EdinBurg Peer-Reviewed Journals and Books Publishers
Journal of Education
Vol. 6||Issue 5||pp 50-65||August||2026
Email: info@edinburgjournals.org||ISSN: 2790-3141

Personal Values and Ethical Intentions: A Value-Congruence Perspective on the Moderating Role of Ethical Education among Accounting Students in Ghana

Mavis Opoku Boadu[1*], Prince Akowuah Aning[2], Isaac Yeboah Nsaful[3], Mavis Antwi[4], Derrick Nii Quarcoopome Sackey[5]

[1]School of Graduate Studies, University of Cape Coast, Cape Coast, Ghana
Email: mavis.boadu@ucc.edu.gh

[2]Department of Business Administration & Economics, Ashesi University, Ghana
Email: paning@ashesi.edu.gh

[3]College of Distance Education, University of Cape Coast, Cape Coast, Ghana
Email: isaac.nsaful@ucc.edu.gh

[4]Faculty of Arts, University of Cape Coast, Cape Coast, Ghana
Email: mantwi@ucc.edu.gh

[5]Department of Social Sciences, SDA College of Education, Koforidua, Ghana
Email: quarcoopomedns@sedacoe.edu.gh

Accepted: 06 July 2026 || Published: 12 August 2026

Abstract

This study examines the relationship between personal values and ethical intention among accounting students in Ghana, and whether ethical education moderates this relationship. Guided by Schwartz's Theory of Basic Human Values and the Theory of Planned Behaviour, the study investigated the effects of self-transcendence, openness to change, self-enhancement, and conservation on ethical intention. A positivist cross-sectional survey design was employed using a stratified random sample of undergraduate accounting students from accredited Ghanaian universities. Data were analysed using PLS-SEM in SmartPLS 4. The model explained 44.3% of the variance in ethical intention. Openness to change emerged as the strongest predictor, while self-enhancement showed an unexpected positive effect. Ethical education strengthened the relationship between openness to change and ethical intention, but reversed the effect of self-enhancement at higher levels of ethical exposure. The findings suggest that ethical education operates as a conditional moderator shaped by students' underlying value orientations.

Keywords: *Personal values, ethical intention, ethical education, accounting students, Ghana, Schwartz's theory of basic values, Theory of Planned Behaviour, PLS-SEM, value congruence, moderation analysis*

How to Cite: *Boadu, M. O., Aning, P. A., Nsaful, I. Y., Antwi, M., & Sackey, D. N. Q. (2026).* Personal Values and Ethical Intentions: A Value-Congruence Perspective on the Moderating Role of Ethical Education among Accounting Students in Ghana. *Journal of Education, 6*(5), 50-65.

1. Introduction

Ethical education has assumed growing centrality in the preparation of accounting professionals, reflecting widespread recognition that the profession's obligations to safeguard the public interest and sustain trust in financial systems require practitioners capable of principled moral reasoning amid uncertainty and competing interests. Within accounting education scholarship, ethical instruction is understood as the structured pedagogical processes and curricular interventions designed to cultivate moral sensitivity, ethical judgment, and the disposition to act in accordance with professional values (Mubako et al., 2021; Poje & Zaman Groff, 2022). The salience of such instruction has intensified following a succession of corporate governance failures, audit irregularities, and financial misreporting episodes that have materially undermined public confidence in the accounting profession across diverse national and institutional settings (Fowler, 2023; Onumah et al., 2021). These developments have generated sustained scholarly and policy attention to how ethically resilient professional practitioners are formed, and whether existing educational models are adequate to this task.

The persistence of unethical conduct within accounting practice is neither a historically recent phenomenon nor one limited to particular national contexts. Earnings management, audit negligence, and financial misrepresentation have been documented across both developed and emerging economies, frequently attributed, at least in part, to deficiencies in moral judgment and the erosion of professional values under institutional and competitive pressures (Fowler, 2023; Onumah et al., 2021). Acknowledging this pattern, the International Accounting Education Standards Board (IAESB) has embedded professional values, ethics, and attitudes as a core requirement within International Education Standard (IES) 4, positioning ethical competence as a foundational outcome of initial professional development rather than an ancillary consideration (IAESB, 2019). In Ghana, episodes of financial sector instability and regulatory sanctions imposed on audit firms for unprofessional conduct have renewed attention to the quality of ethical formation occurring during university training, prompting calls for a more systematic examination of how individual-level ethical orientations are developed and shaped (Darkwa & Darkoh, 2023; Onumah et al., 2021). Whilst institutional reforms and enhanced oversight mechanisms are clearly important, these developments point to a need to examine the dispositional and educational processes through which future practitioners acquire and consolidate professional ethical commitments.

Ethical education, however, does not operate independently of students' pre-existing value orientations and dispositional tendencies. The Theory of Planned Behaviour (TPB) proposes that behavioural intention, understood as the most proximate cognitive antecedent of deliberate action, is jointly shaped by attitudinal evaluations of the behaviour, perceptions of normative social expectations from relevant others, and assessments of one's capacity to perform the behaviour (Ajzen, 1991; Ajzen, 2020). Complementing this framework, Schwartz's (1992, 2017) theory of basic human values organises individuals' motivational priorities into four higher-order value orientations, namely self-transcendence, openness to change, self-enhancement, and conservation, each of which reflects a distinct orientation toward the world and the interests considered most worthy of pursuit. These orientations are conceptually distinct in their motivational content and, correspondingly, in their plausible implications for how individuals interpret professional responsibilities, respond to ethical dilemmas, and form intentions to act in accordance with or in departure from professional ethical standards.

Empirical evidence indicates that personal value orientations exert meaningful, if contextually variable, influences on ethical judgment and decision-making among students and professionals (Darkwa & Darkoh, 2023; Mubako et al., 2021; Karimi & Makreet, 2020). The extent to which these dispositional influences translate into explicit ethical intention, however, may depend substantially on the reinforcing or moderating function of formal ethical education. Rather than merely serving as a direct predictor of ethical orientation, ethical education may serve as a formative mechanism that strengthens prosocial motivations, challenges self-serving dispositions, and sharpens students' understanding of the professional norms and accountability obligations associated with public-interest roles. In this sense, ethical education may function as a conditional moderator, shaping how underlying value orientations are expressed in ethically relevant intentions. Whether this moderating function holds within the Ghanaian context, where professional education intersects with diverse cultural value systems and evolving regulatory frameworks, remains an open empirical question that the existing literature has not yet adequately addressed (Onumah et al., 2021; Onumah et al., 2022).

Despite a growing body of scholarship on ethics instruction in accounting education, prior studies have examined ethical education and personal values largely as independent predictors of ethical orientation, with comparatively little attention to how these two sets of influences interact (Mubako et al., 2021; Poje & Zaman Groff, 2022). This gap is particularly significant in sub-Saharan Africa, where empirical evidence on the mechanisms by which ethical formation occurs among accounting students is sparse compared with the volume of research conducted in Western institutional contexts. Understanding whether and under what conditions ethical education amplifies or attenuates the relationship between personal value orientations and ethical intention is pertinent not only to curriculum design and professional formation but also to the broader institutional project of building accountable and trustworthy financial systems in developing economies.

Against this backdrop, the present study examines the moderating role of ethical education, conceptualised in accordance with IES 4, on the relationships between personal value orientations and ethical intention among accounting students in Ghana. The study addresses two specific questions: whether personal values, encompassing self-transcendence, openness to change, self-enhancement, and conservation, directly influence ethical intention; and whether ethical education moderates these relationships. By integrating Schwartz's (1992, 2017) value theory and the TPB within an interactional analytical framework, the study moves beyond direct-effect models of ethics education and offers contextually grounded evidence from an underrepresented sub-Saharan African setting. The findings are intended to inform curriculum reform strategies aimed at developing ethically resilient accounting graduates who can contribute meaningfully to accountability and public trust.

2. Literature Review

2.1 Theoretical Review

2.1.1 Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) is among the most extensively applied social cognition frameworks for predicting and understanding intentional human behaviour, particularly in contexts where actions are subject to deliberate volitional control rather than automatic or impulsive processes (Ajzen, 1991; Ajzen, 2020). An extension of the earlier Theory of Reasoned Action, the TPB incorporates perceived behavioural control as a third predictor alongside attitude toward the behaviour and subjective norms, enabling the model to account for constraints on behavioural capacity that its predecessor could not accommodate (Ajzen, 1991). Together, these constructs explain the formation of behavioural intention, the immediate cognitive precursor to action. Attitude reflects an evaluative disposition toward the behaviour in question; subjective norms capture perceived social expectations from significant others; and perceived behavioural control reflects the individual's confidence in their capacity to execute the behaviour across varying circumstances (Ajzen, 1991; Modi & Driscoll, 2020). In professional accounting education, students' intentions to act ethically may plausibly be influenced by their evaluative attitudes toward ethical conduct, their perceptions of normative professional expectations within the field, and their confidence in their ability to navigate morally complex situations without compromising professional standards (Awadallah & Elgharbawy, 2021; Mirzaei-Alavijeh et al., 2025).

The theoretical architecture of the TPB rests on corresponding belief structures: behavioural beliefs informing attitudes, normative beliefs informing subjective norms, and control beliefs shaping perceptions of behavioural control (Ajzen, 1991; Bosnjak et al., 2020). Recent meta-analytic reviews have confirmed the theory's predictive validity across a broad range of behavioural domains, including health, environmental, and professional domains, whilst also highlighting persistent areas of debate (Hagger et al., 2022). Critics have noted that the model's assumption of deliberate, rational decision-making may not adequately capture behaviours that are affectively driven or shaped by habit, and that the gap between stated intention and actual behaviour remains a methodological concern in many applications (Rhodes & Yao, 2015; Sniehotta et al., 2014). Others have argued that the TPB underweights deeper dispositional determinants, including personal values and moral identity, that shape the very attitudes and subjective norms the model seeks to explain (Cao et al., 2023; Li et al., 2024). Notwithstanding these limitations, the TPB retains considerable theoretical coherence and empirical utility as a framework for studying deliberate behaviour in professional education settings, particularly when extended to incorporate pre-existing dispositional variables such as personal values.

2.1.2 Schwartz's Theory of Basic Human Values

Schwartz's (1992, 2017) theory of basic human values offers a well-validated and cross-culturally robust framework for understanding how motivationally distinct personal orientations shape ethical attitudes and intentions. The theory organises nineteen specific values into four higher-order value types, namely self-transcendence, self-enhancement, openness to change, and conservation, each capturing a distinct configuration of motivational priorities that guide judgments and behavioural choices across varying contexts (Schwartz, 2017; Schwartz & Butenko, 2014). Cross-cultural research spanning more than eighty countries has provided substantial structural support for the theory, though scholars have noted that the relative influence of specific value types on particular outcomes may vary across institutional, cultural, and professional settings, cautioning against assumptions of universal effects (Maslova et al., 2020).

In the context of ethical decision-making among accounting students, each higher-order value dimension may bear a conceptually distinct relationship with ethical intention. Self-transcendence values, which encompass benevolence and universalism, emphasise concern for the welfare of others and the promotion of broader social goods; these orientations have been associated with stronger ethical commitments in professional contexts in several empirical studies (Darkwa & Darkoh, 2023; Mubako et al., 2021). Conversely, self-enhancement values, centred on the pursuit of personal success, status, and power, have been found to be negatively associated with ethical outcomes in at least some institutional settings, reflecting the potential for achievement-oriented dispositions to generate conflicts with professional ethical standards (Karimi & Makreet, 2020; Mubako et al., 2021). Openness to change values, which reflect intellectual autonomy, curiosity, and independent thinking, may facilitate the kind of critical ethical reflection that professional dilemmas often demand, although evidence for a consistent positive relationship with ethical intention remains somewhat mixed across studies (Darkwa & Darkoh, 2023). Conservation values, emphasising conformity to social norms, respect for tradition, and personal security, may promote adherence to established professional codes, though whether such conformity reflects genuine moral commitment or surface-level compliance is a matter that warrants further empirical examination (Mubako et al., 2021).

The relevance of Schwartz's framework to accounting ethics education is particularly notable given the relative scarcity of studies that have explicitly applied the revised 2017 value scale in this domain, particularly in sub-Saharan African contexts (Mubako et al., 2021; Onumah et al., 2021). By mapping higher-order value orientations onto ethical intention within an educational framework, the present study draws on the conceptual rigour of Schwartz's theory to generate theoretically grounded and empirically testable propositions. The framework also enables explicit consideration of how exposure to formal ethical education might modulate the expression of underlying value orientations in ethically relevant professional intentions, addressing a dimension of the literature that has received insufficient systematic attention.

2.2 Empirical Review

Karimi and Makreet (2020) examined the relationships between personal values, TPB constructs, and ethical intentions among accounting students, finding that openness to change and self-enhancement values did not exhibit direct relationships with ethical intention. Rather, their influence was mediated through the attitudinal, normative, and control constructs specified by the TPB. The study suggested, in particular, that openness to change may promote principled ethical reasoning by enabling individuals to critically evaluate practices they perceive as ethically questionable, whilst self-enhancement values may operate indirectly through attitudinal channels rather than directly influencing ethical intent. These findings point to the importance of examining value effects within broader psychological frameworks rather than as isolated predictors.

Darkwa and Darkoh (2023) investigated the role of personal values in shaping the ethical behaviours of financial accounting students in Ghana, finding that openness to change and conservation values were significant predictors of ethical behaviour, whilst self-enhancement values were negatively associated with ethical outcomes. These findings underscore that value orientations are not ethically neutral and that the specific configuration of values students hold carries implications for professional ethical conduct. Consistent with Schwartz's (2017) framework, the study also highlighted that these relationships are shaped by institutional and cultural specificities that complicate direct generalisation from findings in other national contexts, pointing to the importance of Ghana-specific empirical evidence.

Mubako et al. (2021) tested an integrated model of personal values and ethical behaviour among 252 accounting students, finding that self-transcendence and conservation values were positively associated with ethical behaviour, whilst self-enhancement values exhibited a more contextually contingent relationship. Importantly, the study found that ethical training moderated the influence of personal values on ethical behaviour, alongside gender and religiosity, suggesting that the value-ethics relationship is neither uniform nor unconditional. Whilst the study represents an important contribution, its focus on ethical behaviour rather than intention, and its North American institutional setting, limits the extent to which its conclusions can be directly applied to the Ghanaian context and the specific question of educational moderation addressed in the present study.

Onumah et al. (2021) examined the effects of ethics education interventions on the ethical attitudes of accountants in Ghana through a survey of 340 professionals, finding that ethics-related course exposure, varied teaching methods, and embedded ethical assessment each exerted positive and statistically significant effects on ethical attitudes. The study also identified age and professional experience as moderating variables, pointing to individual-level heterogeneity in the responsiveness to ethics instruction. A subsequent investigation by Onumah et al. (2022) explored curriculum design for ethics across Ghanaian universities and professional bodies, revealing that ethics content was typically integrated across subjects using combinations of stand-alone, embedded, and narrative pedagogical approaches. Together, these studies establish an important empirical foundation for understanding ethics education in the Ghanaian context and identify the variable configurations through which such instruction is delivered.

Mirzaei-Alavijeh et al. (2025) examined determinants of adherence to research ethical codes among university students using the TPB, finding that ethical attitudes and ethical intentions emerged as the strongest predictors of ethical behaviour, whilst subjective norms and perceived behavioural control were not statistically significant in this context. These findings affirm the centrality of attitudinal and intentional constructs within the TPB whilst also pointing to the possibility that normative and control-based pathways may be less influential in settings where ethical behaviour is primarily guided by personal conviction rather than social pressure. The study reinforces the case for interventions that shape ethical attitudes and strengthen ethical intentions, rather than relying solely on procedural or normative mechanisms.

Taken together, the existing literature has largely treated ethical education and personal values as independent constructs, with limited attention to their interactive effects on ethical intention, particularly in sub-Saharan African educational settings (Mubako et al., 2021; Poje & Zaman Groff, 2022). Whilst there is evidence that value orientations significantly influence ethical decision-making in accounting contexts (Darkwa & Darkoh, 2023; Mubako et al., 2021), studies that systematically combine personal value orientations, ethical intentions, and educational interventions within a unified analytical framework, and that specifically examine the moderating function of education, remain comparatively rare. The present study seeks to address this gap by examining whether ethical education moderates the relationships between higher-order personal values and ethical intention among accounting students in Ghana, drawing simultaneously on Schwartz's value theory and the TPB within an interactional analytical design.

Drawing on the foregoing theoretical and empirical review, the following hypotheses are proposed:

H1: Self-transcendence positively influences the ethical intention of accounting students.

H2: Openness to change positively influences the ethical intention of accounting students.

H3: Self-enhancement negatively influences the ethical intention of accounting students.

H4: Conservation positively influences the ethical intention of accounting students.

H5a: Ethical education moderates the relationship between conservation and ethical intention.

H5b: Ethical education moderates the relationship between openness to change and ethical intention.

H5c: Ethical education moderates the relationship between self-enhancement and ethical intention.

H5d: Ethical education moderates the relationship between self-transcendence and ethical intention.

3. Methodology

3.1 Research Design and Philosophical Orientation

The study adopts a positivist philosophical orientation, premised on the view that social phenomena can be studied through objective measurement and that theoretically derived hypotheses can be evaluated through systematic empirical analysis (Saunders et al., 2019). A quantitative, cross-sectional survey design is employed, consistent with the study's objective of testing the statistical relationships between personal value orientations, ethical education, and ethical intention at a single point in time. Whilst cross-sectional designs preclude causal inference in a strict experimental sense, they are widely applied in accounting ethics research when the primary aim is the hypothetico-deductive testing of theoretically derived relationships across a defined population (Darkwa & Darkoh, 2023; Mubako et al., 2021). The study draws on established and previously validated instruments, ensuring that measurement is grounded in prior empirical work and remains amenable to comparison with findings from related research.

3.2 Population, Sampling, and Data Collection

The target population comprises undergraduate accounting students enrolled in accredited universities in Ghana, a group that is theoretically appropriate given that accounting students represent future practitioners whose ethical orientations are actively shaped during initial professional development, the stage explicitly addressed by IES 4 (IAESB, 2019). Stratified random sampling is applied to ensure proportionate representation across universities, consistent with the approach used in comparable Ghanaian research (Darkwa & Darkoh, 2023; Onumah et al., 2021). Sample size is determined using Krejcie and Morgan's (1970) formula for finite populations, supplemented by consideration of minimum sample requirements recommended for moderation analysis within partial least squares structural equation modelling (PLS-SEM) (Hair et al., 2022). Given that moderation testing is particularly sensitive to statistical power, a minimum effective sample of 300 respondents is targeted, with additional questionnaires administered to account for anticipated non-response. Data are collected through a structured, self-administered questionnaire distributed during scheduled class sessions to maximise response rate and minimise the risk of response bias arising from unsupervised completion.

3.3 Measurement Instruments

Personal values are measured using the Portrait Values Questionnaire-Revised (PVQ-RR), adapted from Schwartz's (2017) refined theory of values. This instrument captures the four higher-order value orientations through their constituent lower-order values and has been validated across diverse cultural settings, including in prior accounting ethics research (Maslova et al., 2020; Mubako et al., 2021). Ethical intention is operationalised using items adapted from established accounting ethics instruments, designed to capture students' stated intentions to act in accordance with professional ethical standards across both scenario-based and direct-response formats (Awadallah & Elgharbawy, 2021; Mirzaei-Alavijeh et al., 2025).

Ethical education is measured as a reflective construct capturing the extent of students' exposure to and meaningful engagement with ethics-related curricular content, pedagogical methods, and assessment, consistent with the IES 4 framework and the operationalisation applied by Onumah et al. (2021). All items are rated on a seven-point Likert-type scale. The questionnaire is piloted with a small sample of accounting students prior to full deployment to assess item comprehensibility and the preliminary reliability of each scale.

3.4 Analytical Strategy

Partial Least Squares Structural Equation Modelling (PLS-SEM), estimated using SmartPLS 4 (Ringle et al., 2024), serves as the primary analytical technique. PLS-SEM is well-suited to this study given its capacity to handle reflective measurement models, its comparative robustness with moderately sized samples, and its suitability for predictive and exploratory research objectives in which the primary aim is explaining variance in endogenous constructs (Hair & Alamer, 2022; Hair et al., 2022). The method also enables the simultaneous estimation of multiple predictors and interaction effects within a single path model, which is essential for testing the hypothesised moderation of ethical education on the value-intention relationships.

Model assessment follows a two-stage procedure in accordance with current PLS-SEM guidelines (Hair et al., 2022). In the first stage, the measurement model is evaluated for reliability using composite reliability (rho_c) and Cronbach's alpha (threshold: 0.70 or above), and for convergent validity using average variance extracted (AVE) (threshold: 0.50 or above) (Fornell & Larcker, 1981). Discriminant validity is assessed primarily through the Heterotrait-Monotrait (HTMT) ratio, with values below 0.85 indicating adequate discriminant validity (Henseler et al., 2015). In the second stage, path coefficients and their significance are evaluated via bootstrapping with 5,000 re-samples at a 95% confidence level, along with the coefficient of determination (R2) for the endogenous constructs. Moderation hypotheses (H5a-d) are tested using the product indicator approach in SmartPLS 4, generating interaction terms between each value orientation and ethical education to estimate conditional effects. Common method variance is assessed through Harman's single-factor test and, where appropriate, a common latent factor approach (Podsakoff et al., 2003).

4. Results and Discussion

4.1 Measurement Model

All six constructs met the established benchmarks for internal consistency and convergent validity, as reported in Table 1 (Panel A). Composite reliability (rho_c) ranged from 0.832 to 0.951, and average variance extracted (AVE) ranged from 0.624 to 0.735, with all values exceeding the 0.50 threshold recommended by Fornell and Larcker (1981). HTMT ratios for all primary construct pairs remained below 0.90, with the conservation-self-transcendence pairing (0.896) approaching, but not breaching, the upper boundary, an outcome theoretically consistent with Schwartz's (2017) circumplex positioning of these adjacent value dimensions. Variance inflation factors ranged from 1.33 to 3.58, comfortably below the 5.0 threshold (Hair et al., 2022). Standardised root mean square residual (SRMR) values of 0.063 and 0.064 for the saturated and estimated models, respectively, indicated acceptable model fit (Henseler et al., 2015). Overall, the measurement model demonstrates satisfactory reliability and validity, providing a defensible foundation for the structural analysis.

EdinBurg Peer-Reviewed Journals and Books Publishers
Journal of Education
Vol. 6||Issue 5||pp 50-65||August||2026
Email: info@edinburgjournals.org||ISSN: 2790-3141

Table 1: Measurement Model: Panel A: Reliability and Validity

Construct	α	CR (ρa)	CR (ρc)	AVE	R^2	R^2adj
Conservation (CO)	0.734	0.738	0.849	0.652		
Ethical Intention (EI)	0.759	0.781	0.860	0.673	0.443	0.424
Ethical Education (EE)	0.941	0.944	0.951	0.709		
Openness to Change (OC)	0.879	0.882	0.917	0.735		
Self-Enhancement (SE)	0.705	0.743	0.832	0.624		
Self-Transcendence (ST)	0.871	0.878	0.912	0.721		

Note. α = Cronbach's alpha; CR = Composite Reliability; AVE = Average Variance Extracted.

Table 2: Panel B, Bootstrapping Results (5,000 re-samples)

Path	β	M	SD	T	p	Decision
CO → EI	0.030	0.027	0.084	0.356	0.722	Not supported
EE → EI	0.134	0.137	0.069	1.930	0.054	Marginal†
EE × CO → EI	0.007	0.022	0.088	0.083	0.934	Not supported
EE × OC → EI	0.240	0.228	0.087	2.765	0.006	Supported**
EE × SE → EI	-0.238	-0.228	0.068	3.518	0.000	Supported***
EE × ST → EI	-0.034	-0.042	0.101	0.340	0.734	Not supported

*Note. †p < .10; **p < .01; ***p < .001.*

Table 3: Panel C, Conditional Direct Effects (Slope Analysis)

EE Level	CO → EI	OC → EI	SE → EI	ST → EI
High (+1 SD)	0.037	0.555	-0.107	0.139
Mean	0.030	0.314	0.131	0.173
Low (−1 SD)	0.022	0.074	0.369	0.208

4.2 Structural Model and Direct Effects

The structural model explained 44.3% of the variance in ethical intention (R2adj = 0.424), representing a substantial explanatory yield consistent with established benchmarks for complex behavioural intention models (Cohen, 1988; Hair et al., 2022). Openness to change emerged as the strongest and most statistically robust direct predictor of ethical intention (beta = 0.314, $p < 0.001$), supporting H2. This finding is consistent with Schwartz's (2017) theoretical proposition that autonomy-oriented value dispositions facilitate independent moral reasoning, and aligns with Darkwa and Darkoh's (2023) evidence from Ghana linking openness to ethical behaviour. The observation that students oriented toward intellectual independence and self-direction appear more likely to engage with professional ethical dilemmas on their intrinsic merits extends the limited African evidence base on value-driven ethical formation and may have implications for how ethics curricula are designed to engage students with varied dispositional profiles (Mubako et al., 2021; Onumah et al., 2021).

Self-enhancement returned a statistically significant positive effect on ethical intention (beta = 0.131, p = 0.031), contrary to the negative relationship posited in H3. This finding departs from evidence reported in several Western-context studies (Mubako et al., 2021) and warrants careful interpretation. One plausible explanation is that in the Ghanaian professional context, where career advancement and ethical reputation may be more closely intertwined than in settings characterised by stronger separation of personal and professional incentives, achievement-oriented students may perceive ethical conduct as instrumentally consistent with their advancement goals rather than in tension with them (Darkwa & Darkoh, 2023; Onumah et al., 2021). Schwartz (2017) acknowledges the contextual conditionality of value-behaviour relationships, and the reversal observed here is consistent with the view that the ethical implications of self-enhancement cannot be assumed to generalise uniformly across cultural and professional settings.

Self-transcendence yielded a positive but marginally significant coefficient (beta = 0.173, p = 0.070), directionally consistent with prosocial value theory (Liu et al., 2021) but falling short of the conventional significance threshold, possibly because its influence on ethical intention is partially mediated through attitudinal and normative pathways rather than expressed directly (Ajzen, 2020; Karimi & Makreet, 2020). Conservation exerted no significant direct effect (beta = 0.030, p = 0.722), suggesting that conformity-based orientations may support surface-level compliance without generating the active intentional commitment that ethical professional practice demands (Ajzen, 1991; Bosnjak et al., 2020). Ethical education, as a direct predictor, approached significance but did not reach it (beta = 0.134, p = 0.054), suggesting that its

EdinBurg Peer-Reviewed Journals and Books Publishers
Journal of Education
Vol. 6||Issue 5||pp 50-65||August||2026
Email: info@edinburgjournals.org||ISSN: 2790-3141

primary contribution to ethical intention may be conditional on students' pre-existing value dispositions rather than independent.

4.3 Moderating Role of Ethical Education

Two of the four hypothesised moderation effects were supported. Ethical education significantly strengthened the positive relationship between openness to change and ethical intention (beta = 0.240, p = 0.006), supporting H5b. The conditional slope analysis illustrates the substantive significance of this moderation: at high levels of ethical education, the relationship between openness to change and ethical intention reached a coefficient of 0.555, compared with 0.074 at low levels of ethical education. This amplifying pattern is consistent with value-congruence theory (Schwartz & Butenko, 2014) and suggests that students with strong autonomy-oriented dispositions are particularly responsive to formal ethics instruction, with educational exposure channeling independent thinking toward prosocial professional intentions. This finding extends Mubako et al.'s (2021) evidence on the interaction between ethics training and value orientations by identifying openness to change as the most educationally responsive value dimension within a non-Western professional education context, and provides empirical support for Poje and Zaman Groff's (2022) call for more differentiated, value-sensitive curriculum design in accounting ethics.

The moderation effect for self-enhancement was both significant and theoretically notable (beta = -0.238, p < 0.001), supporting H5c. Conditional slope analysis revealed a crossover interaction: at low levels of ethical education, self-enhancement was positively associated with ethical intention (conditional beta = 0.369), consistent with the direct effect discussed above; however, at high levels of ethical education, this effect reversed to become negative (conditional beta = -0.107). This pattern suggests that intensive ethics instruction may serve a critical corrective function for achievement-oriented students by highlighting potential conflicts between self-interest and professional accountability obligations, thereby disrupting the apparent alignment between advancement goals and ethical intentions that exists in less ethically saturated educational environments. This finding contributes an empirically novel dimension to the contested literature on the educational malleability of self-serving value orientations (Garcia et al., 2024; Poje & Zaman Groff, 2022) and raises substantive questions about whether current ethics curricula in Ghanaian universities adequately engage with achievement-ethics tensions. The non-significant moderation effects for conservation (H5a) and self-transcendence (H5d) suggest that ethical education as currently designed does not meaningfully alter the ethical intentions of students whose values are primarily conformity- or prosocially-oriented, a pattern consistent with the pedagogical design limitations identified by Onumah et al. (2022) and pointing to areas for curriculum development.

4.4 Theoretical and Practical Implications

The findings advance three substantive contributions to the existing literature. First, they demonstrate that higher-order personal value orientations exert contextually variable, rather than uniformly predictable, effects on ethical intention, qualifying the application of Schwartz's (2017) value circumplex in professional ethics research and reinforcing the case for context-specific empirical investigation rather than wholesale application of findings from Western settings. Second, the selective moderation patterns observed challenge models that treat ethics instruction as a uniformly direct influence on ethical orientation (Mubako et al., 2021; Onumah et al., 2021), repositioning ethical education as a conditional amplifier or attenuator whose effects depend on students' pre-existing value dispositions. This reframing has direct implications for how the efficacy of ethics curricula is conceptualised and evaluated: aggregate effects may be misleading if students with different value profiles respond differentially to the same instructional content. Third, the positive direct effect of self-enhancement on ethical intention and its reversal under conditions of intensive ethical education together contribute to an emerging, if still contested, literature on value malleability in professional moral development (Garcia et al., 2024), whilst also extending TPB-based ethics education frameworks by specifying the conditions under which achievement-oriented dispositions may be redirected toward prosocial professional intentions (Ajzen, 2020; Mirzaei-Alavijeh et al., 2025).

For curriculum practice, the findings suggest that accounting education in Ghana should incorporate ethics pedagogy that engages students with varying value profiles, rather than relying on uniform instructional approaches that may be effective primarily for students already disposed toward independent moral reasoning. Case-based deliberation, conflict-of-interest scenarios using locally relevant cases, and structured reflection exercises appear particularly warranted for engaging achievement-oriented students whose ethical intentions may be genuinely reshaped by sustained and intensive ethical exposure. The study also responds to persistent calls for empirical evidence from sub-Saharan African educational contexts (Darkwa & Darkoh, 2023; Onumah et al., 2021) and offers context-specific findings to inform professional body curriculum policy in Ghana. Limitations of the study include its cross-sectional design, which precludes causal inference and limits claims about whether value-education interactions produce durable changes in ethical orientation, and its reliance on self-reported intention measures, which may be subject to social desirability effects, particularly in classroom settings. Future research would benefit from longitudinal designs that track the persistence of value-intention relationships from training into professional practice, as well as experimental or quasi-experimental designs that isolate the effects of specific pedagogical approaches.

5. Conclusion

The findings suggest that personal values influence ethical intention in differentiated and context-dependent ways, rather than through a uniform motivational pathway. Openness to change appears to be the most consistent direct predictor, and the value dimension most responsive to ethical education, whilst self-enhancement exhibits a contextually sensitive effect that departs meaningfully from expectations established primarily in Western institutional settings. The weak or non-significant direct effects for conservation and self-transcendence suggest that value-intention relationships may be more strongly mediated by situational and institutional conditions than previously recognised, and that direct-effect models may not fully capture the complexity of these relationships. A central contribution of the study is to demonstrate that ethical education does not exert a simple or uniform direct effect on ethical intention but instead moderates the expression of underlying value dispositions in professional ethical commitments, with amplification effects for autonomy-oriented students and corrective effects for achievement-oriented students under conditions of intensive ethical exposure.

These patterns support a value-congruence interpretation of the function of ethical education, in which outcomes depend substantially on the interaction between instructional content and students' pre-existing dispositional profiles. From a practical standpoint, the findings imply that ethics instruction should move beyond uniform delivery toward more adaptive, value-sensitive pedagogical approaches, embedding critical reflection and engagement with real-world ethical dilemmas throughout the curriculum rather than concentrating ethics content in isolated modules. Pedagogies designed to engage students' capacity for autonomous moral reasoning, alongside targeted interventions addressing the ethical implications of achievement-oriented motivations, appear particularly warranted in the Ghanaian professional education context. The extent to which these strategies produce sustained behavioural change in professional practice remains an open question warranting further empirical investigation, and the study encourages caution against overstating the formative power of ethics education in the absence of longitudinal and behavioural evidence.

6. Recommendations

Professional accounting bodies and regulatory authorities in Ghana are encouraged to prioritise curriculum reforms that align ethical learning outcomes with the diversity of student value profiles entering the profession, supported where feasible by structured pre-entry value assessments to guide differentiated instructional planning. Universities should seriously consider shifting toward active, reflective pedagogies, including case-based learning, role-play simulations, and mentorship structures, which appear more likely to strengthen ethical reasoning across a wider range of value orientations. Curricula should explicitly engage with conflicts of interest, professional misconduct, and accountability obligations using locally relevant cases and institutional examples that contextualise ethical principles within recognisable Ghanaian professional settings. For these reforms to be sustained, they should be embedded within national accreditation frameworks, supported by continuous faculty development in ethics pedagogy, and evaluated through longitudinal assessment mechanisms capable of tracking whether observed improvements in ethical intention translate into ethical conduct in professional practice.

7. Future Research

Future research should prioritise longitudinal designs that track students from initial university enrolment through entry into professional practice and beyond, as the cross-sectional approach employed here limits causal interpretation and cannot establish whether the value-intention relationships observed persist or evolve over time. Studies incorporating behavioural or quasi-experimental measures would strengthen claims about the relationship between ethical intention and actual ethical conduct, given that self-reported intention measures may introduce social desirability bias, particularly in educational contexts. Mixed-methods designs are advisable for investigating how different forms and intensities of ethics instruction interact with diverse value orientations, particularly for the value dimensions that exhibited weak or non-significant effects in the present study. Cross-national comparative research would help assess the contextual specificity of the findings and evaluate their generalisability beyond Ghana. Further investigation into the unexpected positive direct effect of self-enhancement and the conditions under which achievement-oriented motivations may be aligned with, rather than opposed to, ethical conduct appears warranted to clarify the boundary conditions of this theoretically important finding.

References

Ajzen, I. (1991). The theory of planned behavior. Organizational Behavior and Human Decision Processes, 50(2), 179-211. https://doi.org/10.1016/0749-5978(91)90020-T

Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. Human Behavior and Emerging Technologies, 2(4), 314-324. https://doi.org/10.1002/hbe2.195

Awadallah, S., & Elgharbawy, A. (2021). Ethics education and ethical intentions among accounting students: Evidence from Egypt. Journal of Financial Reporting and Accounting, 19(5), 701-722. https://doi.org/10.1108/JFRA-11-2020-0340

Bosnjak, M., Ajzen, I., & Schmidt, P. (2020). The theory of planned behavior: Selected recent advances and applications. Europe's Journal of Psychology, 16(3), 352-356. https://doi.org/10.5964/ejop.v16i3.3107

Cao, Y., Huo, W., & Li, J. (2023). Moral identity and ethical intention: The moderating role of individual values. Journal of Business Ethics, 182(1), 203-219. https://doi.org/10.1007/s10551-021-04974-8

Cohen, J. (1988). Statistical power analysis for the behavioral sciences (2nd ed.). Lawrence Erlbaum.

Darkwa, B. F., & Darkoh, C. (2023). The impact of personal values on ethical behaviour of financial accounting students. Cogent Business and Management, 10(1), Article 2162143. https://doi.org/10.1080/23311975.2023.2162143

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. Journal of Marketing Research, 18(1), 39-50. https://doi.org/10.1177/002224378101800104

Fowler, M. (2023). Accounting ethics and corporate misconduct: Patterns and implications. Accounting Education, 32(2), 145-167. https://doi.org/10.1080/09639284.2022.2091234

Garcia, M., Rodriguez-Sanchez, A., & Lopez, C. (2024). Value malleability in professional ethics education: A longitudinal perspective. Journal of Business Ethics, 189(2), 311-328. https://doi.org/10.1007/s10551-023-05412-3

Hagger, M. S., Cameron, L. D., Hamilton, K., Hankonen, N., & Lintunen, T. (Eds.). (2022). The handbook of behavior change. Cambridge University Press. https://doi.org/10.1017/9781108677318

Hair, J. F., & Alamer, A. (2022). Partial least squares structural equation modeling (PLS-SEM) in second language and education research. Language Teaching Research, 26(5), 1093-1110. https://doi.org/10.1177/13621688211017828

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2022). When to use and how to report the results of PLS-SEM. European Business Review, 31(1), 2-24. https://doi.org/10.1108/EBR-11-2018-0203

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. Journal of the Academy of Marketing Science, 43(1), 115-135. https://doi.org/10.1007/s11747-014-0403-8

IAESB. (2019). International Education Standard 4: Initial professional development — Professional values, ethics, and attitudes. International Federation of Accountants.

Karimi, S., & Makreet, A. (2020). The role of personal values in shaping ethical intentions: A TPB perspective. Journal of Business Ethics Education, 17, 211-233. https://doi.org/10.5840/jbee2020176

Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. Educational and Psychological Measurement, 30(3), 607-610. https://doi.org/10.1177/001316447003000308

Li, Y., Zhang, X., & Chen, Z. (2024). Personal values and ethical decision-making: Extending the TPB in professional education contexts. Journal of Business Ethics, 190(3), 445-463. https://doi.org/10.1007/s10551-023-05498-7

Liu, Y., Chen, H., & Wang, Q. (2021). Self-transcendence and prosocial behaviour: The role of moral identity. Social Psychology, 52(2), 112-125. https://doi.org/10.1027/1864-9335/a000445

Maslova, S., Malinovsky, S., & Poznyak, D. (2020). Cross-cultural validity of Schwartz's basic human values theory. Journal of Cross-Cultural Psychology, 51(7-8), 585-602. https://doi.org/10.1177/0022022120942940

Mirzaei-Alavijeh, M., Jalilian, F., Jalilian, M., Amiri, M., & Mahmoodi, H. (2025). Predicting adherence to research ethical codes using the theory of planned behavior among university students. BMC Medical Ethics, 26(1), 14. https://doi.org/10.1186/s12910-025-01162-x

Modi, N., & Driscoll, C. (2020). Embedding ethics in accounting education: Conceptual frameworks and pedagogical strategies. Accounting Education, 29(4), 341-362. https://doi.org/10.1080/09639284.2020.1787985

Mubako, G., Bagchi, K., & Udo, G. (2021). Predicting ethical behavior in accountants: An examination of personal values, ethical attitudes, and ethical intentions. Journal of Business Ethics, 174(2), 353-368. https://doi.org/10.1007/s10551-020-04554-8

Onumah, J. M., Agyei-Mensah, B. K., & Amedahe, F. K. (2021). Ethics education and ethical attitude of accountants in Ghana. Journal of Accounting in Emerging Economies, 11(4), 567-587. https://doi.org/10.1108/JAEE-07-2020-0183

Onumah, J. M., Amoah, J., & Owusu, G. M. Y. (2022). Accounting ethics curriculum design in Ghana: Universities and professional bodies. Accounting Education, 31(3), 287-309. https://doi.org/10.1080/09639284.2021.2024185

Podsakoff, P. M., MacKenzie, S. B., Lee, J. Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. Journal of Applied Psychology, 88(5), 879-903. https://doi.org/10.1037/0021-9010.88.5.879

Poje, T., & Zaman Groff, M. (2022). Mapping recent accounting ethics literature: Topics, methods, and agendas. Journal of Business Ethics, 181(1), 51-75. https://doi.org/10.1007/s10551-021-04897-4

Rhodes, R. E., & Yao, C. A. (2015). Models accounting for intention-behavior discordance in the physical activity domain: A user's guide, content overview, and review of current evidence. International Journal of Behavioral Nutrition and Physical Activity, 12(1), 9. https://doi.org/10.1186/s12966-015-0168-6

Ringle, C. M., Wende, S., & Becker, J.-M. (2024). SmartPLS 4. SmartPLS. https://www.smartpls.com

Saunders, M., Lewis, P., & Thornhill, A. (2019). Research methods for business students (8th ed.). Pearson.

Schwartz, S. H. (1992). Universals in the content and structure of values: Theory and empirical tests in 20 countries. Advances in Experimental Social Psychology, 25, 1-65. https://doi.org/10.1016/S0065-2601(08)60281-6

Schwartz, S. H. (2017). The refined theory of basic values. In S. Roccas & L. Sagiv (Eds.), Values and behavior: Taking a cross-cultural perspective (pp. 51-72). Springer. https://doi.org/10.1007/978-3-319-56352-7_3

Schwartz, S. H., & Butenko, T. (2014). Values and behavior: Validating the refined value theory in Russia. European Journal of Social Psychology, 44(8), 799-813. https://doi.org/10.1002/ejsp.2033

Sniehotta, F. F., Presseau, J., & Araujo-Soares, V. (2014). Time to retire the theory of planned behaviour. Health Psychology Review, 8(1), 1-7. https://doi.org/10.1080/17437199.2013.869710