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## How Individual Characteristics Affect Ethical Decision Making

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### Abstract

**Purpose** – The purpose of this research is to empirically examine the impact of individual characteristics toward ethical decision making.

**Design/methodology/approach** – Causal descriptive method is used in this study with primary data sources. Individual characteristics are measured by using idealism, relativism, Machiavellianism, locus of control, deontology, consequential, and risk orientation. On the other hand, ethical decision making is measured by using the intention to commit white-collar crime. The purposive sampling method was used to select the sample for this study. Furthermore, an online questionnaire was administered to collect the data. The questionnaire was distributed to 166 accounting and management students as samples for this study.

**Findings** – The statistical results showed that there is a significant influence of idealism, relativism, Machiavellianism, and partially significant influence of deontology on actions to commit white collar crime.

**Originality/value** – This study uses another personality test other than big-five personality and linked it to the white-collar crime case.

**Research limitations/implications** – This study may contribute to the management of the company when they design the control system within the company.

**Keywords:** Ethical Business Decision Making, Individual Characteristic, White-Collar Crime

**Article Type:** Research Paper



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## Introduction

Accounting practices bring positive influences on economic development locally and globally. However, this practice is a fragile process that can lead to fraud ([Lehman & Okcabol, 2005](#)). Globally, there have been a lot of frauds massively and have harmed many parties. Cases such as Enron, WorldCom, and Arthur Andersen have proven fraudulent accounting practices that cause huge losses ([Turner, 2014](#)). According to the [Association of Certified Fraud Examiners \(2018\)](#), the losses generated by fraud are more than USD 7 Billion through 2,690 cases from 125 countries. [Hasan, Omar, and Handley-Schachler \(2017\)](#) explained that among countries in Asia, Indonesia ranked second in the sample they studied that manipulated financial statements. [Lukito \(2016\)](#) also confirmed the findings where Indonesia is still having problems with financial fraud. The [Association of Certified Fraud Examiners \(2018\)](#) found that the fraud schemes that occur most often are corruption schemes, embezzlement of assets and embezzlement of financial statements. The cases are categorized as white-collar crimes ([Turner, 2014](#); [Lehman & Okcabol, 2005](#)).

[Sutherland \(1983\)](#) expressed his views on white-collar crime (WCC). He mentioned that white collar crime occurs in individuals or groups that are at the top of the socioeconomic strata. The basic theory of crime is not able to explain the conditions of the WCC because it explains that usually crimes occur due to the incompetence of social and economic conditions. Furthermore, [Gottschalk, Filstad, Glomseth, and Saether \(2011\)](#) added that the WCC is a fraudulent act initiated by wealthy, highly educated individuals, and have a good social relationship. [Benson \(2015\)](#) argues that the WCC is a crime committed by an individual who has the power and trust of the institution and acts for the benefit of individuals and organizations. For this reason, [Holtfreter \(2015\)](#) raised the importance of understanding the factors that contribute to the occurrence of WCC actions.

[Cleff, Naderer, and Volkert \(2013\)](#) explain that one of the motives behind the individual to perform the WCC can be explained through the aspect of psychology. [Dearden \(2019\)](#) found several factors of modern psychology such as optimism bias, stress, and perspective on problem solving contribute to the occurrence of WCC. [Dearden \(2016\)](#) states that trust is a predictor of the beliefs underlying decision-making. Another thing that causes the occurrence of WCC is the lack of control in the organization. Information, intelligence, and science are needed to prevent WCC from occurring. On the other hand, ethical guidance in the organization is also needed so that the WCC does not occur ([Gottschalk et al. 2011](#)).

[The Institute of Management Accountants \(2017\)](#) put forward several ethical standards of an accountant. This standard was formulated after many changes that occurred in the business environment. The standards are competence, confidentiality, integrity, credibility, and ethical problem solving. [Cote, Latham, and Sanders \(2013\)](#) explain that to achieve established ethical standards, preparation needs to be made from the moment the individual is in college. They must know and absorb the code of ethics of the profession so that they are able to solve the ethical problems that will be faced at work later. [Aluchna and Mikołajczyk \(2013\)](#) emphasize that students must be prepared with the right curriculum to be ready to face problems related to ethics. Managers' behaviors are formed since they are in college, and they should be prepared with decision-making that considers ethical matters because through decisions they will affect the direction of business development.

[Wijayanti, Kasingku, and Rukmana \(2017\)](#) explained that internal factors influence an individual's decision-making since they were in college. Individuals will make decisions based on the beliefs they believe in. Furthermore, individual character influences how an individual sees, responds, and takes ethical decisions ([Shea, Lee, Menon, & Im, 2019](#); [Bailey, Scott, & Thoma, 2010](#); [Valentine & Godkin, 2019](#); [Moardi, Salehi, & Marandi, 2016](#)). Therefore, [Weygandt, Kimmel, and Kieso \(2013\)](#) discuss several individual factors that cause fraud resulting from unethical decision-making. These factors are known as the fraud triangle. Opportunity, pressure, and rationalization that comes from the individual are the three main reasons individuals commit fraud.

Research conducted by [Turner \(2014\)](#) found that individual characteristics measured using big-five personality have not been fully able to explain the reasons for individuals doing WCC although

there are several factors that related to the tendency to conduct WCC. [Saadullah and Bailey \(2014\)](#) also found only a few factors related to the formation of accountant ethical values. [Boyle \(2008\)](#) argues that while the big-five personality is a well-known measurement of character, the tool is not without loopholes. Measuring a person's personality is complex and by narrowing it down to five parts will not fully capture the value of an individual. On the other hand, [Cote et al. \(2013\)](#) examine individual characteristics of the ethical actions of financial reporting. The study only tested individual characteristics of one of the ethical actions of financial reporting and did not link such actions as WCC case. For this reason, this study seeks to test the tendency of individuals to conduct WCC through several individual characteristic tests by combining research conducted by [Cote et al. \(2013\)](#) and [Turner \(2014\)](#). Consequently, this study may contribute in several ways. Firstly, this study may contribute to the management of the company in developing the management control system to include the individual characteristic variable to prevent white collar crime from happening. On the other hand, this research may contribute to the body of knowledge of ethics by adding more result on how White Collar Crime happened.

## Literature Review

White Collar Crime is an unethical act committed by a party who has an upper social strata level ([Dearden, 2019](#)). Much of the shareholder value has been destroyed by WCC crimes such as fraud, embezzlement, bribery as well as money laundering. Until now, criminals have paid for crimes they committed legally but the impact has exceeded that of the lawsuits they have. Every party within the organization is affected by such unethical actions. Effort and time must be paid by the company to solve these cases ([Healy & Serafeim, 2019](#); [Harvard Business Review Staff, 2019](#)). [Simpson \(2011\)](#) emphasizes that WCC has been one of the causes of the global financial crisis that occurred in 2008. Some unethical activities such as problematic mortgages have resulted in a global crisis.

[Sutherland \(1983\)](#) argued that the actions of the WCC can be explained by sociological theory, but many researchers as summarized by [Simpson \(2019\)](#) suggest that the results of research from the field of psychology explain a lot of how it relates between the brain and decision-making. So, [Sutherland's \(1983\)](#) statement that there is no connection between individual characteristics and decision-making is false. The evidence, [Holtfreter \(2015\)](#) found that WCC action is influenced by the deviant behavior of the individual. Deviant behavior can be understood by observing the behavior of the individual as well as the interaction with the environment. For this reason, psychologically, individual character has a relationship with ethical decision making related to WCC ([Dearden, 2019](#)). [Ragatz and Fremouw \(2010\)](#) examined several previous studies and concluded that psychological factors through the personality or characters of individuals have an influence on decision making. [Blickle and Schlegel \(2006\)](#) also found that some individual characteristics correlate with decision-making in carrying out unethical acts. For this reason, one of the theories that can explain the occurrence of WCC is a theory from the realm of psychology called trait theory.

Research conducted by [Kish and Gephart \(2010\)](#) found several antecedent variables of unethical behavior. They argue that unethical decision choices occur due to individual factors, moral issues, and the organizational environment. This study focuses on individual characteristics by looking at psychological factors within everyone. Such factors are Idealism, relativism, Machiavellianism, Locus of Control. There are also several internal individual factors that are the basis for individuals to make decisions such as deontological and consequential ([Trenkamp, 2009](#)) and risk preferences ([Hung & Tangpong, 2010](#)).

[Forsyth, Nye, and Kelley \(1988\)](#) posit that an idealist will avoid harming others when making decisions. On the contrary, a relativist person assumes that sometimes losses are needed to produce something good. Idealistic individuals are principled not to sacrifice the interests of others in order

to achieve personal goals. The positive and negative values of the action should be the cornerstone of decision-making. On the other hand, Individuals who have an attitude of relativism consider that the decision will only be correct if the decision gives a balanced positive result against all parties who related to the decision ([Poor, Alas, Vanhala, Kollar, Slavic, Berber, Slocinska, Kerekes, Zaharie, Ferencikova, & Barasic, 2015](#)). [Cote et al. \(2013\)](#) adds that although some research has been carried out, consensus has not been reached between the relationship of idealism or relativism and ethical decision-making. Some studies have concluded that a person who adheres to the value of idealism is positively related to ethical decision-making while some studies also mention that relativism has nothing to do with ethical decision-making. The WCC is an act that is categorized as unethical ([Sutherland, 1983](#)).

H1: Idealism negatively affects WCC actions

H2: Relativism positively affects WCC actions

There are three types of dark triads that are most often studied when researchers try to look at relationships between individuals. Machiavellianism (Mach) is a type of dark triad. The condition indicates that the individual lacks empathy and honesty. Individuals who have high levels of Mach tend to sacrifice long-term interests for shorter-term gains ([Szabo & Jones, 2019](#)). Mach is the dark side of an individual's personality. The high level of Mach reflects an individual's desire to achieve an advantage over others. Selfishness, height, extrinsic achievement is some of the characteristics of individuals who have a high level of Mach. Extrinsic achievements driven by personal egocentric impulses result in individuals having a high level of Mach. They tend to make unethical decisions in order to achieve personal goals ([Palomino & Linuesa-Langreo \(2018\)](#)). Research conducted by Palomino and [Linuesa-Langreo \(2018\)](#) confirmed that there is a negative relationship between individuals who have a high level of Mach and ethical decisions.

H3: A high level of Machiavellianism has a positive relationship with WCC action.

The locus of control (LCC) is divided into two orientations, namely internal and external. Individuals who have external LCCs tend to believe that the results obtained are beyond their control. These results are influences from destiny and luck, so individuals tend to depend on external factors in ethical decision-making. On the other hand, individuals who have an internal LCC are more dependent on themselves in determining the right or wrong ethical actions they will take ([Tsui & Gul, 1996](#)). [Haines and Leonard \(2007\)](#) further explained that individuals who have external LCCs are more likely to be associated with unethical behavior than individuals who have internal LCCs. [MacDougall, Bagdasarov, Johnson, and Mumford \(2015\)](#) support the previous argument. They explained that individuals who have internal LCCs tend to show the ethical leadership of managers. Individuals who have internal LCCs are more likely to be related to direct or indirect ethical decision-making. Research conducted by [Reckers, and Samuelson \(2016\)](#) confirms the previous argument. When individuals have a high level of internal LCCs, it will lead individuals to act ethically and maintain the moral identity they have.

H4: The Locus of Control affects the actions of the WCC.

Consequentialism is a value that individuals trust to assess the results of decisions made. Individuals who adhere to this understanding judge whether the decisions are correct or not by assessing the result from the decisions. Individuals will consider lying to be wrong if the outcome of the act is detrimental. On the other hand, individuals who adhere to deontological values believe that every action must follow the rules or rules that apply ([Koch, 2010; Tanner, Medin & Iliev, 2008](#)). Furthermore, [Kaptein \(2009\)](#) posits that deontological focuses on the actions or behaviors of the individual whereas consequential focuses on the repercussions created by decisions which was taken. Both orientations have reached the consensus that every action created is triggered by the desired result. However, consequential will do everything to produce the decision with the best consequences by maximizing positive results and minimizing negative outcomes. Research

conducted by [Cote et al. \(2013\)](#) found that consequentialism is related to the ethical choice of financial reporting whereas the orientation of deontology is not related.

H5: Consequentialism is negatively related to WCC action.

H6: Deontology negatively affects WCC action.

[Ghosh \(1994\)](#) argues that decisions made are influenced by the risk preferences of the individual. Individual risk preferences are divided into risk-averse orientation and risk-seeking orientation. Risk preference becomes part of individual characteristics. [Hung and Tangpong \(2010\)](#) emphasize that individual decisions are influenced by each other's risk preferences. Furthermore, [Alabede, Ariffin, and Idris \(2011\)](#) found empirical evidence that risk preferences moderate individual compliance behavior. In line with the study, the research conducted by [Cote et al. \(2013\)](#) also asserts that there is no relationship between risk preferences and ethical action. [Tversky and Kahneman \(1992\)](#) argue that individual risk preferences will change as the situation changes. For which a null hypothesis is created.

H7: Risk preference has no relation to WCC action.

## Methods

This study used a causal descriptive method. The purposive sampling method was used to select samples from the study. A total of 166 students were sampled in this study. Students are given a link to fill out an online questionnaire and were told that the time to fill out the questionnaire is about 15-20 minutes. The questionnaire used is a questionnaire adapted from several previous studies which can be seen on Table 1. The Likert-like scale of 1-7 was used to measure responses from respondents. The scale is also used by [Cote et al. \(2003\)](#).

**Table 1.** Questionnaire Adaptations

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Measurement	Number of questions	Source
Idealism-Relativism	20	<a href="#">Forsyth (1980)</a>
Machiavellianism	20	<a href="#">Christie &amp; Geis (1970)</a>
Locus of Control	23	<a href="#">Rotter (1975)</a>
Deontological-Consequential	10	<a href="#">Trenkamp (2009)</a>
Risk Preference	10	<a href="#">Hung &amp; Tangpong (2010)</a>

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Individual characteristic is measured by several proxies such as idealism, relativism, Machiavellianism, locus of control, deontological, consequential, and risk preference. On the other hand, the white-collar crime action was measured by the participants' answer on the related white collar crime cases. To measure the actions of the WCC, the case used by [Turner \(2014\)](#) was used in this study. Respondents were given a case that they were newly graduated accountants. The respondent has now been working for 6 months. The respondent was then informed that the chief accountant was conducting a tax evasion scheme, after which the chief accountant asked the respondent to share the tax evasion profits with the respondent. The second scenario is the same except that embezzlement in the second scenario occurs in the form of embezzlement of profits so that there is money that should belong to shareholders but embezzled with improper reporting. Respondents were given two questions for each case: whether they would be involved with no chance of being caught and a 10% chance of being caught. After filling in the characteristics of individuals and WCC cases, respondents then filled their descriptive data.

## Results

The total sample in this study was 166 respondents consisting of 99 women (59.6%) and 67 men (40.4%). The age range of respondents was 19-24 years. The minimum, maximum, average, and standard deviation values of each variable can be seen in table 2 and 3.

**Table 2.** Descriptive Statistics (Gender)

Gender	N	Percentage
Woman	99	59.6
Man	67	40.4
Total	166	100.0

**Table 3.** Descriptive Statistics (Age)

Age	N	Percentage
19	17	10.2
20	57	34.3
21	55	33.1
22	23	13.9
23	9	5.4
24	5	3
Total	166	100

The reliability test results of each variable show values above 0.5 by looking at its Cronbach Alpha. According to [Hinton, Brownlow, McMurray, and Cozens \(2004\)](#) the value of Cronbach alpha can be categorized as high if the value exceeds 0.75 and moderate if it is stretched from 0.5-0.75. It can be inferred from table 3 that all variables are reliable. Furthermore, Hinton et al. (2004) concluded that if the KMO value is above 0.5 then the variable is valid and can be continued for further testing. For this reason, all variables in Table 4 are above 0.5 and it can be concluded that all variables are valid and can be continued for subsequent testing.

**Table 4.** Reliability and Validity Test

Variable	Cronbach Alpha	KMO-Barlett
Idealism	0.729	0.757
Relativism	0.772	0.767
Machiavellianism	0.543	0.693
Consequentialism	0.741	0.741
Deontology	0.642	0.693
Risk Preference	0.628	0.662

Model tests are required to see the feasibility of the model before the association test between variables. For this reason, the model test results for each of the bound variables can be seen in Tables 5, 6, 7 and 8.

**Table 5.** WCC Variable Model Test Results in Government

Model Test				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.442 <sup>a</sup>	0.195	0.159	1.544

**Table 6.** ANOVA Test

ANOVA						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	91.265	7	13.038	5.468	0.000 <sup>b</sup>
	Residual	376.717	158	2.384		
	Total	467.982	165			

Tables 5, 6, 7 and 8. describe the model test results for WCC variables in government and WCC in shareholders as dependent variables. The significance value of the model test is 0.000 ( $\alpha=0.05$ ) stating that both models are worthy of further testing. The adjusted R Square of the two models is 19.5% and 20.7% means that both models can explain the changes that occur in each of the dependent variables by that percentage.

**Table 7.** WCC Variable Model test results on Shareholders

Model Summary					
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	0.455 <sup>a</sup>	0.207	0.172	1.511	

**Table 8.** ANOVA Test

ANOVA						
Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	94.286	7	13.469	5.903	0.000 <sup>b</sup>
	Residual	360.534	158	2.282		
	Total	454.819	165			

Statistical results show that the first hypothesis (0.000 and 0.001) and second (0.000 and 0.002) are supported with significant values that are less than the  $\alpha$  value (0.05) in the WCC variables against the government and WCC against shareholders. The idealist individual is capable of influencing WCC actions on the government and shareholders cases. Negative Beta Values (-0.61 and -0.572) also indicates the support for hypotheses one and two. Whenever there is an increase in the idealism of the individual, it will decrease the individual's intention to conduct WCC on both the government and shareholders. Relativism will increase the actions of individuals to perform WCC actions (Beta= 0.483 and 0.421). Support was also found in the third hypothesis with a significance value of 0.000 for both scenarios. Individuals who have the characteristics of Machiavellianism will

influence the action to conduct WCC on both the government and shareholders. The higher Machiavellianism, the higher the individual's intention to perform the WCC. This is evidenced by positive Beta values (1,138 and 1,207).

**Table 9.** Results of statistical tests (WCC – Government Scenario)

Variable	R	R Square	Standard Error	Beta	t	Significance
Idealism	0.289	0.084	1.594	-0.61	-3.866	0.000
Relativism	0.276	0.076	1.601	0.483	3.676	0
Machiavellianism	0.353	0.125	1.558	1.138	4.835	0
Consequentialism	0.079	0.006	1.66	-0.143	-1.015	0.311
Deontology	0.141	0.02	1.649	-0.28	-1.83	0.069
Risk Preference	0.107	0.012	1.656	0.25	1.384	0.168
Locus of Control	0.033	0.001	1.664	0.022	0.418	0.676

**Table 10.** Results of statistical tests (WCC – Shareholder Scenario)

Variable	R	R Square	Standard Error	Beta	t	Significance
Idealism	0.267	0.071	1.628	-0.572	-3.546	0.001
Relativism	0.237	0.056	1.641	0.421	3.13	0.002
Machiavellianism	0.369	0.136	1.57	1.207	5.09	0
Consequentialism	0.14	0.02	1.673	-0.257	-1.812	0.072
Deontology	0.201	0.041	1.655	-0.404	-2.633	0.009
Risk Preference	0.07	0.005	1.685	0.014	0.903	0.368
Locus of Control	0.039	0.001	1.688	0.019	0.496	0.621

Table 9 shows that partial support was obtained in the fifth hypothesis with a significance value of 0.069 in the WCC variable to the government and 0.009 in the WCC variable to the company owner. This proves that individuals who have the characterization of deontology will influence WCC actions on shareholders. The higher the trait possessed, the lower the individual's intention to perform the act (Beta= -0.404). There is no statistical support found for hypotheses 4th, 6th, and 7th. However, looking at the Beta values of -0.143 and -0.257 shows that a high level of consequentialism will reduce WCC actions on both parties even though there is no influence of these variables. More complete statistical results can be seen in Tables 9 and 10.

## Discussion

These results confirm the research conducted by [Chan and Leung \(2006\)](#) which found that the more ideal individuals, the more sensitive the individual is to ethical sensitivity. They argue that the idealist individual would consider their actions more in order not to harm others. On the other hand, they found that individuals who adhered to relativism-oriented could not detect ethical issues in their given scenarios. The negative relationship between ethical sensitivity and relativism causes this to happen. The more relativism a person is, the more he will be insensitive to ethical issues and will be more likely to benefit himself ([Cote et al. 2013](#)). The phenomenon can be explained by [Arli and Leo \(2017\)](#). They found that idealism-oriented individuals would be more susceptible to guilt and would further improve their self-control whereas relativism would not be more susceptible to guilt so that they are no longer able to control themselves in decision-making. Furthermore, [Palomino and Linuesa-Langreo \(2018\)](#) confirmed the findings of this study. They argue that Machiavellianism is negatively related to ethical intentions in work. [Dahling, Kuyumcu, and Librizzi \(2012\)](#) also explain



that Machiavellianism can make individuals act unethically for personal achievement and behave unproductively at work.

Research conducted by [Cote et al.](#) confirmed part of the results of the study. More consequentialist individuals exhibit ethical actions. However, the difference in results obtained in this study is that individuals who prioritize the rules negatively affect WCC actions on the owner. This means that individuals adhere to corporate governance so as not to harm the owner. On the other hand, there is also no influence of risk preferences on ethical actions. Situational risk preferences can be further studied than the scale used in this research.

## Conclusion

This research is intended to examine the impact of internal characteristic on the intention to commit white collar crime. As a result, an individual who is idealist and possesses deontology values would be less susceptible to White collar crime actions. On the other hand, relativism and Machiavellianism individuals will commit unethical decisions that will lead to white collar crime. Therefore, management may consider internal characteristics in formulating the system in the company.

Managers in the company can consider individual characteristic factors that can influence their ethical actions. The Human Resource department can consider internal characteristic of individuals when interviewing the potential employee. Furthermore, the management control system in the company can consider including subjective factors, namely individual characteristics in system design. To sum this up, companies may use internal characteristic assessment to assess the characteristic of individuals working in their company. However, this study does not include external factors such as environment, origin, and demographic factors that can be the antecedent factors of individual characteristics. The Likert-like scale for measuring the locus of control was also not used in this study so respondents chose only statements from existing options. Future research may add factors that may mitigate WCC actions to existing individual characteristics. Moderation variables can be the answer to the statement. Researchers can then look for what factors can reduce an individual's actions to perform a WCC. Factors such as spirituality level, background, manipulation of the situation, can be added to test the actions of the WCC.

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