

The Consistency Between Prescriptive and Deliberative Accountants' Moral Reasoning: Case In Yemen

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Abstract

Over the years, and based on Western studies, researchers concluded that the level of accountants' moral reasoning is low, i.e. pre-conventional moral reasoning, which mean professional accountants do not have a higher level of moral reasoning than average individuals do and other professionals. However, such level may probably not be true to Muslim's accountants because they are operating in an Islamic environment that can shape the way they behave. To identify the level of accountants' moral reasoning, this study used Defining Issues Test specifically for accounting (DIT-A) and from an Islamic perspective. It is important to measure how Yemeni professional accountants perceive prescriptively (ideally) and deliberatively (realities) on issues related to the moral code of conduct. This is because Islam emphasizes consistency between thought and action. Therefore, the purpose of this paper is to examine the link between prescriptive and deliberative accountants' moral reasoning. Data were collected from 138 professional accountants in four main cities of Yemen i.e. Sana'a, Hadhramout, Taiz, and Aden. Results showed that Yemeni professional accountants exhibit higher level of moral reasoning beyond the conventional level and there is a consistency between the prescriptive and deliberative moral reasoning. Besides, the limitations of the study are highlighted.

Key Words: Moral Reasoning, Muslim accountants, Prescriptive, Deliberative, Yemen.

Introduction

Moral reasoning is defined as the level to which a person differentiates the self from the others and defines his/her values in terms of self-chosen moral principles (Kohlberg, 1981). In accounting, moral reasoning deals with moral reasons to enable accountants make justification and deliberations according to the moral principles (Thorne, 2000). In other words, moral reasoning is the level of which accountants use principles and moral consideration procedure in solving a moral dilemma (Delaney, 2005). Because of relatedness of prescriptive moral reasoning (i.e. the ideal moral principles) and deliberative moral reasoning (i.e. how accountants act morally in practice), a study is warranted to check whether the professional accountants in Yemen do actually make moral decisions based on the moral code of conduct they subscribe.

Velasquez (2006) defines moral reasoning as the reasoning process by which human behaviors are judged to be in accordance with moral principles. In other words, moral reasoning is the capability of judgment through choices and making judgment about specific cases (Bancroft, 2003; Finger & Brand, 1999). Specifically in accounting, an accountant's moral reasoning is defined as the degree to which he/she distinguishes him/herself from other accountants and defines his/her values in terms of his/her own moral principles. In other words, it is the degree to which the accountant uses a moral thought process and moral standards to make a specific decision in solving a moral dilemma (Delaney, 2005). Accountants' moral reasoning consists of two types, i.e. prescriptive and deliberative moral reasoning. An accountant's prescriptive moral reasoning reveals the formulation of his/her ideal professional judgment. In contrast, an accountant's deliberative moral reasoning reveals the formulation of his/her intention to exercise professional judgment (Rest, Thoma, & Edwards, 1997; Thorne, 2000).

Because of the significance of the ideal ethics in guiding behaviors, an accountants' moral code of conduct could facilitate in developing and improving the economic situation of the country. But despite its importance, currently there is no guideline issued by the Yemeni authorities or professionals. Hence it is not certain whether the Yemeni professional accountants do practice good moral conduct or otherwise (Bamashmos, 2003). Because Yemen is a Muslim country governed by the Islamic Shari'ah laws, professional accountants here are presumed to act morally. However, to what extent this claim is valid and holds true is subject to a scientific investigation. And this is what the present study intends to achieve. In particular, this study attempts to measure the level of moral reasoning for Yemeni accountants in the ideal phase (i.e. prescriptive moral reasoning) and their level of moral reasoning in reality (i.e. deliberative moral reasoning).

Problem Statement

Accountants have an important role to play in the public sphere because their actions have an impact on others. Users of financial report, especially decision makers, expect that professional accountants are highly competent, reliable, and objective in their job (Burks, 2006).

A moral code of conduct somehow relates to the moral reasoning of accountants. Whilst a moral code of conduct represents accountants' moral principles (Velasquez, 2006), moral reasoning is the level of ability of thinking through alternatives and making judgments about particular cases according to moral standards and principles (Finger et al., 1999). In essence, while moral code of conduct deals with human conduct in relation to what is morally good and bad, right and wrong, moral reasoning is the analytical process by which human behaviors are judged to be in accordance with or in violation of moral principles (Velasquez, 2006). Despite the similarity of principles in accountants' moral code of conduct in various countries, it has been observed that consistency between prescriptive and deliberative moral reasoning in moral behavior is lacking among public accountants (Ho, 2007). In Islam where thoughts and actions should be consistent, to what extent such claim is valid and true in a Muslim country like Yemen warrants a scientific investigation (Mohammed, 2008).

Previous research has also indicated that generally the level of moral reasoning among accountants was low (Richmond, 2001). For example, based on the Rest's scale of Defining Issues Test (DIT), which measures the level of moral reasoning by using an index called "p", researchers such as Bancroft (2003), Burks (2006), and Richmond (2001) found that the "p" index for accountants was less than 40, however the average standard score is 50.6, which means that this score was lower than the score of an average adult. Comparatively speaking, professional accountants appear not to have a higher level of moral reasoning than average individuals do (Bancroft, 2003; Burks, 2006). However, such level may not probably reflect the Yemeni accountants because they are operating in an Islamic environment, which implies that as Muslims Yemeni professional accountants should have a higher level of moral reasoning than the non-Muslims (Pomeranz, 2004). Unfortunately, as of now, there is no empirical evidence to validate this assumption, and as such it is necessary that a study be conducted to gain understanding on the status of moral reasoning of

the Yemen accountants. Furthermore, given that the majority of studies have been conducted in Western countries, studies on moral reasoning in a different cultural context need to be carried out. This study modifies the Accounting-specific Defining Issues Test (DIT-A) developed by Western scholars, such as Thorne (2000), by taking into consideration the Islamic values to examine so that it can be applied to the Muslim accountants especially those who have to work in the Islamic environment (Pomeranz, 2004). In this context, it is expected that moral domains of professional accountants in Yemen may be different from those in the West.

Significance of the Study

Theoretically, this study has several contributions. Firstly, previous empirical research, conducted in countries where professional accountants have their own moral code of conduct such as in the United States (Ho, 2007), found that professional accountants did not have a higher level of moral reasoning than average individuals and other professionals (Bancroft, 2003). This study determines the level of moral reasoning of professional accountants where currently there is no moral code of conduct in Yemen. Furthermore, the study investigates the gap between the Yemeni accountants' prescriptive moral reasoning (i.e. the ideal phase of accountants ethics) and deliberative moral reasoning (i.e. the reality phase of how accountants practice ethics in reality) by adopting the DIT-A scale to suit the Yemeni Islamic environment. By doing so, this study would be able to provide empirical evidence on to what extent such adopted scale is relevant to the Islamic context like Yemen.

Another contribution of this study is the infusion of the Islamic values and principles into the study of moral reasoning of accountants. In this way, the research will improve further understanding of ethics because the concept of ethics in Islam is theoretically more comprehensive than that in the Western perspective as it covers all aspects of life. Pomeranz (2004) notes that as a step toward globalization, international organizations such as the International Federation of Accountants (IFAC) should consider incorporating Islamic values when establishing international moral code of conduct or standards for accountants. This is because Muslims countries like Yemen may not want to accept any rule or standard if it is against Islam.

Finally, in terms of sample, most accounting studies on moral reasoning have been conducted among accounting students (Burks, 2006; Karpiak & Baril, 2008; Mintchik & Farmer, 2009). However, this study was carried out amongst professional accountants because of their practical involvement in making day-to-day decisions.

Literature Review of Kohlberg Theory and Rest's Model of Moral Decision

The first moral theory was developed by Piaget after examining children. He suggested that moral development is a sequential process that takes place from birth and continues through old age until death. Subsequently, Kohlberg expanded Piaget's theory by studying adults instead of children. He proposed three levels of moral development i.e. pre-conventional, conventional, and post-conventional, which each level contains two steps. He further argued that the higher stage is more advanced than the first stage. Then, Rest (1979) contributed to the theory with his model and measurement. Rest suggested that a moral decision process consists of the following components: recognition of a moral dilemma, prescriptive reasoning, deliberative reasoning, and moral action. Every component can be measured based on Kohlberg's stages.

In general, Kohlberg theorized human thinking processes as developmental in character and they progressed through different levels of moral reasoning. Kohlberg's findings show that there are three levels of moral development: pre-conventional, conventional, and post-conventional or principled. Every level has two stages. The second stage within each level is more advanced from that of the first stage (Burks, 2006; Delaney, 2005; 2001; Thorne, 2000; Venezia, 2005).

The pre-conventional level reflects a moral reasoning centered on self (Lovell, 1995). An individual responds to ideas of what is right and wrong when expressed in terms of punishment and rewards (Bancroft, 2003; Lovell, 1995; Mintchik et al., 2009). As for the conventional level, it reflects a moral reasoning that focuses on expectations of family, group or nation. An individual responds to right or wrong ideas in terms of his understanding of the group standard (Green & Weber, 1997; Mintchik et al., 2009). Finally, the post-conventional level, or principled level, reflects a moral reasoning considered to be the complex judgment of universal justice. There is an obvious effort to define moral principles and standards which have validity and application separately from the influence of the group and people who have these principles and standards respectively (Green et al., 1997; Lovell, 1995; Mintchik et al., 2009).

Rest et al. (1997) argued that even Kohlberg's theory, outstanding as it can be in its present form, lacks strong practical evidence. They pointed out that the processes of moral development are more complex than the Kohlberg's stages. According to Rest (1979), as shown in Figure 1, there are four components in a moral decision: the recognition of a moral dilemma, prescriptive reasoning, deliberative reasoning, and moral action. Rest's four component model is generally considered to be the more accepted model on moral decision making than the Kohlberg's model (Ho, 2007; Jones, Massey, & Thorne, 2003).

Identification of a moral dilemma, the first component in moral decision, is concerned with the task of understanding a specific moral situation (Thorne, 2000). Ponemon (1993) theorizes that recognition of a moral dilemma is important especially if the moral situation is not clearly defined by regulations and laws. The second component i.e. prescriptive reasoning focuses on the consideration of action supposedly to be taken in a specific moral situation. Prescriptive reasoning is specifically about the way an action is deemed morally more justifiable (Mintchik et al., 2009). Rest (1979, 1999) described prescriptive reasoning as consisting of the consideration of what should ideally be done to resolve a particular moral dilemma. The next component of moral decision (deliberative reasoning component) focuses on consideration of what a human being in the reality would do in a specific moral situation (Thorne, 2000). The deliberative reasoning focuses on the formulation of an intention to act on a particular moral dilemma (Rest, 1979; 1999). It is the level of commitment with which one will perform moral actions and the level of commitment to which one will consider the importance of moral values on other values (Mintchik et al., 2009). Finally, the component of moral action refers to a person's response to a moral dilemma. It is the conclusion and the result of the person's moral reasoning process and it is related to his exercise of moral judgment (Jones et al., 2003). The moral action concentrates on the necessary traits to make a required moral action according to what the decision maker thinks is the right thing to do based on his/her intention i.e. the deliberative phase (Rest et al., 1997).

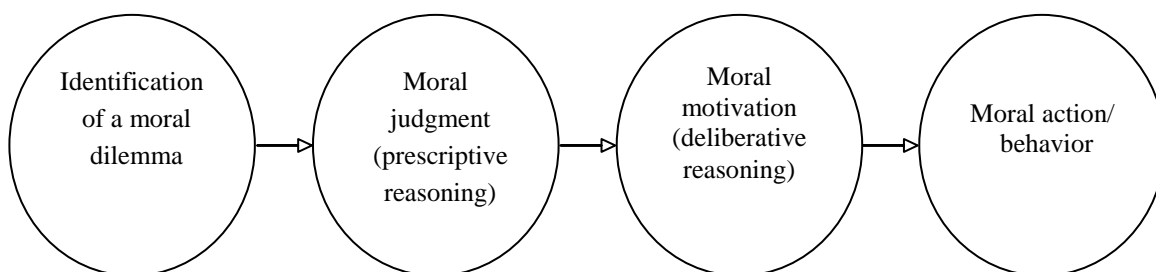


Figure 1 Rest's (1979) Model of Moral Decision Process

The second and third components of Rest model are about moral reasoning in the context of prescriptive and deliberative decision processes (Rest et al., 1997). Prescriptive moral reasoning is related to an accountant's formulation of his/her moral judgment of an ideal resolution to a moral dilemma, while deliberative moral reasoning is related to an accountant's intention to exercise moral judgment in reality (Thorne, 2000). From the Islamic perspective, all systems including the moral system must be consistent with the Islamic principles (Al-Qaradawi, 1985), including an accountant's moral code of conduct. Muslims must act and behave according to what he/she believes is right and avoid doing something that

he/she believes is wrong (Mohammed, 2005). Viewed in this context it should no difference between the Muslim's principles or values and his/her practice or work in reality (Al-Quran, 61:2/3).

Research Questions

Based on the previous discussion, this study addresses the following questions:

1. What is the level of prescriptive, deliberative, and ethical reasoning in general of Yemeni professional accountants?
2. Are there any differences in the prescriptive and deliberative ethical reasoning of Yemeni professional accountants?

Hypotheses Development

Previous studies such as Bancroft (2003), Burks (2006), and Richmond (2001) found that accountants scored lower in their moral reasoning than other average individuals and other professionals in Kohlberg's moral reasoning stages. However, it is suspected that the score may not necessarily reflect the true level of moral reasoning of Yemeni professional accountants because they are operating in an Islamic environment that can shape the way they behave (Pomeranz, 2004). Muslim scholars (e.g. Al-Banna, 1940; Al-Gazali, 2001; Al-Qaradawi, 1985; 1996) reported that the main worships in Islam i.e. prayer, zakat, fasting, and hajj (pilgrimage), are designed to improve and protect ethics. Prayer leads to stop indecency and evil. Zakat is taken from the rich to the poor in order to sanctify them, teach them to help others, and clean them from their sins. Fasting teaches Muslims how to be patient, and also to abstain from idle and obscene speech. The pilgrimage trains Muslims on patience, endurance, and altruism. On the top of all these worships, Islam teaches how to be sincere, honest, and truthful. Therefore, it is expected that the level of moral reasoning for Muslims accountants is equal to or above the conventional level of average individuals' in Kohlberg stages. Unfortunately, as of now, there is no empirical evidence to validate this assumption, and as such it is necessary that a study be conducted to gain understanding on the status of moral reasoning of the Yemeni accountants. Therefore, the first hypothesis is offered as follows:

H₁: The level of moral reasoning of Yemeni professional accountants is not equal to the conventional level in Kohlberg stages.

Moral reasoning contains two components: prescriptive and deliberative (Rest, 1979; Thorne, 2000). Prescriptive moral reasoning focuses on the consideration which actions are morally right as well as which action would be most justified (Ho, 2007; Thorne, 2000). The rules and principles of moral code of conduct for accountants, issued by accounting organizations, are the guide and basis for an accountant's prescriptive moral reasoning. Generally, the level of the accountants' prescriptive moral reasoning is lower than the average individual level (conventional level) in Kohlberg stages (Burks, 2006; Jones et al., 2003; Thorne, 2000; Venezia, 2005).

However, since there is no moral code of conduct for Yemeni professional accountants (Al-Ariqi, 2007; Mohammed, 2008), Islamic Shari'ah becomes the guide and basis for prescriptive moral reasoning. Since Islamic Shari'ah has a more comprehensive perspective to moral issues than moral codes of conduct issued by the AICPA or the IFAC, it is hypothesized that the level of prescriptive moral reasoning of Yemeni professional accountants is equal to or above the average of individuals' level that is conventional level, in Kohlberg stages. This is because Islamic teachings are the most important consideration for Muslims to articulate and prescribe when they may face any moral dilemma (Mohammed, 2005).

On the other hand, deliberative moral reasoning focuses on the consideration of what a human being in reality would do in a specific moral situation (Thorne, 2000). The basis for deliberative moral reasoning is

the moral intention or motivation about how accountants intend to act in reality. Generally, the level of accountants' moral reasoning, in term of deliberative, is also lower than the average individuals' level (conventional level) in Kohlberg stages (Burks, 2006; Jones et al., 2003; Thorne, 2000; Venezia, 2005).

However, as argued previously, it is suspected that the score may not necessarily reflect the true level of Yemeni accountants' moral reasoning, in term of deliberative, because they are operating in an Islamic environment that can shape the way they behave (Pomeranz, 2004). Besides, the main worships in Islam (e.g. prayer, zakat, fasting, and hajj) are also designed to improve and protect ethics. Therefore, it is expected that the level of deliberative moral reasoning of Yemeni professional accountants is equal to or above the level of average individuals' level (conventional level) in Kohlberg stages. Therefore, the following hypotheses are developed as follows:

H_{1.1}: The level of prescriptive moral reasoning of Yemeni professional accountants is not equal to the conventional level, in Kohlberg stages.

H_{1.2}: The level of deliberative moral reasoning of Yemeni professional accountants is not equal to the conventional level, in Kohlberg stages.

Previous studies such as Burks (2006), Venezia (2005), Rest et al. (1997), and Thorne (2000), found that the deliberative moral reasoning of accountants and other professionals was lower than their prescriptive moral reasoning, which means that accountants and other professionals did not completely follow the moral code of conduct prescribed. From the Islamic perspective, a Muslim must act and behave according to what he/she believes is right and avoid doing what he/she believes is wrong in order to get acceptance from Allah S.W.T. (Al-Gazali, 2001; Mohammed, 2005). As a result, there should be no difference between the accountants' prescriptive moral reasoning and their deliberative moral reasoning (Al-Quran 61:2/3). The third hypothesis is therefore formulated as follows:

H₂: There is a consistent assessment between the level of the prescriptive moral reasoning and the level of the deliberative moral reasoning among Yemeni professional accountants.

Instrumentation

Specifically in accounting, many accounting studies on ethics have used DIT scores as the basis for their studies. However, researchers (e.g. Fredrickson, 1986; Mintchik et al., 2009; Thorne, 2000; Welton et al., 1994) recommended that establishing new accounting-specific cases instrument can present better results. Furthermore, Fredrickson (1986) and Thorne (2000) suggested that cases based on practical and realistic scenarios may produce good understanding about accountants' actual moral reasoning because these scenarios are closely related to the accountants. Even though the Rest's instrument is useful in measuring moral reasoning, Thorne (2000) pointed out that the Rest's instrument (DIT) evaluates cognitive moral capacity rather than the actual moral reasoning whereby high cognitive moral capacity does not necessarily mean the actual moral reasoning in reality (Jones et al., 2003; Thorne, 2000). As a result, Thorne (2000) developed, by using the Rest's instrument as a prototype, DIT-A instrument based on realistic accounting scenarios to obtain better understanding of accountants' moral reasoning. Her instrument (DIT-A) has been adopted successfully by several studies (e.g. Ho, 2007; Mintchik et al., 2009; Thorne & Hartwick, 2001).

Since the present study was conducted in a Muslim country (i.e. Yemen) the researcher further developed, by using Thorne's DIT-A as a basis, a new instrument consistent with the Islamic perspective and closely reflects the Yemeni accountants' work practice. The Islamic instrument DIT-A contains cases focusing on three principles of moral code of conduct. For each principle, two cases were designed, giving a total of six cases, whereby three cases measured prescriptive moral reasoning and the remaining three cases measured deliberative moral reasoning.

Response Rate

This study used stratified random sampling to select Yemeni professional accountants in different cities (Sekaran, 2003; Zikmund, 2003). The questionnaires were distributed personally by the researcher to 228 professional accountants in four cities of Yemen i.e. Sana'a, Hadhramout, Taiz, and Aden, out of which 153 questionnaires were returned and 75 questionnaires unanswered. Out of 153 returned questionnaires, 15 were discarded because some respondents did not answer two or more sections of the survey, yielding a valid response rate of 60.5%. Questionnaires were also discarded because of the inconsistency of the answers, which means that the respondents answered the questions without even reading them. For example, some respondents answered "not important" to two or three items and then ranked these items as being the most important items.

The majority of participants was above 30 years old (92.8%) and had working experience of more than 10 years (79.7%). The majority of them worked with the private sector (63.8%), while the rest (36.2%) with the government sector. In terms of city dwellings, the majority were from Sana'a city (61.6%), while the rest were from Hadhramout (18.8%), Aden (10.2%), and Taiz (9.4%).

Reliability

Reliability analysis was run to make sure that the questionnaire used was reliable. Davison and Robbins (1978) reported that the reliability coefficient of the moral reasoning instrument based on six cases of Defining Issues Test (DIT) is generally 0.70 or above. But when three cases were used, the reliability coefficient of the moral reasoning is about 0.10 lower (Rest, 1979). In this study, three cases instead of six cases were used. Besides, according to a number of scholars (e.g. Mintchik et al., 2009; Rest et al, 1997; Rest, 1986, Thorne, 2000), the three moral principles were enough to identify the level of moral reasoning. This is because the study was conducted to measure both prescriptive and deliberative moral reasoning on three moral principles i.e. (1) acting responsibly, (2) maintaining objectivity and independence, and (3) complying with *A'del*, *Sabr*, and *Ihsan* principles. For each moral principle, two cases were presented, giving a total of six cases. If the study was conducted by taking into account more than three principles, the instrument would be lengthy and this could negatively affect the response rate.

The results of this study, as shown in Table 1, indicated that the overall reliability was satisfactory because the values were above the conventional level of acceptability that is 0.60, for both prescriptive and deliberative moral reasoning (three cases). In addition, the Cronbach's alpha value of the general moral reasoning of the six cases was also acceptable, at 0.81.

Table 1 Reliability Analysis Results (N=138)

Variable	No. items	Alpha value
Prescriptive moral reasoning	18	0.62
Deliberative moral reasoning	18	0.69
General moral reasoning	36	0.81

Results of Moral Reasoning

The levels of moral reasoning were measured by the Defining Issues Test (DIT). The DIT is used to characterize a respondent's moral development and can be compared across participants and populations (Rest, Thoma, Narvaez, & Bebeau, 1997). The DIT represents the relative importance of participants to principled moral reasons in a moral decision making (Rest et al., 1997). Table 2 shows the descriptive results of the levels of the moral reasoning of the sampled Yemeni professional accountants. With regards to the general moral reasoning, the findings showed that more than half of the sampled Yemeni professional accountants had a moral reasoning at the post-conventional level. Only 10.9% of the

participants had moral reasoning at the pre-conventional while 33.3% had a conventional level of moral reasoning. Consistently, with regards to prescriptive moral reasoning, only 13% of the participants had pre-conventional level of moral reasoning, while the majority (i.e. 59.4%) had post-conventional level of moral reasoning. Finally, the majority (i.e. 56.5%) had post-conventional level of deliberative moral reasoning, while 26.8% had a conventional level of moral reasoning.

Table 2 Descriptive Results of Levels of Moral Reasoning (N=138)

Level of moral reasoning	Pre-conventional		Conventional		Post-conventional	
	Frequency	Percentages (%)	Frequency	Percentages (%)	Frequency	Percentages (%)
General moral reasoning	15	10.9	46	33.3	77	55.8
Prescriptive moral reasoning	18	13.0	38	27.5	82	59.4
Deliberative moral reasoning	23	16.7	37	26.8	78	56.5

Next, the 'p' index of the present study was compared with the 'p' index of the original Rest model. Such comparison was to compare and to find the mean score of the 'p' index by using one-sample t-test (Rest, 1974). One-sample t-test is used when the researcher wants to compare the mean scores of two different groups of people or conditions (Pallant, 2003). As shown in Table 3, the mean value of 50.6 is the standard value, as argued by Rest (1974), was used to compare and find the mean values of levels of moral reasoning. Because the values in the Sig. (2-tailed) column were 0.000, that is less than 0.05, it can be concluded that there is a significant difference in the mean scores between the results of this study and the original scores founded by Rest (1974) (Pallant, 2003). Hence, the findings of this study showed that level of moral reasoning of Yemeni professional accountants was higher than the standard conventional level that is 50.60.

Table 3 Mean Values of Levels of Moral Reasoning based on One Sample T-Test

Levels of moral reasoning	Test value= 50.60			
	Mean value (p index)	T value	Df	Sig. (2-tailed)
General moral reasoning	64.45	6.98	137	0.000
Prescriptive moral reasoning	64.25	6.36	137	0.000
Deliberative moral reasoning	64.65	6.99	137	0.000

Regarding the level of the general moral reasoning, the mean value of 64.45 was above the conventional level of 50.6. Therefore, H_1 , which states that the mean value of moral reasoning of Yemeni professional accountants is not equal to the conventional level in Kohlberg's stages, was supported.

With regards to prescriptive moral reasoning, the result of one-sample t-test showed that the p index of the sampled Yemeni professional accountants was 64.25. This result supported H_{1-1} , which states that the mean value of prescriptive moral reasoning of Yemeni professional accountants is not equal to the conventional level, in Kohlberg's stages.

Table 3 reveals the result of one-sample t-test showed that the mean value of deliberative moral reasoning was 64.65 for the sampled Yemeni professional accountants. This result also supported H_{1-2} , which states that the mean value of deliberative moral reasoning of Yemeni professional accountants is not equal to the conventional level in Kohlberg's stages. Table 3 also shows the difference between prescriptive and deliberative moral reasoning, as reflected by the means of 64.25 and 64.65, which were the 'p' indices of

the sampled Yemeni professional accountants. Therefore, H₂, which states that there is a consistent assessment between the level of prescriptive moral reasoning and the level deliberative moral reasoning among Yemeni professional accountants, was supported.

Discussion

Previous research has indicated that generally the level of moral reasoning among accountants is low, that is at the pre-conventional level (Richmond, 2001). Other studies found that professional accountants do not have a higher level of moral reasoning than average individuals do (Bancroft, 2003; Burks, 2006). The results of this study showed that the level of moral reasoning (both prescriptive and deliberative) of Yemeni professional accountants was higher than the conventional level in Kohlberg's theory. To have a moral reasoning at the post-conventional level means that accountants' moral standard is not based on self-interest or the influence of family or groups but based on the universal standards. The results shown may be explained by the fact that the Yemeni professional accountants operate in an Islamic environment (Pomeranz, 2004). Besides, Islamic main worships such as prayer, zakat, fasting, and hajj (pilgrimage) are also designed to improve and protect ethics (Al-Banna, 1940; Al-Gazali, 2001; Al-Qaradawi, 1996). Therefore, the level of moral reasoning of Yemeni professional accountants was expected to be higher than the conventional level in Kohlberg's stages.

Islam recognizes differences among people. Different people have different interests and priorities in life. Therefore, even though the results of this study showed that the Yemeni professional accountants had a higher level of moral reasoning, it does not necessarily mean that all Muslim accountants have a higher level of moral reasoning. This is also supported by the findings of this study, as shown in table 2, that there are Yemeni accountants who present a level of pre-conventional, i.e. from 10.9 % to 16.7 of the participants.

Regarding the objective of this study that related to the differences (if any) between prescriptive and deliberative moral reasoning of Yemeni professional accountants, majority of studies found that deliberative moral reasoning was lower than prescriptive moral reasoning among accountants (Burks, 2006; Rest et al., 1997; Thorne, 2000; Venezia, 2005). However, the present study found that the level of prescriptive moral reasoning and the level of deliberative moral reasoning among the Yemeni professional accountants were consistent. This means that there is consistency and congruence between what they say and how they behave. The sampled accountants in this study responded consistently to the in both prescriptive and deliberative case. This supports the Islamic perspective that Muslims act according to what they believe is right and avoid doing what they believe is wrong (Al-Quran 61:2/3; Mohammed, 2005).

In general, the result is expected as Muslims are taught that thought and actions should be consistent (Al-Quran, 61:2/3). Islam explains in detail what the right action/behavior is (Al-Banna, 1940; al-Ghazali, 2001), and the Quran is replete with verses about the importance of acting in such a manner (Al-Qaradawi, 1996; Mohammed, 2005). Furthermore, Allah S.W.T. expounds that the behavior and ethics of the Prophet Mohammed as an exalted standard of character (Al-Quran, 68:4). When A'aish, the wife of the Prophet, was asked about his ethics, she said that his ethics was the Quran and he was a practicing Quran (Al-Qaradawi, 1996; Mohammed, 2005).

To facilitate the materialization of moral behavior amongst accountants, a moral code of conduct is developed and used. But as argued earlier, while the conventional moral code of conduct for accountants is a useful guide, it is insufficient from the Islamic perspective as it does not fully embody the spirit and principles of Islamic values. Hence, to be a good Muslim accountant, the Islamic code of ethics for accountants is offered. The main essence of the moral code of conduct in general is to help accountants translate his moral beliefs into moral actions; what he believes to be moral has to be manifest in his behavior. Otherwise, moral principles will be rendered meaningless without their applications in real life (Al-Quran, 2:44). So the Islamic code of conduct offers a guide to Muslim accountants when they engage

in deliberative and prescriptive moral reasoning in the course of being good Muslims. The importance of moral behaviors in the life of Muslims is so stressed that severe punishment (for instance hell) awaits those do not practice what they believe in (Al-Ghazali, 2001; Al-Qaradawi, 1996). Hence, Islam emphasizes both prescriptive (developing moral principles) and deliberative (performing the principles in reality) moral reasoning. Moreover, as this study had developed cases of moral reasoning based on the principles developed in the first phase (prescriptive phase), the results of moral reasoning (deliberative phase) showed that Yemeni professional accountants behaved according to these principles in reality.

The result of this study supports the Islamic concept of consistency in thought and actions. From the Western perspective, according to Festinger (1957), who developed theory of cognitive dissonance, inconsistency among beliefs and behaviors will lead to an uncomfortable pressure or stress. In this situation, therefore, individuals respond by either changing their values or principles to fit their actual behavior. However, in Islam, inconsistency between attitude and action results in the punishment of Allah S.W.T. (Al-Quran, 61:3; Mohammed, 2005). Even though Muslims may also feel uncomfortable when there is a conflict between beliefs and behaviors, the main motivation to fit between belief and actions is to get acceptance from Allah S.W.T.

Limitations

Even though this study has managed to measure the level of moral reasoning for Muslims accountants, there are certain methodological issues that need to be raised. Firstly, the results of this study may not be generalizable to other countries that have different cultural, economic, and political systems. Therefore, the results of this study may not able to reflect accountants in different Muslim countries as this study only targeted professional accountants in Yemen.

The study developed only three cases that represented three constructs from the Islamic moral code of conduct. The use of the three cases for both prescriptive and deliberative moral reasoning had achieved the objective of this study in identifying the levels of moral reasoning. However, more cases to represent all principles of the Islamic moral code of conduct should be considered in the future. However, researchers should be wary of using more than three cases to measure each prescriptive and deliberative moral reasoning as they will lengthen the measures used.

Future Research

As this study was conducted in Yemen only, future studies could be carried out in other Muslim countries to find out to what extent the findings can be generalized to other Muslim world. Future studies may also be conducted in non-Muslim countries to find out to what extent the Islamic results consistent with other religions. Furthermore, the use of other techniques of data collection such as interviews and observations may be used depending on the background of the participants and the context of the study.

This study has developed an Islamic moral reasoning instrument for Yemeni accountants without looking at the differences in cultures among the cities involved.. Yemen was initially two different countries; North and South, with two different economic, social, and political systems (Abdullah, 2011; Ghaleb, 2009) until it became one country with one government on 22 May 1990. Further research may attempt to compare between the two parts of Yemen to examine the degree of cultural differences in shaping moral considerations of professional accountants in Yemen.

Recommendations

The recommendations of this study are as follows:

1. Muslim researchers are encouraged to apply the Islamic perspective in their studies to further validate the assumption that Islam is a universal religion that governs all aspects of life.
2. The researcher recommends adding an ethics course into the curriculum of accounting programs in Yemeni universities.
3. International universities and institutions, which already have an ethics course in their curriculum, are encouraged to incorporate discussion on regarding moral issues from various religions perspectives.
4. Managers should emphasis on the concept of the consistency between the ideal principles and realities. The concept of consistency between thoughts and actions must be strongly taught in schools and universities by lecturers as well as employees.
5. To measure the level of moral reasoning, researchers are encouraged to develop cases that close to the participants' environment. For instance, if the participants are Muslims, then it is better use the Islamic DIT-A instrument than the conventional DIT-A instrument because the Islamic version' cases are part of their daily practice.

Conclusions

The levels of moral reasoning of Yemeni professional accountants are higher than the conventional level in Kohlberg's theory. The result indicates the importance of the Islamic environment in shaping positively accountants' behavior. This study found that there is consistency between the level of prescriptive moral reasoning and the level of deliberative moral reasoning. It supports the Islamic principle of consistency in thought and actions, moral standards and practice in reality, and prescriptive ethics and deliberative ethics (Al-Quran, 61:2/3).

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