



RESEARCH ARTICLE

Integrity and Independence of Professional Accountants in Building Trust: A Review from the Perspective of Religiosity and Culture

Corie Feibe Debby Herwanto^{1*}, Herman Karamoy², Hendrik Gamaliel³, Jessy D. L. Warongan⁴

^{1,2,3,4}Universitas Sam Ratulangi, Manado, Indonesia

ARTICLE INFO	ABSTRACT
Received: Nov 18, 2024	Professional accountants, as Chartered Accountants certified by the Indonesian Institute of Accountants, play a crucial role in maintaining public trust through integrity and independence. However, accounting scandals involving unethical practices have diminished trust in the profession, underscoring the need for ethical behavior rooted in religiosity and cultural values. This study examines the influence of integrity and independence as key variables in building stakeholder trust, with religiosity and culture serving as mediating factors. This study uses a quantitative approach with statistical methods to analyze the data obtained, involving the main members of the Indonesian Institute of Accountants (IAI) certified as Chartered Accountants in five regions of Indonesia. Analysis techniques include instrument validity and reliability tests, descriptive analysis, and hypothesis testing using Partial Least Squares (PLS). This study found that the integrity and independence of professional accountants have a positive and significant effect on trust. Religiosity can mediate the relationship between integrity and trust but does not mediate the relationship between independence and trust. Culture does not mediate the relationship between integrity and trust, but plays a significant mediator between independence and trust. This shows that culture helps build the character of independence which increases trust in professional accountants.
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*Corresponding Author:	
corie_fei@yahoo.com	

INTRODUCTION

Professional Accountant is a qualification from the Indonesian Accountant Association for accountants who have the title Chartered Accountant. This qualification is established to maintain and increase public trust in the accounting profession; provide protection for users of accounting services; and prepare Indonesian accountants to face professional challenges in the global economy (Muhammad & Nugraheni, 2022). However, not all professional accountants carry out their obligations following the code of ethics that causes accounting scandals involving accountants. This has a negative impact on accountants because these violations can lead to lawsuits and even revocation of their professional certification, as well as causing the accountant's reputation to decline in the eyes of clients and the public (Adelopo & Meier, 2022).

The phenomenon of criminal scandals in the field of accounting which is one of the serious issues in Indonesia, refers to the act of manipulating financial data. Financial reports are the main parameter used to describe a company's performance. Due to its significant influence, several companies are known to manipulate financial reports which are usually done to beautify performance so that it remains attractive in the eyes of shareholders and stakeholders, including investors, by covering up losses, increasing income fictitiously and so on (Demetriades & Owusu-Agyei, 2022).

With the case involving accountants, it causes a loss of public trust. This lost trust not only has a direct impact on the company's reputation but also on the public's perception of companies, especially accountants who are professionals. An accountant has many considerations in doing something with considerations that can come from both internal and external to him. From the internal side, of course, he makes decisions based on his conscience, while from the external side, he makes decisions from the conditions around him (Quayle, 2021).

Professional accountants must consider the legitimate interests of all stakeholders both inside and outside the organization. Maintaining integrity is about having a proper understanding of something. This is more than just what is traditionally referred to as common sense. This allows us to make the right decisions when our integrity, independence, and objectivity are threatened (Zeller & Metzger, 2013). Sometimes, we have to sacrifice some of our interests to do what is right. Acting with integrity requires an understanding of what is right or honest.

As an independent party, accountants are a profession that requires public trust in the reliability of financial reports and the need for quality financial reporting. In addition, the quality of audit results is used to increase the credibility of financial reports of users of accounting information so that it can reduce the risk of information that is not credible information in financial reports for users of financial reports. Audit quality is very important in maintaining trust in the integrity of financial reporting. The higher the quality produced, the more credible the financial report, so it can increase the trust of users of financial reports (Hamdallah et al., 2022).

One of the factors that makes someone feel happy or prosperous in their work is religiosity. The level of faith or religiosity of an accountant, in this case, an auditor, can prevent deviant behavior in conducting financial audits (Margaretha & Pambudhi, 2015). The level of religiosity will be able to create other characters such as being able to behave honestly in their attitudes and being consistent in decision making. However, Hisna's (2018) research states that both multivariate and univariate, there is no significant difference in decisions between accountants who are more religious and accountants who are less religious.

An accountant has many considerations in doing something, these considerations can come from internal or external to him. Therefore, every accountant from the start must be committed to how he works, whether purely based on his conscience or depending on the conditions around him. Culture can influence the personality of a public accountant or auditor which will affect his attitude, both integrity and independence (Carlsson-Wall et al., 2022). Gray states that the culture of a society will encourage the formation of the same accounting values. Thus, it can influence accountant decision-making. However, according to Putranto (2018), the cultural aspect has not become a basis in the practice of building organizational integrity. Therefore, it is necessary to build a system with integrity through culture.

This study will explore how the integrity and independence of professional accountants as independent variables contribute to building and maintaining trust among company owners or clients and other stakeholders as dependent variables and are mediated by religiosity and culture as the basis for an accountant's ethical behavior. Based on this background, this study takes the title "Integrity and Independence of Professional Accountants in Building Trust, a Review from the Perspective of Religiosity and Culture".

A. LITERATURE REVIEW

1. Integrity

To enhance public trust, accountants must fulfill their professional responsibilities with integrity because accountants play a vital role in the process of providing useful and fair financial information for companies. One of their primary goals is to prevent, detect, and deter inaccurate financial reporting to serve the public's best interests. The characteristics or qualities of individual or organizational behavior that reflect the quality of acting following standards, rules, and moral values set by an organization or by society (Romero-Carazas et al., 2024).

Bauman explains that integrity is an essential human characteristic, which is currently considered an important component of the smooth functioning of organizations in the contemporary world. Initially, Roman philosophers created integrity as a moral idea with a general definition of upright or intact morals. Based on an organizational perspective, integrity describes the characteristics or qualities of individual or organizational behavior that reflect the quality of acting following standards, rules, and moral values set by members of an organization and society (Challoumis & Eriotis, 2024).

Several expert explanations regarding the meaning of integrity, including:

a. Integrity as coherence.

Integrity is coherence or connecting various components within a person, so that people who have integrity can be said to be harmonious, not divided, wholehearted, and can act in various ways (have many alternative actions that do not violate norms at all times) (Liu, 2024).

b. Integrity as a practical identity.

Identity is a fundamental commitment that is useful for finding meaning and purpose in life, compromising with the principles of others, family, and community institutions (Foran, 2023).

c. Integrity as a practical identity.

Identity is a fundamental commitment that is useful for finding meaning and purpose in life, compromising with the principles of others, family, and community or religious institutions. People who have identity/integrity will always maintain their commitment to themselves, even though there are many conflicts or situations that force them to violate their own commitments (Vu & Burton, 2022).

d. Integrity as a social policy.

Calhoun argues that although integrity involves relationships with others (social), the self remains central. A person who has integrity must stand on his commitment and take actions that are appropriate or follow personal principles and social policies. When what a person does is considered inappropriate by society, then that person does not have integrity (Bieliauskaitė, 2021).

e. Integrity as rationality.

Integrity accepts the concept of rationality or something that is considered reasonable and reasonable (Vallier & Muldoon, 2021).

As reported from the KPK behavioral competency dictionary, integrity is acting consistently between what is said and one's behavior according to the values adopted, where these values can come from the code of ethics values where one works, community values (ethical behavior), or personal moral values. Accountants rely on their position, strength, and intelligence to make ethical decisions. This attitude is also very inherent in accountants because they are always at the forefront of financial information scandals. However, this attitude becomes weak if accountants do not have the power or integrity to carry out their duties (Reraja & Sudaryati, 2019).

2. Independent

Independence is the attitude of a person who can maintain his position that is not subject to personal interests or the interests of other parties who try to pressure. Auditors must not compromise in providing their professional considerations because of certain interests (Ishaque, 2021).

Evia et al. (2022) explained in their research related to Work Experience, Independence, Integrity, Competence, and Its Influence on Audit Quality that Independence is a state of being free, not influenced by all kinds of forces and not controlled by any party. Furthermore, Evia et al. (2022)

stated that Accountants, especially Public Accountants, in establishing relationships with clients must maintain independence in their mental attitude.

Independence is a state of being free from influence, not controlled by other parties, and not dependent on other people. Independence is an impartial attitude. Auditor independence is an attitude of not taking sides with anyone's interests in conducting financial statement audits prepared by management. Auditors must be honest not only to management but also to third parties as users of financial statements, such as creditors, owners, and prospective owners (Spano, 2021).

Maintaining independent behavior for accountants in fulfilling their responsibilities is very important, but what is more important is that users of financial statements have confidence in the independence itself. Indicators that measure Independence according to Susanto (2020), namely:

- a. Personal quality is the strength of a person's character in dealing with pressure.
- b. Freedom obtained by other parties, the effectiveness of freedom from other parties will be determined by the accountant's response.
- c. Personal relationships, having personal relationships, or other interests that can cause conflicts of interest.
- d. Financial interests, both direct and indirect such as investment relationships, trade transactions, or economic benefits obtained by accountants from the Company/client.

According to Sukrisno, there are four indicators to measure auditor independence, namely:

- a. Length of relationship with client, The length of a relationship with the client has the potential to reduce the independence of an auditor.
- b. Pressure from clients, accountants carry out their duties honestly when clients make demands for results that are pleasing to management so that pressure arises for auditors. If it fulfills what the client wants, it will violate professional standards.
- c. Review from fellow auditors (Peer Review), see how the challenges faced by accountants in maintaining their professional independence and the interest of getting clients.
- d. Non-audit services, Although consultation with other accountants is a common practice, this can result in a loss of independence under certain conditions (Usman et al., 2023)

3. Religiosity

Religiosity comes from the Latin word religio. The root word religio is religere which means to bind. Religare means to carry out very carefully or to unite oneself. A word that is almost similar to the word religare is the word religion. Religion and religiosity are two different things, but the two are not separated because they complement and support each other (Alimi, 2023). Religion refers more to institutions, devotion to God or the upper world in its official, legal, regulatory aspects and so on which include social aspects. While religiosity looks more at aspects that are in the depths of the heart, personal attitudes are a little more mysterious to others because they breathe the intimacy of the soul, namely a taste that includes totality into the human person (Deane, 2022).

Some explanations related to independence quoted by Abbas (2023), are as follows:

- a. Religiosity as belief.
Religiosity is defined as understanding, and belief, whatever the practice of worship and its rules, and whatever religion is embraced is appreciated. To see the religiosity of a Muslim, his understanding, belief, practice, and appreciation of Islam can be seen from afar (Bensaid, 2021).
- b. Religiosity as Value

Religiosity is a network of symbols, belief structures, value systems, and institutionalized behavioral systems, many of which concentrate on topics that are considered the most important items (Pospíšil & Macháčková, 2021).

c. Religiosity as a condition or state.

Religiosity can be described as a condition, a state that exists in a person that encourages him to act according to the degree of religious obedience (Muzakki & Nurdin, 2022).

d. Religiosity as an attitude

Religiosity is a characteristic that forms a person's personality and attitude in individual life, subjective and complex, with religious teachings (Çavuşoğlu et al., 2023).

e. Religiosity as Commitment

Religiosity is a religious commitment divided into two types, namely intrapersonal religious commitment which comes from individual beliefs and attitudes, and interpersonal religious commitment which comes from individual involvement with a religious community or organization (Utama et al., 2022).

Religiosity is the degree of belief in religious values and their implementation in life by individuals. In addition to being a degree of belief, religiosity is also a commitment to following the principles that are believed to have been established by God. Religiosity is also a level of submission to practices and beliefs. Religiosity is the degree to which a person uses religious values, beliefs, and religious practices in everyday life. Psychologists define religiosity as something that is felt very deeply, which is in touch with a person's desires, requires obedience, and provides rewards or binds a person to society (Amiruddin et al., 2023).

4. Culture

The word culture is taken from Sanskrit, namely 'buddhayah'. This word means everything that has to do with human reason and intellect. Culture is a way of life used by a group of people that is passed down from the previous generation to the next generation. In Sanskrit, the word culture comes from the word budh which means reason, which then becomes the word budhi or bhudaya so that culture is interpreted as the result of human thought or reason. Another opinion says that culture comes from the words budi and daya. Budi is reason which is a spiritual element in culture, while daya is an act or effort as a physical element. So culture is interpreted as the result of human reason and effort (Fadilah & Roqib, 2024).

According to Jensen and Trenholm, Culture is interpreted as a set of norms, values, beliefs, customs, rules, and also codes. Which when viewed socially defines groups of people, then binds them to each other and gives them a shared awareness. This understanding of culture leads us to be able to perceive the world, how we think about ourselves, and our relationships with others. In addition, culture also guides us on how to set and achieve goals, and how to exchange messages (Aririguzoh, 2022).

Culture is a shared programming of the mind that distinguishes members of one group of people from another. Hofstede explains that values are the core of a culture, while symbols are the most superficial manifestations of culture. While rituals and heroes are among the outer layers covered in the practices carried out. These cultural elements are actually visible to outside observers, but their meaning is hidden and their true meaning lies in the interpretation of insiders (Hofstede, 2014).

Hofstede's cultural dimensions can be used to develop effective strategies for working with people from different countries. Hofstede (2014) defines culture as follows: "The collective programming of the mind that distinguishes the members of one group or category of people from another." Culture is a collective programming of the mind that distinguishes members of a group or category of people from others.

According to Dessler, culture is a determinant of a person's desires and behavior, through family and other institutions, in a relationship with others. The habits of a society in responding to something that is considered to have value and habits are said to be cultural factors, which start from them receiving information, their social position in society, and their knowledge of what they feel. Culture is a fundamental determinant of a person's desires and behavior (Singh et al., 2023).

Kotler said that culture is the most basic cause of a person's desires and behavior, a person's behavior is learned and grows in a society, as a person learns the basic values of perception, desires, and behavior from family and other important institutions in society. A person will learn or encounter values about how to achieve goals successfully, actively, and efficiently in pursuing progress.

5. Trust

Trust is a person's willingness to be sensitive to the actions of others based on the expectation that others will perform certain actions on the person who trusts them, regardless of their ability to supervise and control them. Mayer further explains this concept that people who are trusted have the will and sensitivity to the expectations of others who believe that their actions play a very important role (Lehti et al., 2022).

According to Giddens, Trust is a feeling of confidence in the reliability of a person or system, regarding a series of certain results or events, where trust expresses confidence in the honesty or love of others or the truth of abstract principles. Social trust is a social relationship that is well-formed in society and has positive rules. Fukuyama (1996) defines trust as honest, orderly, and cooperative behavior that grows in a society following applicable norms. Furthermore, it is said that trust contributes to social capital because the attitude of mutual trust in society is united.

Trust is usually not tied to risk but to various possibilities. Trust enhances human capacity to cooperate not based on rational cognitive calculations, but through consideration of a buffer measure between the most urgently needed desires and the partial disappointment of expectations. Cooperation is impossible without mutual trust between the parties involved, and trust can increase tolerance for uncertainty (Kuipers, 2022).

Based on the explanation above, it can be concluded that to trust others, a person has trust indicators that sometimes differ from one another. Sometimes based on high sensitivity and skills to distinguish between feelings of trustworthiness and untrustworthiness. However, everyone can be trusted until a certain thing makes the individual no longer trustworthy. So it can be said that Trust is an individual's belief in the goodness of another individual or group in carrying out tasks and obligations for the common good (Weiss et al., 2021).

Wade and Robison explain the factors that influence a person's tendency to trust:

a. Level of extroversion/neuroticism

People with high openness (flexible or energetic) and low neuroticism (self-confidence) tend to be more trusting.

b. Participation in religion

Religious people have a higher level of trust in something or someone else, than people who do not have a religion (atheists).

c. Family interaction

Parents who keep most of their promises and trust their children more can cause children to tend to have high trust.

d. Gender

Several studies have reported that men have a higher level of trust in formal institutions and government compared to women.

B. METHOD

This research is a quantitative approach because the data obtained are in the form of numbers that still need to be analyzed, using statistical methods. Based on the level of explanation, this type of research is associative research, namely research that tests the influence between variables. The location of the research is in the scope of professional accountants, namely the Main Member of the Indonesian Institute of Accountants (IAI) who has a Chartered Accountant (CA) certificate. Of the 34 (thirty-four) regions in Indonesia, 5 (five) regions are used as research locations, namely the North Sulawesi region, the Central Sulawesi region, the North Maluku region, the West Java region, and the Riau region. To produce accurate and reliable data, the research instrument (questionnaire) must meet the requirements of validity and reliability through testing. The technique used to conduct the validity test is the Pearson product-moment correlation test. While the reliability test uses Cronbach's Alpha. The data analysis techniques used in this study consist of (1) descriptive analysis of respondent characteristics; (2) descriptive analysis of research variables and (3) PLS analysis which will be used as a reference to test the research hypothesis.

C. RESULT AND DISCUSSION

1. Convergent Validity Testing

A convergent validity test is conducted by looking at the loading factor value of each indicator against its construct. According to Abdillah and Hartono for confirmatory research, the loading factor limit used is 0.7, while for explanatory research, the loading factor limit used is 0.6 and for development research, the loading factor limit used is 0.5. Convergent validity is tested using the Average Variance Extracted (AVE) value. AVE value > 0.5 indicates that the latent variable explains more than 50% of the variance of its indicators.

Based on the results of the convergent validity analysis of the research simulation, each indicator in independence and trust shows a significant factor load. The loading factor value above the threshold of 0.5 for all items confirms the success in measuring the construct reflected by each indicator. Meanwhile, for the religiosity and culture variables, there is 1 (one) invalid indicator each that was removed when processing the PLS data.

For the religiosity and trust variables, the Average Variance Extracted (AVE) values of 0.805 and 0.824 indicate that the majority of the indicator variance can be explained by the construct, confirming strong convergent validity. Furthermore, the integrity, independence, and culture variables with AVE values of 0.721, 0.788, and 0.635 all exceed the recommended threshold of 0.5, indicating an adequate level of reliability and convergent validity in the model. This confirms that each valid indicator in the variable has a good ability to explain the variance in the managerial performance construct they measure. Overall results indicate that the model used in this study has met one of the main prerequisites in verifying the SEM model, namely convergent validity.

2. Discriminant Validity Testing

To assert an adequate distinction between constructs in the model, the discriminant validity criterion must be met, which is determined when the square root of the Average Variance Extracted (AVE) of each construct is higher than the correlation of the construct to other constructs. Fulfillment of this requirement indicates an effective measurement in separating and distinguishing between the dimensions of the construct being measured. In the context of assessing discriminant validity, the square root of AVE exceeding 0.5 is considered to indicate a solid model according to the guidelines provided by Ghazali (2008).

Details of these AVE test values are presented in the table below, allowing direct evaluation of the discriminant validity of the tested model:

Table 1. Results of Discriminant Validity Testing (Fornell Larcker Method)

Description	Culture	Independent	Integrity	Trust	Religiosity
Culture					
Independent	0.645				
Integrity	0.544	0.872			
Trust	0.646	0.729	0.674		
Religiosity	0.589	0.746	0.778	0.664	

The results of the discriminant validity test in the table above show that all indicators and constructs in the PLS model have met the required discriminant validity criteria. For example, the independence variable has an AVE square root of 0.872, this value is higher than the correlation with other constructs so it can be stated that the independence construct has met the discriminant validity criteria with the Fornell Larcker method.

3. Reliability

Reliability is tested using Composite Reliability and Cronbach's Alpha values. Composite Reliability values > 0.7 and Cronbach's Alpha > 0.7 indicate that the construct is reliable. Achieving values above this threshold is a sign of the high reliability of the instrument used and is strongly recommended. The table introduced next will provide an overview of the values obtained for composite reliability and Cronbach's alpha, revealing the level of consistency between the indicators that form each construct in the model studied.

Table 2. Composite Reliability and Cronbach Alpha Values

Description	Cronbach's Alpha	Composite Reliability
Integrity	0.770	0.771
Independent	0.801	0.826
Religiosity	0.796	0.828
Culture	0.676	0.692
Trust	0.843	0.851

The reliability analysis in this study, analyzed using Smart PLS, shows that the variables of integrity, independence, religiosity and trust all recorded values higher than the threshold of 0.70 for Cronbach's alpha and composite reliability. For the integrity variable of 0.770 and 0.771, the independence variable of 0.801 and 0.826, the religiosity variable of 0.796 and 0.828, and the trust variable of 0.843 and 0.851. This reflects a high level of reliability and confirms that each block of indicators effectively measures the intended phenomenon with a very low level of error. This high reliability is important to ensure the validity of the research results, allows for the generalization of the findings, and provides a solid foundation for the conclusions drawn from the data.

4. Variance Inflation Factor (VIF) Testing

As part of the statistical analysis to ensure the integrity of the proposed model in this study, it is important to assess the extent to which multicollinearity affects the model estimation. The Variance Inflation Factor (VIF) coefficient is used as a key indicator in this evaluation. The VIF coefficient helps in identifying and quantifying the level of collinearity between the independent variables in the model, which is very important to validate the accuracy of the results obtained. The following table presents the results of the VIF test analysis conducted using Smart PLS, which provides a clear picture of the level of collinearity among the variables analyzed. This narrative will review the results to ensure that all variables in the model meet the established criteria, which in this case is a VIF value of less than 5.0.

Table 3. Results of Inner VIF Value Coefficient Testing

Description	Trust	Integrity	Independent	Religiosity	Culture	Cut off	Information
Trust							
Integrity	1.000					< 5,000	Suitable
Independent	1.000					< 5,000	Suitable
Religiosity	1.000	1.000	1.000			< 5,000	Suitable
Culture	1.000	1.000	1.000			< 5,000	Suitable

Based on the Variance Inflation Factor (VIF) analysis that has been conducted on the variables in the research model, all recorded VIF values meet the established criteria, which is less than 5.0. The VIF values for Trust, integrity, independence, religiosity, and culture each indicate that there is no indication of significant multicollinearity between these variables. This indicates that each independent variable has a unique and independent influence on the other variables in the model, strengthening the validity of the resulting estimates and the integrity of the model as a whole. In particular, these appropriate VIF values ensure that there is no significant statistical distortion that would interfere with the interpretation of the direct and indirect influences between the variables studied.

5. Goodness of Fit Model Test

In this study, the R Square value of the model shows the strength of the model's prediction seen from the strength of the exogenous variables in predicting endogenous variables. The R Square value is categorized into 3 categories, namely good, moderate, and weak. According to Chin, an R Square value of 0.67 indicates a strong PLS model, 0.33 indicates a PLS model in the moderate category and 0.19 indicates that the PLS model is weak.

Table 4. R Square Model

Endogenous Variables	R2	Criteria
Religiosity	0.448	Moderate
Culture	0.303	Moderate
Trust	0.489	Moderate

Based on the analysis results in the R Square table, the R Square value of the religiosity variable is 0.448, the culture variable is 0.303 and the trust variable is 0.489 which indicates that the model is quite strong (moderate) in predicting the influence between exogenous and endogenous variables in the model.

In addition to looking at the R Square value, the suitability of the PLS model and the data analyzed can also be seen from the Standardized Root mean square residual (SRMR) value. The model is declared a perfect fit if the SRMR model is <0.08 and the model is declared fit if the SRMR model is < 0.10.

Table 5. Standardized Root Mean Square Residual Model

Fit Parameter	Value	Criteria
SRMR	0.091	Fit

Based on the results of the SRMR table analysis above, shows that the SRMR value of the model is 0.091. Therefore, the SRMR model <0.10, it is stated that the model is fit to predict the influence between variables in the model. Based on the results of the model feasibility evaluation by looking at the R Square and SRMR values of the model, it can be concluded that the PLS model is suitable for testing hypotheses in research.

6. Testing Direct Influence and Indirect Influence

The direct effect significance test is used to test the partial effect of exogenous variables on endogenous variables. Exogenous variables have a significant effect on endogenous variables if the P value <0.05 and t count >1.65 , while if the p-value >0.05 and t count <1.65 then H_0 is accepted and it is concluded that the exogenous variables do not affect the endogenous variables.

Table 6. Results of Direct Influence Testing

Hypothesis	Relations	Path Coefficient	t-statistic	P-Value
H1	Integrity -> Trust	0.075	1.797	0.027
H2	Independent -> Trust	0.199	4.020	0.000

Based on the results in the direct influence test table above, it is positive, so this test can accept the previous hypothesis. Meanwhile, the significance of the integrity and independence variables have a significant effect on trust with a p-value of 0.027 and a t statistic of 1.797 for integrity and a p-value of 0.000 and a calculated t of 4.020 for independence, with the criteria of P value <0.05 and t count >1.65 fulfilled.

In this study, the variables of religiosity and culture act as intervening variables in the influence of the integrity and independence of professional accountants on trust. To test the role of the two intervening variables, an indirect influence test was carried out based on the SmartPLS output results. With a significance level of 5%, mediation is significant if p value <0.05 and t statistic >1.65 and mediation is not significant if p value >0.05 and t statistic <1.65 . The results of the indirect influence test in this study are as follows:

Table 7. Results of Indirect Effect Testing

Hypothesis	Relations	Path Coefficient	t-statistic	P-Value
H3	Integrity -> Religiosity -> Trust	0.058	1.926	0.045
H4	Independent -> Religiosity -> Trust	0.057	1.876	0.061
H5	Integrity -> Culture -> Trust	0.018	0.631	0.528
H6	Independent -> Culture -> Trust	0.142	3.352	0.001

Based on the test results in the table above, the following analysis results were obtained:

- The p-value of the indirect effect of integrity on trust mediated by religiosity is 0.045 with a t-statistic of 1.926 and a positive path coefficient of 0.058. Therefore, if the p-value <0.05 and t statistic >1.65 then H_0 is accepted and it is concluded that religiosity can mediate the effect of integrity on trust.
- The p-value of the indirect effect of independence on trust mediated by religiosity is 0.061 with a t-statistic of 1.876 and a positive path coefficient of 0.057. Therefore, if the p value >0.05 and t statistic <1.65 then H_0 is accepted and it is concluded that religiosity cannot mediate the effect of independence on trust.
- The p-value of the indirect effect of integrity on trust mediated by culture is 0.528 with a t-statistic of 0.631 and a positive path coefficient of 0.018. Therefore, if the p value >0.05 and t statistic <1.65 then H_0 is accepted and it is concluded that culture cannot mediate the effect of integrity on trust.
- The p-value of the indirect effect of independence on trust mediated by culture is 0.001 with a t-statistic of 3.352 and a positive path coefficient of 0.142. Therefore, if the p-value <0.05 and t statistic >1.65 then H_0 is accepted and it is concluded that it can mediate the effect of independence on trust.

7. Coefficient of Determination

The coefficient of determination shows the influence of exogenous variables on endogenous variables. In PLS analysis, the coefficient of determination is seen from the adjusted R Square value

with a value between 0-1. The higher the adjusted R Square, the higher the contribution of exogenous variables to endogenous.

Table 8. Coefficient of Determination

Variable	R2 Adjusted	1 - R2
Religiosity	0.448	0.552
Culture	0.303	0.697
Trust	0.489	0.511

Based on the analysis results in the table above, the adjusted R Square value on the religiosity variable obtained is 0.448, this means that 44.8% of the religiosity variable is influenced by the integrity and independence of professional accountants, while the remaining 55.2% of the religiosity variable is influenced by factors outside the ability of integrity and independence.

Furthermore, on the culture variable, the adjusted R Square value is 0.303. This means that only 30.3% of the culture variable is influenced by the integrity and independence of professional accountants. While the remaining 69.7% of the culture variable is influenced by other factors outside of integrity and independence.

The adjusted R Square value of the trust variable is 0.489, this means that 48.9% of the trust variable is influenced by integrity, independence, religiosity, and culture. While the remaining 51.1% is influenced by other factors.

8. Hypothesis Testing and Discussion

Based on the results of testing the direct and indirect effects on the PLS analysis results, the following is a summary of the results of the hypothesis testing stated in this study:

Table 9. Summary of Hypothesis Research Results

Hypothesis	Relations	Path Coefficient	t-statistic	P-Value	Conclusion
Direct Influence					
H1	Integrity -> Trust	0.075	1.797	0.027	Accepted
H2	Independent -> Trust	0.199	4.020	0.000	Accepted
Indirect Influence					
H3	Integrity -> Religiosity -> Trust	0.058	1.926	0.045	Accepted
H4	Independent -> Religiosity -> Trust	0.057	1.876	0.061	Accepted
H5	Integrity -> Culture -> Trust	0.018	0.631	0.528	Accepted
H6	Independent -> Culture -> Trust	0.142	3.352	0.001	Accepted

a. The Influence of Professional Accountant Integrity on Trust

Hypothesis 1 in this study states that the integrity of professional accountants has a positive effect on trust. The results of the study indicate that the direct influence between the integrity of professional accountants (X1) on trust (Y) is positive. The influence can be seen from the original sample value of 0.075. In terms of significance, it can be seen from the t-statistic value of 1.797, which is greater than the t-table of 1.65. In addition, the p-value of 0.027 compared to the specified standard of <0.05. The interpretation of this finding is that the higher the integrity of professional accountants is followed by an increase in trust in accountants. The results of this analysis do not support hypothesis 1 in this study so hypothesis 1 is accepted.

The results of this study strengthen that integrity is a self-quality that is reflected in the alignment between core values and the actions of professional accountants. Associated with the attribution

theory that explains a person's behavior, the integrity of professional accountants is formed from the interpretation of an event that occurs by prioritizing a frank attitude that always tells the truth.

The integrity of a professional accountant is the foundation of public trust, which is a key element in maintaining the health and sustainability of the economy. One individual's fraudulent actions can trigger a chain effect that harms many people. Therefore, it is a concern for professional accountants to maintain their integrity to build and maintain the trust of service users in accountants.

b. The Influence of Professional Accountant Independence on Trust

Hypothesis 2 in this study states that professional accountant independence has a positive effect on trust. The results of the study indicate that the direct effect between professional accountant independence (X2) on trust (Y) is positive. The effect can be seen from the original sample value of 0.199. In terms of significance, the effect is significant because the t-statistic value of 4.020 is greater than the t-table of 1.65. In addition, the p-value of 0.000 is following the specified standard, which is <0.05 . The interpretation of this finding is that the higher independence of professional accountants is followed by an increase in trust in accountants. The results of this analysis support hypothesis 2 in this study so hypothesis 2 is accepted.

The independence of professional accountants refers to the ability and obligation of accountants to act freely from influences or pressures that can affect objectivity in carrying out their work. This means that professional accountants must have the freedom to make decisions that are not influenced by personal interests, business relationships, or pressure from other parties.

Although the importance of professional accountant independence is undeniable, professional accountants are often faced with various challenges that can threaten their integrity such as pressure from clients and management, and the complexity of business relationships that can threaten the accountant's objectivity. The implementation of strict regulations and professional standards and the implementation of a strong code of ethics are important steps to ensure that professional accountants remain independent.

c. The Mediating Role of Religiosity between Professional Accountant Integrity and Trust

Hypothesis 3 in this study states that religiosity is a mediator of the influence of professional accountant integrity on trust. The results of the analysis in this study indicate that on the indirect path connecting professional accountant integrity to trust through religiosity, the p-value is 0.045 with a t-statistic of 1.926 and a positive path coefficient of 0.058, therefore the p-value <0.05 and t-statistic > 1.65 then the hypothesis is accepted and it is concluded that religiosity can mediate the influence of professional accountant integrity on trust.

Associated with the Theory of Planned Behavior, namely a behavioral theory that can recognize the form of a person's belief, regarding control over something that will happen from the results of behavior. Religiosity provides deep moral awareness because of the belief by seeing whether attitudes, subjective norms, and perceived behavioral control affect intentions and also whether intentions and perceived behavioral control affect the behavior of a professional accountant.

Theory of Planned Behavior is the intention that arises from the individual to behave and the intention is caused by several factors from both internal and external to the individual and is a fairly strong and simple theory in predicting and/or explaining the behavior of accountants who are religious and have strong norms.

This study confirms that religiosity mediates the relationship between the integrity of professional accountants and trust. The integrity of professional accountants has been formed by adhering to principles, morals, or others, in facing challenges or pressures. Religiosity plays a role in strengthening the character or integrity of professional accountants in building or maintaining trust.

d. The Mediating Role of Religiosity between Professional Accountant Independence and Trust

Hypothesis 4 in this study states that religiosity is a mediator of the influence of professional accountant independence on trust. The results of the analysis in this study indicate that in the indirect path connecting professional accountant independence to trust through religiosity, the p-value is 0.061 with a t-statistic of 1.876 and a positive path coefficient of 0.057, therefore the $p\text{-value} > 0.05$ and $t\text{-statistic} < 1.65$ then the hypothesis is rejected and it is concluded that religiosity cannot mediate the influence of professional accountant independence on trust.

In the mediation model, religiosity is expected to act as a link that explains how professional accountant independence affects trust. However, the results of the study indicate that religiosity is not a significant path in the relationship between professional accountant independence and trust. This shows that the independence of professional accountants has a direct impact on trust, but religiosity does not have a strong enough influence to be a mediator in the relationship according to the test results in this study.

As previously explained, the Theory of Planned Behavior is a behavioral theory that can recognize the form of a person's belief in control over something that will happen from the results of behavior. Religiosity provides deep moral awareness because of the belief by seeing whether attitudes, subjective norms, and perceived behavioral control affect intentions and also whether intentions and perceived behavioral control affect the behavior of a professional accountant. The results of this study strengthen the attribution theory and the theory of planned behavior which explain the relationship between attitudes and behavior in actions taken by professional accountants to maintain their independence. The mediation model in this study found that religiosity was not a significant pathway in the relationship between the independence of professional accountants and trust.

e. The Mediating Role of Culture between Professional Accountant Integrity and Trust

Hypothesis 5 in this study states that culture mediates the influence of professional accountant integrity on trust. The results of the analysis in this study indicate that on the indirect path connecting professional accountant integrity to trust through culture, the p-value is 0.528 with a t-statistic of 0.631 and a positive path coefficient of 0.018, therefore the $p\text{-value} > 0.05$ and $t\text{-statistic} < 1.65$ then the hypothesis is rejected and it is concluded that culture cannot mediate the influence of professional accountant integrity on trust.

In the mediation model, culture is expected to act as a link that explains how the independence of professional accountants affects trust. However, the results of the study indicate that culture is not a significant path in the relationship between professional accountant integrity and trust. The results of the direct influence also integrity does not have a direct impact on performance and religiosity does not have enough influence to be a mediator in this relationship.

The attitude of integrity and honesty must be owned by every professional accountant, associated with the Theory of Planned Behavior which estimates consideration in human behavior, it is expected that culture can mediate the influence of professional accountant integrity and trust. However, in this study, culture does not play a role as a mediator in the influence of professional accountant integrity on trust.

f. The Role of Cultural Mediating Between Professional Accountant Independence and Trust

Hypothesis 6 in this study states that culture mediates the influence of professional accountant independence on trust. The results of the analysis show that on the indirect path connecting professional accountant independence to trust through culture, the p-value is 0.001 with a t-statistic of 3.352 and a positive path coefficient of 0.142, therefore the $p\text{-value} < 0.05$ and $t\text{-statistic} > 1.65$ then the hypothesis is accepted with the conclusion that culture can mediate the influence of professional accountant independence on trust.

The theory of attitude and behavior states that a person's behavior is determined by attitudes related to what people want to do and consists of beliefs about the consequences of doing behavior, social

rules related to what they think they will do, and habits related to what they usually do. When associated with this research, the theory of attitudes and behaviors can influence professional accountants to manage their personal factors so that they can act as they are without siding with a particular interest, think rationally, survive even under pressure, and behave ethically by always adhering to applicable professional norms and moral norms that will later influence accountants in doing their work. This research proves that culture is a significant mediator between the independence of professional accountants and trust.

D. CONCLUSION

Based on the results of data analysis and discussion, this study concludes that the integrity of professional accountants has a positive and significant effect on trust, meaning that the higher the integrity of professional accountants, the greater the trust in them. The independence of professional accountants also has a positive and significant effect on trust, indicating that increased independence is followed by increased trust of service users in accountants. Religiosity acts as a mediator in the relationship between the integrity of professional accountants and trust, so it can explain the insignificant effect of integrity on trust, but does not mediate the effect of independence on trust, indicating that high levels of religiosity in professional accountants do not have a significant impact on the relationship. Furthermore, culture does not mediate the relationship between the integrity of professional accountants and trust, indicating that culture is not strong enough to bridge the effect of integrity on trust. However, culture is proven to be a significant mediator in the relationship between the independence of professional accountants and trust, because culture helps build a character of independence that encourages increased trust in professional accountants.

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