Accountant Behavior and Islamic Ethics as Mediators Among Accounting Service and Decision-Making Quality

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Abstract

Accounting service quality is widely assumed to improve professional decisions, yet the mechanism transmitting that effect remains unspecified. This study examines Indonesian corporate accountants, a setting where professional standards operate alongside Islamic ethical commitments, and asks whether accountant behaviour and Islamic ethics mediate the effect of service quality on decision quality, and whether these pathways differ by gender. Responses from 153 accountants were analyzed using PLS-SEM with permutation-based multi-group analysis. Service quality showed no direct effect on decision quality but a strong total effect, transmitted entirely through accountant behaviour and Islamic ethics, consistent with full mediation, with the behavioural channel carrying somewhat more of the transmission than the ethical one. Two of five paths differed by gender. Investments in service quality translate into better decisions only when accountants enact them through professional conduct and ethical commitment.

Keywords: Accounting Service Quality, Accountant Behaviour, Islamic Work Ethics, Decision-Making Quality, and PLS-SEM Multi-Group Analysis.

INTRODUCTION

The quality of decision-making plays a crucial role in accounting practice because accountants' decisions affect the reliability of financial information, user satisfaction, and the organization's strategic outcomes (Houhamdi & Athamena, 2019; Promthong & Sincharoonsak, 2025). In an increasingly complex environment, accountants' decisions are no longer understood merely as the output of technical competence but as the result of the reliability of financial information and stakeholder trust; thus, the quality of decision-making has become a key focus in behavioural accounting (Promthong & Sincharoonsak, 2025). The quality of accounting services, with its multidimensional nature, is viewed as one of the foundations underpinning this process because it relates to financial performance, client satisfaction, and strategic outcomes (Azzari, Mainardes, Beiruth, et al., 2021).

Nevertheless, translating service quality into decision quality does not appear to occur automatically. Several studies indicate that this relationship is mediated by accountants' behaviours, such as communication, competence, and trust, which influence the use of accounting information in decision-making. (Al-Okaily et al., 2023; Tjosvold & Poon, 1998). Studies in the banking sector, for example, show that information quality mediates the effect of system quality on decision quality, with decision-making culture acting as a moderator (Al-Okaily et al., 2023). These findings reinforce the hypothesis that the relationship between service quality and decision quality is indirect and influenced by behavioural factors.

In the context of financial institutions and societies that uphold Islamic values, Islamic ethics serve as a crucial layer in this process. (Azzari, Mainardes, Beiruth, et al., 2021) Islamic ethics, rooted in principles such as tawhid, justice, maslahah, and accountability to both stakeholders and Allah, offer a normative foundation that guides accountants' behaviour and decision-making, particularly when Sharia compliance is paramount (Soediro et al., 2026). Unlike secular ethical frameworks, Islamic ethics positions ethical behaviour as both a form of worship and a professional duty, thereby influencing how accountants approach disclosure, justice, and conflicts of interest. In Indonesia, as the country with the largest Muslim population and a growing Sharia finance sector, this ethical dimension is relevant to consider in understanding the quality of accountants' decisions.

Although interest in accounting service quality is increasing, a key explanatory mechanism remains underdeveloped. The Theory of Planned Behaviour (TPB) explains how attitudes, subjective norms, and perceived behavioural control shape intentions and subsequent action (Ajzen, 1991). However, it considers these antecedents as mostly pre-existing and provides limited insight into the organizational factors that lead to them. In the context of accounting, TPB describes how accountants' professional attitudes affect their decisions, but it does not explain how these attitudes develop. Research on accounting service quality has the opposite gap: it shows that the technical and relational attributes of accounting services shape organizational outcomes, while giving relatively little attention to the individual-level process by which those attributes reach a decision (Jo & Park, 2023). Each piece of literature ends at the boundary of the next, and the connection between service quality and decision-making quality is still unclear.

Islamic work ethics add a further dimension to this relationship. They function as an internalised normative commitment grounded in accountability to both stakeholders and Allah, a dimension the standard TPB specification does not capture (Caniago et al., 2023). Whether accounting service quality influences decision-making quality through professional behaviour, through Islamic ethics, or through both mechanisms at once remains an empirical question that has received limited attention within a single model. This study addresses that gap by specifying and testing a dual-pathway mediation model.

Three research questions follow. First, does accounting service quality directly influence the decision-making quality of Indonesian accountants? Second, do accountant behaviour and Islamic ethics mediate this relationship, and if so, which mechanism explains a larger share of the effect? Third, do these structural relationships differ between male and female accountants? To answer them, survey data from 153 accountants employed in Indonesian corporate organisations were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). Mediation effects were assessed through bootstrapped indirect effects, and gender differences were examined through permutation-based multi-group analysis following measurement invariance assessment.

The findings show that accounting service quality has no significant direct effect on decision-making quality. Its influence is instead transmitted indirectly through accountant behaviour and Islamic ethics, with the behavioural pathway accounting for a slightly larger share of the indirect effect. Two of the five structural relationships also differ significantly between male and female accountants.

The contribution of this study lies in modelling accountant behaviour and Islamic ethics as parallel mediating mechanisms within a single structural model. Previous research has generally treated the Theory of Planned Behaviour and Islamic work ethics as separate explanations of accountant conduct; estimating both simultaneously allows their relative contributions to be compared rather than assumed, and yields a pattern consistent with full mediation that neither literature predicts on its own. Theoretically, this extends TPB by identifying accounting service quality as an organisational antecedent of the behavioural determinants the theory treats as given, and positions Islamic work ethics as a complementary rather than competing pathway, a specification relevant to accounting research in Muslim-majority contexts. Practically, the finding that service quality reaches decision-making quality only through behavioural and ethical enactment indicates that firms investing in service systems, technology, and staff expertise will see returns in decision quality only where professional conduct and ethical commitment are cultivated alongside those investments, a point that bears directly on how accounting firms and professional associations in Indonesia design ethics training, competency development, and governance programmes

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) serves as the primary theoretical foundation of this study. It explains behaviour as the outcome of intention, which is shaped by attitude toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). The theory extends the Theory of Reasoned Action developed by Fishbein & Ajzen (1975), which treated attitudes and subjective norms alone as determinants of intention; Ajzen (1991) added perceived behavioural control to account for behaviours not entirely under voluntary control, improving the theory's predictive accuracy.

Attitude reflects an individual's evaluation of a behaviour as beneficial or harmful. Subjective norm captures perceived social pressure from significant others together with the motivation to comply. Perceived behavioural control concerns the perceived ease or difficulty of performing the behaviour and can influence action both through intention and directly (Ajzen, 1991). Successful performance therefore depends on both motivation and ability, which operate together (Azzari, Mainardes, & Costa, 2021).

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This study expands the framework to include moral obligation as an additional determinant, since accountants' decisions frequently involve tension between competing interests, professional norms, and moral responsibility (Sarikhani & Ebrahimi, 2022). Applied to behavioural accounting, TPB frames professional conduct as the product of cognitive and normative processes rather than technical competence alone, with attitudes, perceived pressure, and the surrounding ethical environment exerting substantial influence (Caniago et al., 2023). The framework complements the four-component ethical reasoning model, which treats ethical decisions as a sequence running from recognition through judgment to intention and moral intensity (Jones, 1991; Rest, 1986). Recent evidence confirms the framework's relevance to accounting decisions in Indonesia. Surveying 507 public sector managers, Fauzi & Lee (2026) found that attitude, perceived stakeholder pressure, and perceived control over the use of accrual accounting information shaped both intention and actual use of that information in decision-making, with perceived control exerting the strongest effect; organisational characteristics, particularly culture, facilitated the translation of intention into actual use. The present study applies this logic in the corporate sector and specifies accounting service quality as the organisational condition through which behavioural determinants are formed.

Quality of Accounting Services

The quality of accounting services is a multidimensional construct encompassing trust, efficiency, technological innovation, and accountants' knowledge (Azzari et al., 2024). These dimensions emerge directly from the accounting context. They are considered more appropriate than general service frameworks such as SERVQUAL for capturing the complexity of services, particularly as digital transformation shifts the professional role from transaction recording to analytical and consultative functions (Azzari, Mainardes, Beiruth, et al., 2021). Previous studies indicate that the quality of accounting systems and information is associated with improved managerial decision-making and financial performance (Anggraeni & Winarningsih, 2021), while clients' perceptions of service quality are influenced by professional qualifications and the quality of interactions, which in turn are linked to retention decisions (Mainardes & Sousa, 2022). Reliable, efficient, technology-supported, and knowledge-backed services are expected to strengthen the information that underpins professional judgment, leading to the following hypothesis.

H1: Accounting service quality is positively associated with decision-making quality.

Accountant Behaviour as a Mediator

Accountant behaviour refers to the patterns of judgment and action exhibited by accountants when preparing, presenting, and interpreting financial information, shaped by individual cognition, professional norms, and the organizational environment. In relation to decision quality, an accountant's behaviour is viewed as a channel linking service quality to decision outcomes. Cooperation and open communication facilitate the productive use of accounting information, while competence and experience are related to the quality of deliberation and decision-making (Phan & Huynh, 2025). Studies in the banking sector also indicate that information quality mediates the influence of system quality on decision quality (Al-Okaily et al., 2023). According to the expanded Theory of Planned Behaviour, high service quality can reinforce attitudes, norms, control, and moral obligations that shape behaviour, thereby leading to high-quality decisions (Sarikhani & Ebrahimi, 2022). Based on this reasoning, the following hypotheses are formulated.

H2a: Accounting service quality is positively associated with accountant behaviour.

H2b: Accountant behaviour is positively associated with decision-making quality.

H2c: Accountant behaviour mediates the relationship between accounting service quality and decision-making quality.

Islamic Ethics as a Mediator

Islamic ethics provides a Sharia-based normative framework governing the professional conduct of Muslims, grounded in principles such as tawhid, justice, maslahah, and accountability to stakeholders as well as to Allah (Soediro et al., 2026). Unlike secular ethical frameworks, Islamic ethics integrates moral obligations with religious accountability, thereby positioning ethical behaviour as both a form of worship and a professional duty. The holistic model of the Islamic accountant even combines personal, ethical, religious, and professional qualifications into a single unity (Dewi & Dewi, 2025). Empirical studies in the Indonesian context indicate that Islamic work ethics are associated with professional behaviour and work outcomes, including reduced work stress, decreased turnover intent, and increased satisfaction and performance (Caniago et al., 2023). Since high-quality service can strengthen ethical commitment, which in turn shapes decision-making, Islamic ethics is positioned as a mediator. Two recent studies sharpen the specification question. Koufie et al. (2025) integrated religiosity into an extended Theory of Planned Behaviour among 371 chartered accountants. They found that ethical accounting practices predicted financial reporting quality, with religiosity strengthening those relationships as a moderating condition. Badar et al. (2024), by contrast, modelled Islamic work ethics as a predictor transmitted through employee relations climate to organisational performance among 239 employees in Qatar, establishing that Islamic work ethics operate through identifiable intermediate mechanisms rather than affecting outcomes directly. The present study differs from both: where Koufie et al. (2025) treat religious commitment as a boundary condition and Badar et al. (2024) position Islamic work ethics as an antecedent, this study specifies Islamic ethics as a mediating channel through which an organisational condition reaches individual decision quality. Based on this, the following hypotheses are formulated.

H3a: Accounting service quality is positively associated with Islamic ethics.

H3b: Islamic ethics is positively associated with decision-making quality.

H3c: Islamic ethics mediates the relationship between accounting service quality and decision-making quality.

Quality Decision Making

Quality decision-making involves the exercise of professional judgment under conditions of uncertainty, competing interests, and ethical tensions, which depends on the interaction between technical knowledge, ethical reasoning, and accountability pressures (Rahimi et al., 2026). In this study, quality of decision-making is framed through a four-component ethical reasoning perspective that includes ethical recognition, judgment, intention, and moral intensity (Rest, 1986). Research on accounting decisions in the

Indonesian context has largely operated at the firm level, examining how financial conditions such as distress, free cash flow, and capital intensity shape reporting choices including accounting prudence (Warhaeti et al., 2024). The present study shifts the level of analysis to the individual accountant, where decision quality is a matter of professional judgment exercised under uncertainty rather than an attribute of reported figures. When religious and cultural values are prominent, decision-making is also influenced by an ethical framework rooted in beliefs (Caniago et al., 2023; Soediro et al., 2026). In this model, decision quality is an endogenous variable that is directly affected by the quality of accounting services and indirectly influenced by accountant behaviour and Islamic ethics. Furthermore, because individual differences such as gender are associated with variations in ethical reasoning and decision-making, the structural relationships in this model are expected to differ between male and female accountants.

H4: Structural path coefficients differ significantly between male and female accountants.

RESEARCH METHOD

Research Design

This study employs a quantitative cross-sectional survey design to examine the relationships among four interrelated constructs: accounting service quality, accountant behaviour, Islamic ethics, and decision-making quality among accountants in Indonesia. The design is explanatory in nature, meaning it estimates the direction and strength of associations among the constructs based on previously developed theoretical reasoning. Partial least squares structural equation modeling (PLS-SEM) is used as the primary analytical framework because it is suitable for social science research involving latent constructs measured via self-report instruments, models incorporating mediating relationships, and prediction-oriented estimations on a medium-sized sample (Hair et al., 2019).

Research Setting and Period

Data were collected from March to June 2026 through a self-administered online questionnaire created in Google Forms. Distribution channels involved personal outreach

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to accounting alum networks through WhatsApp groups, professional social media accounts related to the Indonesian Institute of Accountants (IAI), and direct email invitations. This multi-channel strategy allowed participation from various geographic regions but resulted in a self-selected sample, making it impossible to determine a response rate. To boost participation, respondents had the option to provide a mobile number to enter a small prize draw through a digital wallet; this information was kept separately from the main responses and was not analyzed.

Variables and Instruments

The instrument consists of 36 items measuring four target constructs: accounting service quality, accountant behaviour, Islamic ethics, and decision-making quality. Each item is rated using a five-point Likert scale, where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. The questionnaire is presented in Indonesian because all respondents are Indonesians who are familiar with the language, thereby minimizing misunderstandings and enhancing the validity of the responses. The instrument was refined through a pilot test and back-translation procedures to ensure conceptual equivalence.

Sampling Strategy and Data Collection

The target group includes accountants employed by companies in Indonesia. Because surveying all members was impractical, purposive sampling was employed, selecting participants based on their professional roles. Respondents reported their positions within five categories: supervisory boards, directors and heads of accounting, finance, tax, or investment functions, internal auditors, and accounting staff. Only individuals holding these roles in Indonesian corporate organizations were invited to participate. Data collection ended after 153 responses were received, with all responses included in the analysis. This sample size is adequate for PLS-SEM, as the method can yield reliable estimates and sufficient statistical power for small-to-medium sample sizes (Reinartz et al., 2009). Using the inverse-square-root method, the minimum sample size needed to detect the weakest path coefficient at 80% power is below 160 observations for a moderate path coefficient. (Kock & Hadaya, 2018). A carefully selected sample of 150 or more is considered more meaningful than a large sample selected without design considerations (Memon et al., 2020).

Measurement Instrument and Scale Development

All constructs were measured using multi-item reflective scales, adapted from prior literature and contextualized to the accounting profession in Indonesia. Responses were recorded on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was developed in Bahasa Indonesia to ensure clarity and cultural appropriateness, since all respondents were Indonesian accountants accustomed to the language, thereby minimizing comprehension errors. Before full deployment, the instrument was reviewed through a pilot test and a back-translation procedure to ensure conceptual equivalence and consistency with Islamic ethical principles relevant to professional accounting practice.

Table 1
Operational Definition of Variables

Construct	Operational Definition	Measurement Indicators	Sources
Accountant Service Quality (ASQ)	The extent to which accounting services meet user expectations across dimensions specific to the accounting profession.	Trust; efficiency; technological innovation in accounting service; accountant knowledge.	Azzari et al. (2024)
Accountant Behaviour	Patterns of accountant judgment and action are shaped by attitudes, norms, control, and moral obligation, drawing on the extended Theory of Planned Behaviour.	Attitudes; subjective norms; perceived behavioural control; moral obligation.	Sarikhani & Ebrahimi (2022), and Alleyne et al. (2014)
Islamic Ethics	Accountants' commitment to Islamic work ethic principles that guide professional conduct.	Work is a virtue; honesty, truthfulness, halal earnings, responsibility, discipline and punctuality, self-control, justice, cooperation, humanity, consultation (shura).	Aldulaimi (2020)
Quality of Decision-Making	The quality of an accountant's decisions is assessed through the four-	Ethical recognition; judgment; intention; moral intensity.	Rest (1986); adapted from

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Construct	Operational Definition	Measurement Indicators	Sources
	component ethical reasoning process.		Alleyne et al. (2014)

Source: Author's (2026)

Data Analysis Technique

Data analysis was conducted using SmartPLS 4, employing Partial Least Squares Structural Equation Modeling (PLS-SEM), following a two-stage evaluation of the measurement and structural models (Hair et al., 2021). The analysis followed a two-stage approach: Measurement model assessment, evaluating indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Structural model assessment, examining path coefficients, significance levels, and explained variance (R^2), and effect sizes. To examine contextual differences, a Multi-Group Analysis (MGA) was performed comparing male and female accountants. Prior to comparison, measurement invariance was assessed using the MICOM procedure, covering configural invariance, compositional invariance, and the equality of composite means and variances across groups (Henseler et al., 2016). After partial invariance was established, between-group differences were tested using a nonparametric, permutation-based PLS-MGA approach that does not assume a specific distribution (Cheah et al., 2020).

Common Method Variance. Because all constructs were measured through a single self-administered instrument, common method variance was addressed both procedurally and statistically. Procedurally, the questionnaire collected no names or email addresses, so responses were effectively anonymous; each section stated explicitly that no answer was correct or incorrect, reducing evaluation apprehension and socially desirable responding (Podsakoff et al., 2003). The four constructs were also placed in separate sections of the instrument, introducing a psychological separation between measures rather than presenting all items in a single undifferentiated block.

Statistically, common method bias was assessed using Kock (2015) full collinearity procedure, in which variance inflation factors above 3.3 indicate potential contamination by method variance; the results of this assessment are reported in the Collinearity

Assessment section.

RESULTS AND DISCUSSION

Result

The final sample consists of 153 respondents. The sample was predominantly female (97 respondents, 63.4%), with male respondents comprising the remainder (56, 36.6%). Most respondents were in the 20–30 age range (88, 57.5%), followed by those aged 31–40 (32, 20.9%), indicating a relatively young respondent base. In terms of education, the majority held a bachelor's degree (116, 75.8%). By position, staff in accounting, finance, tax, or investment functions dominated the sample (106, 69.3%), followed by section heads (21, 13.7%), internal auditors (18, 11.8%), supervisory board members (5, 3.3%), and directors (3, 2.0%). Geographically, most respondents were based in Java (138, 90.2%), with a smaller share from outside Java (15, 9.8%)

Table 2
Respondent Demographic Profile (N = 153)

Characteristics	Category	Frequency
Gender	Male	56
	Female	97
Age	≤ 20 Years	8
	21–30 Years	88
	31–40 Years	32
	41–50 Years	13
	≥ 51 Years	12
Education Level	High school	20
	Diploma	9
	Bachelor's Degree	116
	Postgraduate	8
Position	Supervisory board	5
	Director of accounting, finance, tax, or investment	3
	Section head of accounting, finance, tax, or investment	21
	Internal auditor	18
	Accounting, finance, tax, or investment staff	106
Geographic	Java	138

Characteristics	Category	Frequency
	Outside Java	15

Source: Author's (2026)

Measurement Model Assessment

All constructs demonstrate satisfactory reliability and validity (Table 3). Outer loadings exceed the recommended threshold of 0.708, ranging from 0.732 to 0.828 for accounting service quality, 0.743 to 0.845 for accountant behaviour, 0.813 to 0.885 for Islamic ethics, and 0.776 to 0.868 for quality decision making, confirming indicator reliability. Cronbach's alpha values range from 0.913 to 0.965, while composite reliability (rho_c) values exceed 0.929 across all constructs, indicating strong internal consistency. The average variance extracted (AVE) values range from 0.624 to 0.720, confirming adequate convergent validity. Discriminant validity was supported by the heterotrait-monotrait ratios, which were generally below 0.90; the accountant behaviour quality decision-making ratio (0.906) marginally exceeded this threshold and is interpreted with caution, given the conceptual proximity of the two constructs.

Table 3
Measurement Model Evaluation

Characteristics	Outer Loading	Cronbach's alpha	Composite Reliability (rho_c)	Average Variance extracted (AVE)
ASQ1 <- Accounting Service Quality	0.732	0.913	0.930	0.624
ASQ2 <- Accounting Service Quality	0.800			
ASQ3 <- Accounting Service Quality	0.821			
ASQ4 <- Accounting Service Quality	0.789			
ASQ5 <- Accounting Service Quality	0.828			
ASQ6 <- Accounting Service Quality	0.824			
ASQ7 <- Accounting Service Quality	0.742			
ASQ8 <- Accounting Service Quality	0.775			
AB1 <- Accountant Behaviour	0.832	0.920	0.935	0.641
AB2 <- Accountant Behaviour	0.776			
AB3 <- Accountant Behaviour	0.806			
AB4 <- Accountant Behaviour	0.810			
AB5 <- Accountant Behaviour	0.802			
AB6 <- Accountant Behaviour	0.789			
AB7 <- Accountant Behaviour	0.743			
AB8 <- Accountant Behaviour	0.845			
IE1 <- Islamic Ethics	0.843	0.965	0.969	0.720

Characteristics	Outer Loading	Cronbach's alpha	Composite Reliability (rho_c)	Average Variance extracted (AVE)
IE2 <- Islamic Ethics	0.813			
IE3 <- Islamic Ethics	0.885			
IE4 <- Islamic Ethics	0.853			
IE5 <- Islamic Ethics	0.830			
IE6 <- Islamic Ethics	0.850			
IE7 <- Islamic Ethics	0.860			
IE8 <- Islamic Ethics	0.864			
IE9 <- Islamic Ethics	0.863			
IE10 <- Islamic Ethics	0.851			
IE11 <- Islamic Ethics	0.844			
IE12 <- Islamic Ethics	0.826			
QADM1 <- Quality Decision Making	0.776	0.936	0.947	0.690
QADM2 <- Quality Decision Making	0.842			
QADM3 <- Quality Decision Making	0.795			
QADM4 <- Quality Decision Making	0.854			
QADM5 <- Quality Decision Making	0.842			
QADM6 <- Quality Decision Making	0.859			
QADM7 <- Quality Decision Making	0.806			
QADM8 <- Quality Decision Making	0.868			

Source: Author's (2026)

Collinearity Assessment

Collinearity was assessed using the inner-model variance inflation factors reported in Table 4. Four of the five values fall between 1.000 and 3.019, below the 3.3 threshold (Hair et al., 2021). The path from accountant behaviour to quality decision-making records a VIF of 4.193. This threshold of 3.3 serves a dual purpose here: it is the conventional collinearity criterion and, under the full collinearity procedure applied in the Method (Kock, 2015), the signal for potential common method variance. The single elevated value nonetheless remains below the conventional 5.0 cut-off (Hair et al., 2019) and is interpreted as reflecting the conceptual proximity of accountant behaviour and decision-making quality, consistent with the marginally elevated HTMT ratio of 0.906 reported for the same pair, rather than as evidence of pervasive method bias.

Table 4
Inner Model Collinearity (VIF)

	VIF
Accountant Behaviour -> Quality Decision Making	4.193

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	VIF
Accounting Service Quality -> Accountant Behaviour	1.000
Accounting Service Quality -> Islamic Ethics	1.000
Accounting Service Quality -> Quality Decision Making	2.451
Islamic Ethics -> Quality Decision Making	3.019

Source: Author's (2026)

Discriminant Validity

Discriminant validity was assessed using the heterotrait–monotrait ratio (HTMT). As presented in Table 5, the majority of HTMT values fall below the recommended threshold of 0.90 (Henseler et al., 2015), ranging from 0.694 to 0.865. However, one construct pair, Quality Decision Making and Accountant Behaviour, *yielded* an HTMT value of 0.906, which marginally exceeds the 0.90 threshold. Nevertheless, this value remains below the more conservative threshold of 0.95 suggested for conceptually similar constructs (Henseler et al., 2015), indicating that discriminant validity is largely maintained across the measurement model.

Table 5
HTMT Ratios

	Heterotrait-monotrait ratio (HTMT)
Accounting Service Quality <-> Accountant Behaviour	0.834
Islamic Ethics <-> Accountant Behaviour	0.865
Islamic Ethics <-> Accounting Service Quality	0.694
Quality Decision Making <-> Accountant Behaviour	0.906
Quality Decision Making <-> Accounting Service Quality	0.746
Quality Decision Making <-> Islamic Ethics	0.865

Source: Author's (2026)

Structural Model Results

The structural model was evaluated by examining path coefficients, total effects, and model fit indices.

Path Coefficient

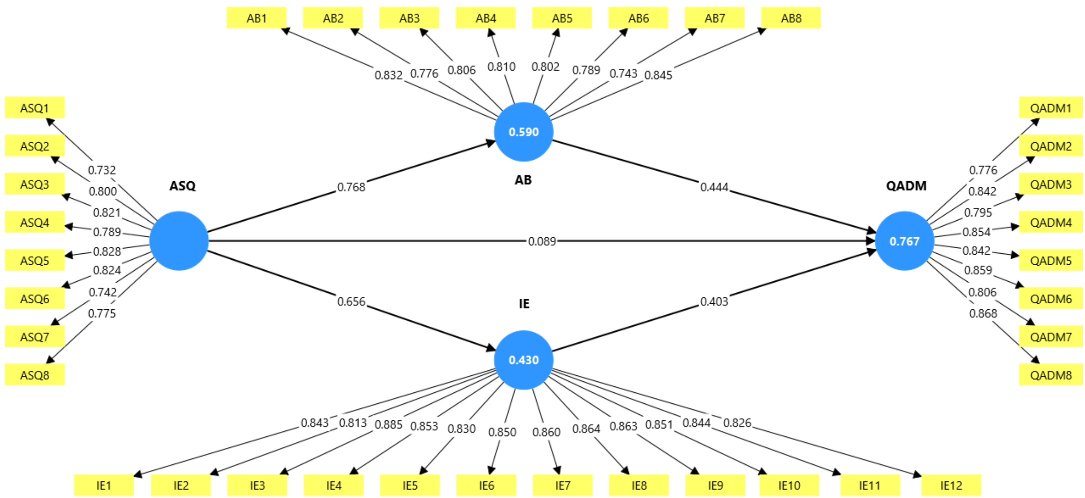

Figure 1. Structure Model of Quality Accounting on Decision Making
Source: Authors (2026)

The structural model was evaluated by examining path coefficients, indirect effects, and the model's explanatory power. Figure 1 presents the estimated structural relationships among the constructs. The results indicate that accounting service quality has a strong positive effect on accountant behaviour (β= 0.768) and on Islamic ethics (β = 0.656), suggesting that the perceived quality of accounting services is closely associated with both behavioural and ethical orientations among accountants. In turn, the accountant's behaviour (β= 0.444) and Islamic ethics (β= 0.403) each exert a positive effect on decision-making quality, indicating that these two constructs operate as parallel channels linking service quality to the quality of professional decisions.

By contrast, the direct effect of accounting service quality on decision-making quality is small (β = 0.089), which suggests that the influence of service quality on decision quality operates largely through accountant behaviour and Islamic ethics rather than directly. This pattern is consistent with a mediating mechanism, in which the contribution of service quality to decision quality is transmitted primarily through behavioural and ethical pathways.

The model demonstrates adequate explanatory power. Accounting service quality accounts for a substantial portion of the variance in accountant behaviour (R^2= 0.590) and a moderate portion of the variance in Islamic ethics (R^2 = 0.430). The endogenous construct, decision-making quality, records the highest explained variance (R^2= 0.767), indicating that the combined direct and indirect pathways account for a considerable share of the variation in the quality of accountants' decisions.

The measurement indicators also perform well. The outer loadings for accounting service quality range from 0.732 to 0.828; for accountant behaviour, from 0.743 to 0.845; for Islamic ethics, from 0.813 to 0.885; and for decision-making quality, from 0.776 to 0.868. All loadings meet or approach the recommended threshold of 0.708, supporting indicator reliability across the reflective constructs.

Table 6.
Structural Model Path Coefficients and Total Effects

Hypothesis	Path	*β*	SE	t	*p*	Decision
H1	Accounting Service Quality → Quality Decision Making	0.089	0.070	1.264	0.206	Not supported
H2a	Accounting Service Quality → Accountant Behaviour	0.768	0.060	12.850	<0.001	Supported
H2b	Accountant Behaviour → Quality Decision Making	0.444	0.105	4.219	<0.001	Supported
H2c	Accounting Service Quality → Accountant Behaviour → Quality Decision Making	0.341	0.086	3.948	<0.001	Supported (mediation)
H3a	Accounting Service Quality → Islamic Ethics	0.656	0.104	6.288	<0.001	Supported
H3b	Islamic Ethics → Quality Decision Making	0.403	0.094	4.277	<0.001	Supported
H3c	Accounting Service Quality → Islamic Ethics → Quality Decision Making	0.264	0.079	3.357	<0.001	Supported (mediation)
—	Total indirect effect (Accounting Service	0.605	0.083	7.261	<0.001	—

Hypothesis	Path	β	SE	t	p	Decision
	Quality → Quality Decision Making)					
—	Total effect (Accounting Service Quality → Quality Decision Making)	0.694	0.084	8.219	<0.001	—

Source: Author's (2026)
Note: H4 concerns differences in structural paths between male and female accountants and is tested through multi-group analysis; results are reported in Table 10.

The mediation analysis results are presented in Table 6. The findings indicate that accountant behaviour and Islamic ethics jointly mediate the relationship between accounting service quality and quality decision-making. Accounting service quality does not have a significant direct effect on quality decision-making (β = 0.089, p = 0.206), yet it exerts significant indirect effects through both mediators, a pattern consistent with full mediation. This pattern suggests that the quality of accounting services shapes decision quality not directly, but through the behavioural and ethical orientations that accountants bring to their professional judgment.

The indirect path through accountant behaviour is significant (β indirect = 0.341, p < 0.001), indicating that higher service quality strengthens attitudes, norms, perceived control, and moral obligation, which in turn translate into higher decision quality. This finding suggests that service quality is enacted through accountants' conduct rather than influencing decisions in isolation. Similarly, the indirect path through Islamic ethics is significant (β indirect = 0.264, p < 0.001), indicating that service quality reinforces ethical commitment grounded in principles such as honesty, trustworthiness, and accountability, thereby enhancing decision quality. The slightly larger coefficient for the behavioural pathway suggests that professional conduct carries somewhat more of the transmitted influence than ethical orientation does, although both channels operate meaningfully.

Taken together, the total indirect effect is significant (β = 0.605, p < 0.001), while the direct effect remains non-significant, indicating that the influence of accounting service quality on quality decision making operates through the two mediating channels rather than directly. This finding indicates that improvements in accounting service quality contribute to better professional decisions primarily through accountants'

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behavioural and ethical dispositions, rather than through service quality alone.

Table 7
Indirect Effects (Mediation Analysis)

Indirect Path	β	SE	t	p	Mediation Type
Accounting Service Quality → Accountant Behaviour → Quality Decision Making	0.341	0.086	3.948	<0.001	Consistent with full mediation
Accounting Service Quality → Islamic Ethics → Quality Decision Making	0.264	0.079	3.357	<0.001	Consistent with full mediation
Total indirect effect (Accounting Service Quality → Quality Decision Making)	0.605	0.083	7.261	<0.001	—

Source: Author's (2026)

Note. β = standardized indirect coefficient; SE = bootstrap standard error; bootstrapping with 5,000 subsamples. Both specific indirect paths are significant, whereas the direct effect of accounting service quality on quality decision-making is non-significant (β = 0.089, p = 0.206), a pattern consistent with full mediation.

Table 8
Coefficient of Determination

Endogenous Variable	R^2	Adjusted R^2
Accountant Behaviour	0.590	0.587
Islamic Ethics	0.430	0.426
Quality Decision Making	0.767	0.762

Source: Author's (2026)

The coefficient of determination indicates that the model explains a substantial proportion of the variance in the endogenous constructs. As shown in Table 8, the model explains 76.7% of the variance in quality decision-making (R^2 = 0.767), 59.0% of the variance in accountant behaviour (R^2= 0.590), and 43.0% of the variance in Islamic ethics (R^2 = 0.430). According to the guidelines of Hair et al. (2019), these values indicate moderate to substantial explanatory power, suggesting that the proposed model provides a meaningful explanation of decision-making quality among accountants in the examined context.

Model fit was assessed using the standardized root mean square residual (SRMR) and related indices (Table 9). The SRMR for the saturated model was 0.050, below the recommended threshold of 0.08, indicating a good approximate fit for the model's correlations. The estimated model recorded a higher SRMR (0.105), which reflects the constraints imposed by the specified path structure relative to the saturated model in which all construct correlations are freely estimated; the NFI values (0.819 saturated; 0.805 estimated) approach the conventional reference level. Because PLS-SEM is a variance-based, prediction-oriented technique rather than a covariance-based one, these fit indices are interpreted as supplementary evidence rather than as strict confirmatory fit criteria (Hair et al., 2021).

Table 9
Model Fit Summary

	Saturated model	Estimated model
SRMR	0.050	0.105
d_ULS	1.684	7.340
d_G	1.245	1.439
Chi-square	967.035	1039.709
NFI	0.819	0.805

Source: Author's (2026)

Multi-Group Analysis: Male vs Female

Table 10
MGA Results (Male Vs Female)

Path	β (Male)	β (Female)	Difference (Male − Female)	p value	Decision
Accounting Service Quality → Accountant Behaviour	0.594	0.818	−0.224	0.084	Not significant
Accountant Behaviour → Quality Decision Making	0.166	0.557	−0.390	0.074	Not significant
Accounting Service Quality → Islamic Ethics	0.307	0.783	−0.476	0.023	Significant
Islamic Ethics → Quality Decision Making	0.562	0.402	0.160	0.452	Not significant
Accounting Service Quality → Quality Decision Making	0.300	−0.047	0.347	0.036	Significant

Source: Author's (2026)

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A permutation-based multi-group analysis was conducted to examine whether the structural relationships differed between male and female accountants (Table 10). Before comparison, partial measurement invariance was established using the MICOM procedure, thereby permitting valid comparison of path coefficients across groups. The results indicate that two of the five paths differed significantly between groups, supporting H4 in part.

The path from accounting service quality to Islamic ethics was significantly stronger among female accountants (β = 0.783) than male accountants (β = 0.307; Δ = −0.476, p = 0.023). Similarly, the direct path from accounting service quality to quality decision-making differed significantly across groups (Δ = 0.347, p = 0.036); this path was positive among male accountants (β= 0.300) but slightly negative and negligible among female accountants (β = −0.047). The remaining three paths, namely accounting service quality to accountant behaviour, accountant behaviour to quality decision-making, and Islamic ethics to quality decision-making, did not differ significantly between groups ($p > 0.05$). These findings suggest that gender moderates specific relationships within the model, particularly the way service quality translates into ethical orientation and decision quality. In contrast, the core behavioural and ethical pathways operate similarly for both groups.

Discussion

This study examined how accounting service quality relates to quality decision-making among Indonesian accountants, and whether accountant behaviour and Islamic ethics mediate this relationship. The findings provide three central insights.

First, accounting service quality did not directly shape decision quality (H1 not supported), yet its total effect was strong and significant. The mediation results resolve this apparent contradiction: the influence of service quality operates almost entirely through accountant behaviour and Islamic ethics. The non-significant direct path is therefore not a weakness of the model but its core finding, indicating that service quality is a necessary input whose value is realized only when accountants translate it through their professional conduct and ethical commitment. This pattern departs from studies that report a direct link between accounting information or system quality and decision outcomes (Anggraeni & Winarningsih, 2021; Houhamdi & Athamena, 2019). The divergence is instructive rather than contradictory. Those studies typically model system-level or informational attributes reaching organisational outcomes, where the individual processing the information is not itself a modelled construct. Once accountant behaviour and Islamic ethics enter the model as explicit constructs, the direct path is absorbed, which suggests that what earlier work observed as a direct effect may have been an unmodelled indirect effect operating through individual dispositions. Non-significant direct paths accompanied by significant indirect effects are well established in this literature. Al-Okaily et al. (2023) report that information quality completely mediates the relationship between system quality and decision quality within the organization. Bui et al. (2023) provide a still closer parallel. In their study of 340 firms, the direct path from accountants' participation in strategic decision-making to firm performance turned from significant to non-significant once management accounting systems entered the model as a mediator, yielding full mediation. In both cases, as shown here, the immediate effect is captured once the transmission process is explicitly modeled, demonstrating that what appears to be a direct connection actually operates through an intervening process at the individual or system level.

Second, both mediating pathways were significant, a pattern consistent with full mediation. The behavioural pathway (β = 0.341) accounted for slightly more of the transmitted influence than the ethical pathway (β = 0.264), suggesting that the way accountants form intentions and exercise professional judgment is the more immediate channel. In contrast, ethical commitment, grounded in honesty, trustworthiness, and accountability, provides a complementary route. This dual-pathway pattern supports the theoretical decision to combine the Theory of Planned Behaviour with Islamic work ethics, two traditions that have largely developed separately in prior accounting research.

Because all constructs were measured concurrently, the mediation pattern reported here establishes statistical consistency with the hypothesised sequence rather than causal precedence. An alternative specification in which professional conduct shapes perceptions of service quality cannot be excluded on cross-sectional evidence, and longitudinal designs are required to establish directionality.

Third, the multi-group analysis showed that gender moderates parts of the model (H4 partially supported). The path from service quality to Islamic ethics was considerably stronger among female accountants ($\beta = 0.783$) than among male accountants ($\beta = 0.307$), indicating that women in this sample translated their experience of service quality into ethical commitment more readily than men did. This is consistent with a body of ethics research reporting that women tend to show higher ethical sensitivity and are more likely to frame professional situations in moral terms. In a systematic review of 210 studies, Mehnaz & Yang (2025) document that female accounting professionals more frequently issue conservative professional judgments, provide more detailed disclosures, and restrain earnings management, while also noting that these patterns vary by context rather than holding uniformly. In the Indonesian corporate setting, where women more frequently occupy operational accounting roles subject to direct procedural and compliance scrutiny, an organisational environment perceived as well-run may be read as a signal of institutional integrity, and thereby strengthen the ethical commitment through which decisions are made.

The second significant difference is more difficult to interpret and should be read with care. The residual direct path from service quality to decision quality was positive among male accountants ($\beta = 0.300$) but slightly negative among female accountants ($\beta = -0.047$). Because the female path is negligible in magnitude, the difference is driven chiefly by the male coefficient. Two readings are possible. The male subsample may retain a genuine unmediated component, meaning that men convert service quality into decisions with less behavioural and ethical mediation than women do. Alternatively, and more plausibly given the male group's smaller size ($n = 56$), the residual reflects reduced mediation in a subsample where the mediating paths are estimated less precisely. The present data cannot adjudicate between these readings, and a gender-balanced replication is required before either is accepted.

Read against the theory, the gender findings suggest that the ethical channel is not invariant across groups. The Theory of Planned Behaviour treats subjective norms and moral obligation as general determinants without specifying whose norms or which moral frame applies. The results indicate that the strength of the link between an organisational condition and internalised ethical commitment varies systematically across subgroups within the same professional and religious setting, a specification issue that the theory in its standard form does not address.

Taken together, these findings extend three strands of literature. First, they qualify the service quality literature, which has established that accounting service quality relates to organisational outcomes without specifying the individual-level process involved; the present results identify that process and show it to be entirely indirect. Second, they extend the Theory of Planned Behaviour by identifying an organisational antecedent of the behavioural determinants the theory treats as exogenous. Third, they advance the Islamic work ethics literature by positioning Islamic ethics as an estimated transmission channel operating in parallel with, rather than in place of, professional behavioural mechanisms. Prior work indicates that service quality affects decisions indirectly (Al-Okaily et al., 2023) and that Islamic work ethics shape professional outcomes among Indonesian accountants (Amilin, 2016; Caniago et al., 2023), and the present study extends that literature by modelling both mediators simultaneously. The comparison of the two channels, behavioural $\beta = 0.341$ against ethical $\beta = 0.264$, is possible only because both were estimated within one model, and it indicates that professional conduct and ethical commitment operate as complementary rather than substitutable routes from service quality to decision quality.

CONCLUSIONS AND SUGGESTIONS

Conclusions

This study examined whether accountant behaviour and Islamic ethics mediate the relationship between accounting service quality and decision-making quality among Indonesian accountants, and whether these relationships differ by gender. On the first question, accounting service quality had no direct effect on decision quality (H1 not supported); its influence ran entirely through the two mediators. Service quality predicted both accountant behaviour (H2a) and Islamic ethics (H3a), and each in turn predicted decision quality (H2b, H3b). Both indirect paths were significant (H2c, H3c), a pattern consistent with full mediation, and the behavioural path was somewhat stronger than the ethical one. On the second question, the multi-group analysis found that two of the five

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paths differed significantly between male and female accountants, so H4 was partially supported.

Taken together, the results show that service quality on its own does not improve decisions; its value appears only when accountants act on it through professional behaviour and ethical commitment. Accountant behaviour and Islamic ethics carry service quality through to decision quality, and the direct path disappears once they are taken into account. Combining the theory of planned behaviour with Islamic work ethics in a single model also explains more than either framework alone, and it identifies where the practical value of service quality is realised: in how accountants conduct themselves and in what they consider ethically required.

Limitations and Suggestions

Some limits of this study were beyond the researcher's control, and they shape how far the findings extend. The design is cross-sectional, so it shows association, not causal order; the sequence the model assumes cannot be pinned down from data collected at a single point in time. The sample of 153 accountants leans heavily female (97 females to 56 males), and that imbalance is why the gender comparison is thinner than the rest. Accountant behaviour and decision quality also approach discriminant validity (HTMT = 0.906), but are closer to each other than is comfortable. And with every respondent drawn from a single professional and cultural setting, mostly in Java, there is no guarantee that the results hold elsewhere, let alone in non-Islamic contexts.

Because all variables were obtained from the same respondents using a single instrument at one point in time, common method variance cannot be ruled out entirely. Procedural remedies and a full collinearity assessment were applied, and the results do not indicate pervasive contamination. However, the elevated collinearity between accountant behaviour and decision-making quality suggests that the relationship between these two constructs may be inflated to some degree. The sample is also weighted toward operational roles, with staff and section heads accounting for 83.0% of respondents and only eight holding directorial or supervisory board positions; decision-making quality, as measured here, therefore reflects professional judgment exercised within accounting tasks rather than strategic decision authority.

These same gaps mark out where future research should go. A larger, more gender-balanced sample would steady the multi-group findings, since the present comparison rests on a small group of men. A longitudinal design would let a later study test the causal order this one had to leave open, tracking whether service quality shapes behaviour and ethics over time rather than at a single point. Carrying the model into other organisational and cultural settings, including conventional financial institutions, would show how far it extends beyond an Islamic context. Adding interviews or other qualitative data to the survey would help explain what the numbers only gesture at: how accountants come to adopt service quality as an ethical and behavioural stance in the first place. And sharpening the boundary between accountant behaviour and decision quality, whether through revised indicators or a tighter measurement model, would put later results on firmer footing. future research should consider measuring predictor and criterion variables at different times or gathering decision-quality evaluations from supervisors or clients instead of accountants, in order to minimize the potential for common method variance.

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