





# “A practical perspective on ethical behavior of the educator accountant: A case study at a private university in Indonesia”

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# A PRACTICAL PERSPECTIVE ON ETHICAL BEHAVIOR OF THE EDUCATOR ACCOUNTANT: A CASE STUDY AT A PRIVATE UNIVERSITY IN INDONESIA

## Abstract

Ethical behavior is the attitude and actions of a person who adheres to commonly accepted social norms regarding good, proper, beneficial, and non-harmful activities. This study aims to examine the influence of emotional, intellectual, and spiritual intelligence on the ethical behavior of educator accountants at private universities in Indonesia, moderated by locus of control. This study's population comprised all educator accountants who taught at nine private universities in Indonesia. At the same time, the sample size in this study was 196 accountant educators. The samples were educator accountants who had worked for at least one year. Data collection techniques used questionnaires and interviews (WhatsApp, Instagram, and Facebook), while the data analysis used was Structural Equation Modeling (SEM) with data processing using PLS software. The findings revealed that accountant educators' ethical behavior is influenced by their emotional ( $p = 0.016$ ), intellectual ( $p = 0.030$ ), and spiritual intelligence ( $p = 0.039$ ). The locus of control can moderate the influence of emotional intelligence on ethical behavior. However, it cannot moderate the effect of intellectual and spiritual intelligence on educator accountants' ethical behavior.

## Keywords

behavioral accounting, educator accountants, SEM-PLS,  
private university, Indonesia

## INTRODUCTION

Ethics is the investigation of profound quality and, specifically, of simply deciding (or decisions) in an ethical setting. In standardizing morals, part of the reasoning examines the components or conditions one should consider when making moral decisions. In informative morals, part of formative brain research, one examines how upright choices are made. The application of ethics is closely related to the excellent and destructive nature of individuals in society.

Accounting ethics is one of today's most crucial yet often misunderstood issues. The field of business ethics addresses questions of whether clear strategic guidelines are sufficient. Regardless of its legality, an action committed in such circumstances is regarded as correct or wrong, moral or dishonest. Corporate ethics is problematic, and a generally appropriate solution to these challenges needs to be addressed.

Ethical behavior is a primary concern for society, business, and accounting. Ethical behavior is described as adhering to widely accepted societal norms regarding what is right and wrong. This ethical behavior can be used to examine the quality of individuals subject to exter-

nal circumstances that form ideals manifested using behavior. Ethical behavior is beneficial for personal interests and social interaction. Accounting is closely related to ethical issues and can affect an accountant's credibility. Accountants act as providers of information for businesspeople in making decisions. The decisions made have unquestionably an effect on others. Consequently, ethical considerations are crucial in the workplace.

Accountants in training are involved in accounting education by teaching, developing accounting curricula, and doing accounting research. Educator accountants must have a higher education, comprehend business, accounting, and information technology, and be able to enhance their expertise through study. An educational accountant's work must be done professionally while conforming to the moral and ethical standards established in higher education. An accountant educator can handle numerous demands from himself or third parties if he maintains a professional approach. Personal ethics can impact ethical behavior or academic judgments. Therefore, accountant educators must grasp the importance of ethical principles. Ethical behavior has recently garnered attention because accounting has become much more than a bookkeeping and reporting system.

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## 1. LITERATURE REVIEW AND HYPOTHESES

To delve into pertinent scholarly works and enhance the comprehension of the aspects that contribute to the enhancement of ethical conduct among educator accountants, this literature review aims to examine the determinants that influence ethical behavior and identify the factors that can contribute to this occurrence.

Attitudes and behaviors that adhere to professional ethics are called ethical attitudes and behaviors (Mulder et al., 2015). Patterns of ethical behavior in each individual develop over time and experience continuous change. The behavior will be influenced by personal experience, organization, organizational environment, and society (Velez & Neves, 2018). Higher education is essential in printing and preparing students to become professional, responsible candidates and have ethical values following applicable regulations. Whether an action is ethical is more due to the level of individual awareness of the actors in the activity (Begum et al., 2022). Ethical behavior is described as adhering to widely accepted social norms of what is right and wrong. This ethical behavior can impact an individual's quality, which is then influenced by external factors and becomes a lived principle in the form of behavior (Cicero, 2021). Ethical behavior is sometimes referred to as part of emotional intelligence, and cultivating this ethic is essential for personal achievement (Raghubir, 2018; Cabral & Carvalho, 2014; Mesmer-Magnus et al., 2010).

Intellectual intelligence implies an effort to experience learning in everyday life and the ability to solve problems experienced by the individual, social, academic, cultural, economic, and family (He et al., 2021; Darling-Hammond et al., 2020). An intelligent person can organize his conduct to perform more efficiently and precisely. This suggests that as one's intelligence increases, so does one's motivation to act and conduct ethically. It can be concluded that intellect favors attitudes and behavior (Andreana & Putri, 2020; Drigas & Papoutsis, 2018). The following are the seven dimensions of intellectual intelligence:

- a) numerical intelligence (the capacity to count fast);
- b) verbal comprehension (the ability to understand what is read and heard);
- c) speed of perception (the ability to perceive visual similarities and differences quickly and correctly);
- d) inductive reasoning is detecting and solving a logical sequence in an issue;
- e) deductive reasoning, which is the logical ability to examine the consequences of an argument;
- f) spatial imagery, which is the ability to envisage how an object would look if it were in a different location in a different place; and

g) memory, which is the ability to remember and recall past experiences (Robbins & Judge, 2017).

Supporting research related to intellectual intelligence that influences ethical behavior is research conducted by Andreana and Putri (2020) and Saragih et al. (2021), which shows that intellectual intelligence significantly influences ethical behavior.

Emotional intelligence entails understanding and respecting one's and others' feelings, responding correctly, and successfully using emotional energy in daily life and work (Chai et al., 2016). Emotional intelligence is a sort of intelligence that focuses on understanding, identifying, and feeling one's feelings as well as the feelings of others, as well as managing and leading them in one's personal and social life; intelligence is in understanding, recognizing, improving, managing, and leading one's own and others' motivation (Raghubir, 2018). Emotional intelligence is the capacity to understand one's and others' emotions, motivate oneself, and effectively control one's emotions and interpersonal relationships (Kitsios et al., 2022). Mayer et al. (1999) placed it in the basic definition of emotional intelligence by dividing it into five main areas: first, recognizing one's own emotions and self-awareness (recognizing feelings). Second, managing emotions, namely handling feelings so that feelings are expressed appropriately, is a skill that depends on self-awareness. Third, self-motivation, namely that managing emotions is a tool for achieving goals, and it is essential to pay attention, motivate and control, and be creative. Fourth, perceiving others' feelings, or empathy, is a skill that is also dependent on emotional self-awareness, which is a "basic social skill." Fifth, building relationships, namely the art of building relationships, most of which are skills in managing other people's emotions (Andreana & Putri, 2020; Saragih et al., 2021), explains that emotional intelligence influences ethical behavior.

Spiritual intelligence is the potential ability of all people to recognize and define meaning, values, morals, and love for a higher power and fellow human beings because they feel part of a larger whole in which people can live and live. More positively and thoroughly. Real insight, tranquillity, and happiness (Remus Constantin, 2013). The ability

to encounter and overcome challenges to meaning and value, particularly the ability to situate one's actions and existence within a broader and richer meaning, is called spiritual intelligence. The ability to distinguish whether people's behaviors or lives are more important than others (Zohar & Marshall, 2004). Spiritual intelligence is human intelligence that is used to converse with God. Everyone has a great capacity for spiritual intelligence not restricted by heredity, environment, or other material aspects (Cai et al., 2023). Zohar and Marshall (2004) name spiritual intelligence markers such as flexibility, self-awareness, the ability to face and use suffering, face and overcome difficult emotions, quality of life and ideals inspired by visions, and aversion to cause. Needless harm, a tendency to take a holistic view, a predisposition to wonder "why" or "what if" and seek basic answers, and the ability to work against convention. Supporting research related to spiritual intelligence that influences the ethical behavior of educators is research conducted by Andreana and Putri (2020) and Saragih et al. (2021) that spiritual intelligence influences ethical behavior.

An individual's locus of control is the idea that they have control over situations or occurrences that may impact them (Tyler et al., 2020). The locus of control relates to how much a person believes the reinforcement or outcome of their activity to be determined by their own judgment/personal traits (Toti et al., 2021). Locus of control is an individual's belief that they are self-determining, influencing expectations and behavior (Hernandez et al., 2022). Two orientations in the locus of control are internal orientation and external orientation. External locus of control is an individual's belief that external factors control their behavior, for example, due to luck and destiny (Santokhie & Lipps, 2020).

In contrast, the internal locus of control is an individual's belief that they can fully control their behavior (Heinstrom, 2010). Those with an external locus of control accept less responsibility for their actions. External locus of control: Individuals base their decision-making and behavior on external influences (Sharan & Romano, 2020). Previous research discovered that a person's internal locus of control influences their intentions for ethical behavior (Husser et al., 2019; Boshoff & Van Zyl, 2011).

Locus of control that affects the three bits of intelligence can increase the belief that an accountant can manage and direct his life and responsibility for his work, which will put him in a problem. The accountant will try to identify the steps for solving, find the best alternative, and overcome their problems without ignoring the applicable code of ethics (Suryaningsih & Wahyudin, 2019). The findings of a study conducted by Suryaningsih and Wahyudin (2019) show that locus of control can moderate emotional, intellectual, and spiritual intelligence.

This study examines the moderating effect of locus of control on the influence of emotional, intellectual, and spiritual intelligence on the ethical behavior of educator accountants at private universities in Indonesia. Figure 1 depicts the structural study model and the subsequent hypotheses:

- H1: *Emotional intelligence affects ethical behavior.*
- H2: *Intellectual intelligence affects ethical behavior.*
- H3: *Spiritual intelligence affects ethical behavior.*
- H4: *Emotional intelligence affects ethical behavior moderated by locus of control.*
- H5: *Intellectual intelligence affects ethical behavior moderated by locus of control.*

H6: *Spiritual intelligence affects ethical behavior moderated by locus of control.*

## 2. METHODOLOGY

This research uses a quantitative approach, emphasizing its analysis of numerical data (numbers) processed by statistical methods. This study focuses on behavioral accounting, precisely the ethical behavior of teaching accountants in Indonesia. This study employs three independent variables such as intellectual intelligence, emotional intelligence, and spiritual intelligence. The accountants' ethical behavior is the dependent variable, while the locus of control is the moderating variable.

In this study, the educator accountants used came from the Department of Accounting at the Faculty of Economics and Business at private universities in North Sumatra, Indonesia, such as Dharmawangsa University, Potensi Utama University, University of Medan Area, University of Pembangunan Panca Budi, Universitas Muhammadiyah Sumatera Utara (Muhammadiyah University of North Sumatra), Labuhanbatu University, Islamic University of North Sumatra, Prima Indonesia University, and Simalungun University. This study's sample size was changed based on the analytical methodology used, structural equation modeling (SEM). SEM estimation of the maximum likelihood estimation (MLE) model requires 200-400 samples (Hair et al., 2014). The samples were educator accountants

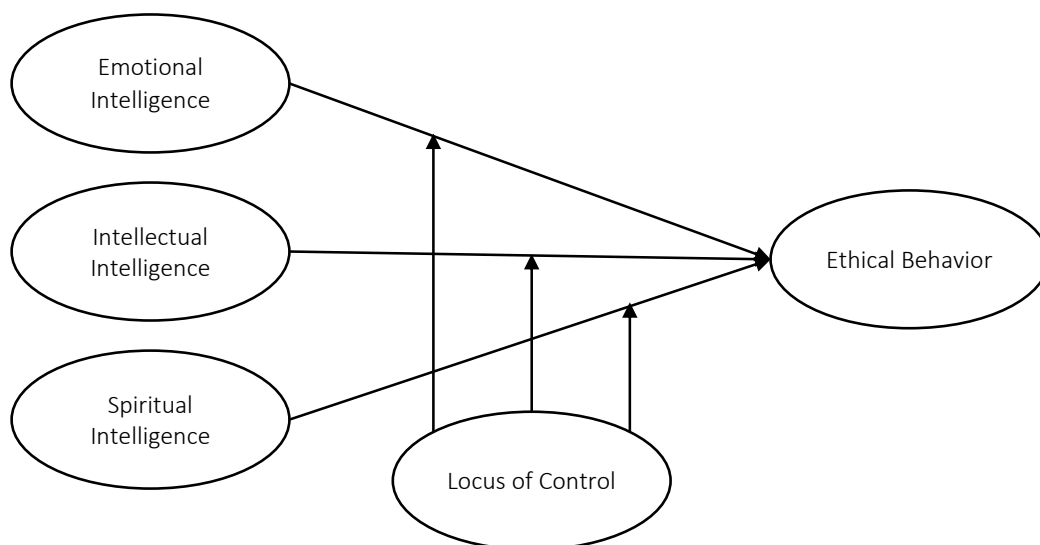


Figure 1. Conceptual framework

who had worked for at least one year to represent the characteristics of the educator accountant population, and there were 196 educator accountants. In this study, an online questionnaire was sent by e-mail and social networking sites (WhatsApp, Instagram, and Facebook). This study aims to analyze the influence of two or more events so that they can be included in the survey method. The quantitative data for this study was gathered by scoring the questionnaire variables on a Likert scale. Structural Equation Modeling is used for data analysis, and data processing is done using PLS software.

### 3. RESULT

The reliability statistics used to assess the composite or construct are Cronbach's alpha and DG rho (PCA). *Cronbach's alpha* is a statistical measure that estimates a construct's lower bound reliability value. In contrast, composite reliability is a measure that estimates a construct's actual reliability value. Composite reliability levels are considered more meaningful when they exceed 0.60, whereas Cronbach's alpha values are deemed satisfactory when they surpass 0.60. Based on this measurement, if the obtained value exceeds 0.60, it can be concluded that the construct exhibits a high level of reliability (Taber, 2018).

**Table 1.** Cronbach's alpha and composite reliability

Variable	Cronbach's Alpa	Composite Reliability
Spiritual_Intelligence	0.962	0.929
Intellectual_Intelligence	0.935	0.945
Emotional_Intelligence	0.917	0.966
Ethical_Behavior	0.937	0.920
Locus of Control	0.908	0.946

According to Table 1, the composite reliability value for Intellectual Intelligence equals 0.945, Emotional intelligence is 0.966, and Spiritual Intelligence is 0.929. Meanwhile, for Locus of Control and Ethical Behavior, it is 0.920 and 0.946. Furthermore, Cronbach's alpha for Intellectual Intelligence was 0.935; Emotional intelligence was 0.917; Spiritual Intelligence as big as 0.929; Locus of Control as big as 0.908; and Ethical Behavior as big as 0.937. The findings suggested that all variables have satisfied the criteria for the Cronbach alpha composite

reliability value, thereby indicating a high level of reliability for each variable.

The Average Variance Extracted (AVE) method enables the evaluation of discriminant validity about individual concepts or latent variables. The model exhibits improved discrimination when the Average Variance Extracted (AVE) square root for each construct surpasses the correlation between the two constructs in the model (Hair et al., 2021).

**Table 2.** Average variance extracted

Variable	Average Variance Extracted (AVE)
Spiritual_Intelligence	0.466
Intellectual_Intelligence	0.630
Emotional_Intelligence	0.675
Ethical_Behavior	0.393
Locus of Control	0.637

According to Table 2, the AVE value for spiritual intelligence is 0.466. Intellectual intelligence is 0.630; Emotional intelligence is 0.675. Meanwhile, for Locus of Control and Ethical Behavior, it is 0.393 and 0.637. The presence of a latent variable that can account for the average variance value of the indicators suggests that the idea exhibits convergent validity since all four variables possess an average variance extracted (AVE) exceeding 0.30.

Then, a test of discriminant validity is conducted to evaluate whether the indicators of one construct are highly associated with those of other constructs. The discriminant validity assessment for the reflective indicator measurement model examines how much the measurements cross-load with the underlying idea. Consider a scenario where the correlation between the construct and the measurement item is more significant than the correlation between the other construct and its measure (Cheung et al., 2023). This scenario suggested that the latent construct demonstrates a more vital predictive ability for the measure within the given block than the measure in the other block. Table A1 in the Appendix displays each variable's discriminant validity values or loading factors, indicating that each variable exhibits a stronger association with its corresponding variable than others. Equal treatment is applied to the indicators of each variable. This implies that the pointer effectively references the appropriate variables.

In R-square, the amount of changes in values that can be described by the variables that affect them (exogenous) is presented. It helps guess whether the model is good or bad. R-square values of 0.75 for the endogenous hidden variable mean that the model is substantial (good), 0.50 for moderate (medium), and 0.25 for weak (bad) (Chin, 1998). The R-Square value, seen in Table 3, is calculated based on data processing performed with the SmartPLS 4.0 software.

**Table 3.** R-square

Variable	R Square	R Square Adjusted
Ethical_Behavior	0.375	0.424

Based on the findings presented in Table 3, it is evident that emotional, intellectual and spiritual intelligence significantly impact ethical behavior. The calculated r-square value of 0.375 indicates that approximately 37.50% of the variations in ethical behavior can be attributed to variations in the intelligence above. This suggested that the model is moderately effective in explaining ethical behavior, while the remaining 62.50% can be influenced by other variables not included in the study.

The significance of the prediction model in evaluating the structural model can be assessed by examining the relationship between the independent variables and the dependent variable, as indicated by the path coefficient in the direct effect table of the SmartPLS output (Table 4).

Table 4 shows that emotional, intellectual, and spiritual intelligence influence Ethical Behavior ( $p < 0.05$ ). Locus of Control moderates emotional intelligence on ethical behavior ( $p < 0.05$ ). Furthermore, locus of control does not moderate the influence of intellectual intelligence and spiritual intelligence on ethical behavior ( $p > 0.05$ ).

**Table 4.** Direct effect and moderation effect

Hypothesis	Path Between the Variables	T Statistics	P Value	Decision
<b>Direct Effect</b>				
H1	Emotional_Intelligence → Ethical_Behavior	2,412	0.016	Supported
H2	Intellectual_Intelligence → Ethical_Behavior	2.172	0.030	Supported
H3	Spiritual_Intelligence → Ethical_Behavior	2.07	0.039	Supported
<b>Moderation Effect</b>				
H4	Moderating_LOC_Emotional → Ethical_Behavior	2022	0.044	Supported
H5	Moderating_LOC_Intellectual → Ethical_Behavior	1.42	0.156	Rejected
H6	Moderating LOC_Spiritual → Ethical_Behavior	1,141	0.254	Rejected

## 4. DISCUSSION

Data processing results show that emotional intelligence significantly impacts ethical behavior. This study’s findings support the Theory of Planned Behavior (TPB), which is based on the premise that individuals act deliberately and consider all relevant information. According to Ajzen (1991), one of the variables in the Theory of Planned Behavior (TPB) is nature, which comes from within a person and comprises personal, social, and informational factors. Personal characteristics that influence a person’s capacity to recognize their feelings and manage emotions properly to socialize with their work environment contribute to emotional intelligence. Emotional intelligence entails understanding and respecting one’s and others’ feelings, responding correctly, and successfully using emotional energy in daily life and work. Educator accountants with high emotional intelligence are more capable of assessing attitudes and behaviors to improve ethical behavior. The findings of this study support the findings of previous research (Andreana & Putri, 2020; Jeffries & Lu, 2018; Saragih et al., 2022; Cabral & Carvalho, 2014), which concluded that emotional intelligence has a positive impact on ethical behavior.

Furthermore, Intellectual Intelligence on Ethical Behavior is recognized as it significantly influences Ethical Behavior. This study’s findings corroborate the Theory of Planned Behavior (TPB), founded on the assumption that individuals behave intentionally and consider all available information. TPB has variables, one of which is the backdrop factor, an internal trait combining personal, social, and informational aspects. The greater the intellectual intelligence of educator accountants, the higher their ethical conduct. Accountant educators who have high intellectual intelligence

will be able to align attitudes with their behavior. Intellectual intelligence is a person's ability to solve problems by considering the knowledge and experience they have previously obtained. The broader the knowledge one gets, the better one's thinking will be in considering the ethical actions one will take. So, accountants and educators with good intellectual intelligence will logically understand the consequences of their actions. Intellectual intelligence encourages accountants to act rationally by complying with existing rules. If the teaching accountant takes an unethical action, he will undoubtedly get unwanted sanctions, so the teaching accountant avoids this. This study's findings support previous studies by Andreana and Putri (2020) and Dewi and Suryanawa (2020) that explain that intellectual intelligence significantly affects ethical behavior.

The research results show that Spiritual Intelligence significantly influences Ethical Behavior. The findings of this study confirm the Theory of Planned Behavior (TPB), which claims that one of the causes underlying it is a personality feature that involves personal, social, and informational components. Spiritual intelligence is derived from one's factors; if a person possesses high spiritual intelligence, he can make meaning in life. A person with spiritual intelligence will be able to read others' values, morals, and acts, will be able to make himself positive, calm, and intelligent towards others, and will be able to live their life constructively. A person with good spiritual intelligence will have a sense of morality and will be able to adjust to regulations that follow his conscience, allowing him to improve his ethical behavior. Drakulevski and Taneva-Veshoska (2014), Kumar and Aradya (2017), Lolang et al. (2023), and Andreana and Putri (2020) concluded that spiritual intelligence positively influences ethical behavior.

Furthermore, the findings of this study indicate that locus of control moderates the influence of emotional intelligence on the ethical behavior of educator accountants. This suggests that locus of control with internal tendencies moderates the influence of emotional intelligence on educator accountants' ethical behavior. The more the influence of someone with fixed emotional intelligence's locus of control, the more significant the impact on educator accountants' ethical behav-

ior. This finding can be understood that the ethical behavior variable of educator accountants can be predicted by the level of emotional intelligence variable moderated by the locus of the control variable. In other words, emotional intelligence moderated by locus of control can improve the ethical behavior of accountant educators. In addition, these findings are also inconsistent with Mahadewi et al. (2015), who concluded that locus of control could moderate emotional intelligence in educator accountants' ethical behavior.

The research findings show that locus of control does not moderate the effect of intellectual intelligence on the ethical behavior of educator accountants. This study discovered intriguing data on the presence of the locus of control variables among the influence of intellectual intelligence on the ethical behavior of educator accountants. In this study, the statements submitted to the respondents were in the form of statements about the locus of control with internal tendencies, namely, where the respondents perceive that every event is a consequence of their actions. This finding implies that the presence of locus of control with internal tendencies as a moderating variable does not strengthen the effect of intellectual intelligence on the ethical behavior of educator accountants. The moderating variable determines how the independent factors influence the dependent variable. Including a moderating variable can either enhance or diminish the impact of the independent factors on the dependent variable. When the moderating variable exhibits a significant magnitude, the statistical significance of the relationship between the independent and dependent variables will be enhanced (Memon et al., 2019).

The empirical evidence indicates that locus of control does not mediate the relationship between spiritual intelligence and ethical behavior among educator accountants. This finding indicates that the presence of an internal locus of control does not have a moderating effect on the relationship between spiritual intelligence and ethical behavior among educator accountants. The greater the influence of a person with stable spiritual intelligence, the less it affects the ethical behavior of educator accountants. This finding can be understood that the ethical behavior variable of educator accountants cannot be predicted by the level of



spiritual intelligence variable moderated by the locus of the control variable. In other words, spiritual intelligence moderated by locus of control cannot increase the ethical behavior of accountant educators. Mahadewi et al. (2015) indicated that locus of control could not moderate spiritual intelligence on educator accountants' ethical behavior.

The results of the study prove that emotional intelligence, intellectual intelligence and spiritual intelligence have a significant influence on the ethical behavior of educational accountants, as well as the locus of control can strengthen the relationship be-

tween emotional intelligence, intellectual intelligence and spiritual intelligence on ethical behavior. Therefore, it is best for private university leaders in recruiting educator accountants to pay attention to the selection and recruitment process and to use EQ and IQ tests to obtain teaching accountants who have the right skills, can manage their emotions well and provide the widest possible opportunities to educator accountants to be able to work creatively and increase knowledge as much as possible by giving tolerance to educator accountants so can work freely according to the wishes of educator accountants but still providing reasonable limits.

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## CONCLUSION

This study examined the moderating effect of locus of control on the influence of emotional, intellectual, and spiritual intelligence on the ethical behavior of educator accountants at private universities in Indonesia. The research results showed that emotional intelligence significantly affects the ethical behavior of educational accountants ( $p < 0.5$ ). Intellectual intelligence significantly influences the ethical behavior of educator accountants ( $p < 0.5$ ), and spiritual intelligence significantly influences the ethical behavior of educator accountants ( $p < 0.5$ ). Locus of control moderates the influence of emotional intelligence on the ethical behavior of educator accountants ( $p < 0.5$ ). Furthermore, locus of control does not moderate intellectual and spiritual intelligence's influence on the ethical behavior of educator accountants at private universities in Indonesia ( $p > 0.5$ ). Future research should be able to expand the research population to state universities to collect research results that are more typical of educator accountants in all universities in one region. Future research can also expand this study by including other dimensions such as human qualities, organizational and environmental components, and other factors that can provide empirical evidence as factors influencing individual ethical attitudes. It is also recommended that additional independent variables be included among the interacting factors or intervening variables.

This study has limitations in concluding that it is based on the perceptions of private higher education accounting consultants in Indonesia. Future research will be expected to expand the research population not limited to educator accountants at private tertiary institutions in Indonesia. Moreover, this study employed a self-assessment questionnaire where participants assessed their abilities. As a result, the respondents' biases may have positively influenced their obtained results.

## AUTHOR CONTRIBUTIONS

Conceptualization: Fitriani Saragih.

Data curation: Novien Rialdy.

Formal analysis: Edisah Putra Nainggolan.

Investigation: Fitriani Saragih, Novien Rialdy, Edisah Putra Nainggolan.

Methodology: Edisah Putra Nainggolan.

Project administration: Edisah Putra Nainggolan.

Supervision: Fitriani Saragih.

Validation: Novien Rialdy.

Visualization: Fitriani Saragih, Novien Rialdy.

Writing – original draft: Fitriani Saragih, Novien Rialdy, Edisah Putra Nainggolan.

Writing – review & editing: Fitriani Saragih, Novien Rialdy, Edisah Putra Nainggolan.

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## APPENDIX A

Table A1. Cross-loading

Indicator	Spiritual Intelligence	Intellectual Intelligence	Emotional Intelligence	Ethical Behavior	Locus of Control
EMO1	0.430	0.303	0.675	0.406	0.326
EMO10	0.582	0.375	0.895	0.481	0.408
EMO11	0.605	0.372	0.891	0.442	0.451
EMO12	0.608	0.432	0.890	0.466	0.470
EMO13	0.416	0.340	0.662	0.352	0.410
EMO14	0.543	0.352	0.704	0.424	0.451
EMO2	0.586	0.365	0.858	0.438	0.462
EMO3	0.633	0.430	0.884	0.451	0.525
EMO4	0.551	0.361	0.848	0.409	0.420
EMO5	0.551	0.369	0.856	0.439	0.451
EMO6	0.582	0.354	0.868	0.430	0.420
EMO7	0.583	0.377	0.868	0.447	0.467
EMO8	0.497	0.404	0.764	0.382	0.412
EMO9	0.473	0.309	0.783	0.438	0.334
ETI1	0.430	0.335	0.360	0.691	0.360
ETI10	0.223	0.254	0.260	0.592	0.213
ETI11	0.336	0.270	0.277	0.554	0.201
ETI12	0.372	0.343	0.323	0.660	0.279
ETI13	0.339	0.235	0.203	0.574	0.288
ETI14	0.323	0.244	0.264	0.663	0.281
ETI15	0.386	0.329	0.332	0.659	0.277
ETI16	0.309	0.247	0.321	0.576	0.195
ETI17	0.260	0.246	0.294	0.568	0.286
ETI18	0.294	0.238	0.171	0.518	0.084
ETI2	0.352	0.332	0.318	0.635	0.310
ETI3	0.351	0.372	0.352	0.626	0.351
ETI4	0.411	0.467	0.468	0.722	0.274
ETI5	0.401	0.358	0.378	0.683	0.366
ETI6	0.311	0.362	0.321	0.602	0.306
ETI7	0.400	0.253	0.428	0.632	0.311
ETI8	0.288	0.248	0.373	0.648	0.319
ETI9	0.298	0.226	0.330	0.636	0.238
INT1	0.493	0.788	0.389	0.421	0.464
INT10	0.504	0.790	0.298	0.335	0.346
INT2	0.454	0.761	0.362	0.382	0.432
INT3	0.522	0.845	0.359	0.367	0.481
INT4	0.471	0.779	0.310	0.336	0.454
INT5	0.541	0.776	0.394	0.447	0.413
INT6	0.564	0.824	0.414	0.439	0.511
INT7	0.474	0.806	0.357	0.373	0.440
INT8	0.465	0.775	0.312	0.371	0.371
INT9	0.490	0.792	0.326	0.352	0.326
SPR1	0.716	0.475	0.561	0.415	0.520
SPR10	0.684	0.336	0.467	0.376	0.428
SPR11	0.674	0.436	0.427	0.302	0.417
SPR12	0.700	0.414	0.483	0.351	0.453
SPR13	0.710	0.399	0.405	0.382	0.405
SPR14	0.549	0.311	0.375	0.389	0.311
SPR15	0.589	0.376	0.337	0.436	0.363
SPR2	0.628	0.423	0.445	0.392	0.405
SPR3	0.743	0.520	0.492	0.426	0.490
SPR4	0.674	0.492	0.443	0.345	0.388

**Table A1 (cont.).** Cross-loading

<b>Indicator</b>	<b>Spiritual Intelligence</b>	<b>Intellectual Intelligence</b>	<b>Emotional Intelligence</b>	<b>Ethical Behavior</b>	<b>Locus of Control</b>
SPR5	0.659	0.398	0.444	0.350	0.370
SPR6	0.729	0.495	0.486	0.286	0.393
SPR7	0.738	0.487	0.463	0.295	0.422
SPR8	0.697	0.423	0.522	0.357	0.435
SPR9	0.720	0.450	0.466	0.389	0.409
LOC1	0.427	0.453	0.474	0.349	0.818
LOC10	0.473	0.439	0.514	0.368	0.788
LOC2	0.426	0.458	0.465	0.368	0.732
LOC3	0.445	0.445	0.531	0.354	0.829
LOC4	0.404	0.435	0.519	0.400	0.782
LOC5	0.412	0.466	0.497	0.375	0.832
LOC6	0.354	0.441	0.468	0.255	0.789
LOC7	0.335	0.371	0.389	0.332	0.801
LOC8	0.453	0.389	0.466	0.386	0.801
LOC9	0.418	0.488	0.541	0.336	0.805