inerrable way, is transferred to the day to day of the week as a leader. accountant.

These findings invite us to review the accounting practices and behavior of our companies (Romero-Carazas et al., 2024). organizations themselves. Finally, human nature transcends all types of entities especially in contexts of widespread corruption, where religion does not affect the ethics of the professional (Liyanapathirana & Akroyd, 2023).

Living every day in the ethics of the accounting profession is a challenge, which should not be theoretical. For the generations to come, the challenge is also posed. The teaching of accounting ethics is not just a single course for students, but a continuous throughout the career, which includes other educational levels such as environmental, university, and of course, teachers and professionals (Mardawi et al., 2021).

The ethical training of accountants not only involves higher education institutions and universities, but also requires a consistent synergy with state management bodies and professional associations or accountants' associations (Tuan et al., 2021), to which we would add the business community and civil society, as the key to a training dynamic based on example.

## **CONCLUSIONS**

Accounting practices were identified that privilege following the ethics of the religious organization over the accounting ethics expressed in the code of ethics. The justification given to such decisions has to do with the faith convictions and dogmas imparted in the entity. There are consequences that are configured as financial and tax contingencies that could affect the sustainability of the entity over time. It is urgent to take corrective measures.

One of the recommendations is that the team of accounting professionals should be made up of accountants who are totally independent of the religious apparatus, preferably not members of the religious organization. Secondly, the general accountant should be a professional who is not a religious leader or holds a position of religious authority. Thirdly, the roles of the internal auditor and the compliance officer must be active for the exercise of control and supervision of detection of money laundering. This to protect the organization from possible maneuvers related to money laundering and terrorist financing.

Future research could explore the quality of the information, the financial accounting, the development of internal control in religious organizations.

In the context of widespread corruption in Peruvian society and in the encounter of professional accounting ethics with religious organizations, the phrase "Render unto Caesar the things that are Caesar's and unto God the things that are God's" should be applied more than ever. A phrase that, indeed, establishes a priority order of action. The basic guidelines of society (of the accounting profession) must be complied with first, and then, of course, the practice of accounting. freedom of religion, which is a fundamental constitutional right of the human person in Peru.

## **CONFLICTS OF INTEREST**

The author declares that he has no conflict of interest in the publication of this article.

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