

Factors that Shape an Honest and Ethical Culture

Muhamad Tohir Amrullah & ✉ Martdian Ratna Sari
Sekolah Tinggi Manajemen PPM, Indonesia

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ABSTRACT

This research aims to identify the factors that shape an honest and ethical culture in the context of fraud prevention. It is important to conduct this research as unethical and dishonest incidents often occur all over the world. The sampling technique was conducted on employees currently working and with work experience in Indonesia, resulting in 200 respondents. Data analysis was performed using Structural Equation Modelling (SEM). The results of this study found that only the tone at the top and effective reward and punishment significantly influenced the formation of an honest and ethical culture. Meanwhile, proper employee recruitment, communication of expectations, and a positive work environment did not significantly impact. This research contributes to stakeholders, especially management considerations, to form an honest and ethical culture within a company.

Keywords: Culture, Ethics, Tone at Top, Recruitment, Communication, Reward and Punishment.

1. INTRODUCTION

Fraud is a global issue that impacts organisations across various industry sectors worldwide. Research conducted from July 2023 to September 2023, presented in "Occupational Fraud 2024: A Report to the Nations," involved 7,463 respondents from 138 countries. The findings revealed 1,921 cases of fraud with total losses amounting to 3.1 trillion USD (Association of Certified Fraud Examiners, 2024). According to this survey, Indonesia ranks third highest in the Asia-Pacific region for fraud cases. Fraud can cause prolonged mental and physical trauma to victims,

potentially resulting in loss of life, causing state losses, eliminating opportunities for individuals and businesses, damaging international reputation, and threatening national security (Christian & Veronica, 2022). The latest facts at the end of August 2024, showed a bribery case involving employees of the Indonesia Stock Exchange (IDX) related to requests for gratuities and monetary rewards in the service of accepting issuing companies to register their shares on the IDX through the initial public offering (IPO) process (Puspadini, 2024).

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✉ Corresponding author :

Email: martdianratnasari@gmail.com

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Fraud can be prevented in various ways. One method is through fraud-risk assessment and formulating clear responses to mitigate and eliminate risks (Nyakarimi et al., 2020; Odukoya & Samsudin, 2021; Zimbelman et al., 2012). Another way to prevent fraud is by creating a strong organizational culture (Ferina et al., 2021; Nugroho et al., 2023; Soares et al., 2023; Zimbelman et al., 2012). Organizations can determine whether to create an environment with high or low intensity for fraudulent actions. Organizational culture is defined by Colquitt et al. (2013) as a collection of social knowledge within an organization regarding norms, rules, and values that shape the attitudes and behaviors of its employees. Chaman-Bardalez et al. (2023) add that organizational culture is a set of values, beliefs, and other representative characteristics of a group of people reflected in an organization and identifying it as such. Organizational culture plays a crucial role in determining how an organization operates and how it influences various aspects within and around the organization (Warrick, 2017). A proper organizational culture is needed to control interactions among members and with people outside the organization. By implementing an ethical culture and climate, effective fraud prevention can be achieved (Hanifah & Alkautsar, 2024). A good and proper organizational culture can encourage the formation of ethical behavior and honesty, which can ultimately prevent fraud (Apsari et al., 2022). To create an honest and ethical culture, several steps can be taken: 1) ensuring top management sets an appropriate example (tone at the top); 2) hiring the right employees; 3) communicating expectations to all positions within the organizational structure; 4) creating a positive work environment; and 5) developing and maintaining effective rewards and sanctions to prevent fraud (Priantara, 2013; Zimbelman et al., 2012).

2. LITERATURE REVIEW AND HYPOTHESIS

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is used as a foundation in this research. This theory attempts to explain factors such as attitudes, subjective norms, and perceived behavioral control, which can influence an individual's intention to perform an action and ultimately affect actual behavior. Attitude, in the context of this research, indicates that if a person has an honest and ethical cultural behavior, they tend to have a positive attitude towards such behavior because it can prevent them from committing fraud. The subjective norm factor refers to the social pressure from the work environment necessary to create an honest and ethical culture. Furthermore, the perceived behavioral control factor is defined as the extent to which individuals feel capable of performing honest and ethical behavior as a good culture in their workplace. TPB provides a useful framework for understanding the motivations behind human behavior, given that individual behavior is often very complex and influenced by various factors. Therefore, not all factors need to be fulfilled to influence individual behavior. For instance, research by Liu et al. (2024) in the context of students vaccinated for COVID-19 shows that those vaccinated decided based solely on strong subjective norms without deeply considering their attitudes or behavioral control.

Executive officers, commissioners, and directors play a crucial role in every action and decision taken by an organization. (Nicolaidis, 2019) recommends an ethical organizational culture in the hospitality industry, emphasizing the importance of strong leadership to support honesty and encourage positive work outcomes. Warrick (2017) previously highlighted that developing a culture within an organization requires leaders to view it as one of their main tasks. A morally right corporate

culture should be the responsibility of top management, serving as role models. However, cases like Worldcom, Enron, Garuda Indonesia, and others show that top management often fails to build a good culture (Harahap & Isgiyarta, 2023; Schwartz et al., 2005).

Tone at the top can foster moral ethics among individuals within an organization, which is essential in preventing fraud (Bekiaris & Papachristou, 2017). Those at the top leadership levels can contribute to an ethical culture by influencing the organization's vision, mission, and strategy, or through other means such as budget influence (Felo & Solieri, 2020). Company leaders, such as CEOs, are expected to influence managers and employees to implement an honest and ethical culture in the context of fraud prevention. Besides the examples and actions taken by top management, this culture is usually reflected in the company's code of ethics. A well-crafted code of ethics can encourage management and employees to behave well within the organization. Developing

organizational behavior communicated in writing can serve as a guideline for people within the organization (Contreras et al., 2019; Rahayu, 2017). Therefore, expectations need to be communicated from top management to everyone in the organization.

H1: Tone at the top has a positive effect on honest and ethical culture.

H2: Communicating expectations has a positive effect on honest and ethical culture.

Besides leadership, the company also desires the right people within its organization. An organization cannot function without human resources. Therefore, the right personnel are needed to prevent opportunities for fraud. Fraud will not occur if an organization is filled with individuals who have relevant capabilities for their jobs within the organization (Wolfe & Hermanson, 2004). People involved in criminal acts and unethical behavior can be referred to as "risky individuals" (Rushchenko et al., 2020) and tend to be avoided.

Table 1. Variables Explanation

Variables	Dimensions	Measurements	Sources
Honest and ethical culture (HEC)	Core ethical value (CEV) Formal ethics program (FEP) Ethical leadership (EL)	5-point Likert	Adopted from Schwartz (2013)
Tone at the top (TOP)	Rules (RULES) Leadership style (LS)	5-point Likert	Adopted from Colquitt et al. (2013); Ewelt-Knauer et al. (2020)
Recruiting the right employees (REC)	-	5-point Likert	Adopted from Biegelman & Bartow (2012); Brody (2010)
Communicating expectations (COM)	-	5-point Likert	Adopted from Zimbelman et al. (2012)
Positive work environment (PWE)	-	5-point Likert	Adopted from Biegelman & Bartow (2012); Zimbelman et al. (2012)
Effective reward and punishment (ERP)	-	5-point Likert	Adopted from Zimbelman et al. (2012)

Source : Processed Data

H3: Recruiting the right employees has a positive effect on an honest and ethical culture.

Alongside the right personnel, a good work environment can also prevent employees from committing fraud (Wicaksono & Urumsah, 2017). If a company or organization allows bad practices to occur, fraud will be easily committed (Karim et al., 2021). Therefore, a work environment that supports fraud prevention is needed. A positive work environment is characterized as one that recognizes and appreciates performance (Sabău et al., 2013) and those who do not follow the rules need to be sanctioned. Consistent with Douthit et al. (2021), preventive law enforcement threats can be more effective in preventing future fraud than repressive law enforcement itself. Sanctions not only play a role in preventing undesirable behavior but also can convey moral norms (Mulder, 2018).

H4: A positive work environment has a positive effect on honest and ethical culture.

H5: Effective reward and punishment have a positive effect on an honest and ethical culture.

3. METHODS

This research employs a quantitative approach by distributing questionnaires as primary data through Qualtrics and Google Forms. The subjects of this study were obtained by distributing the questionnaires to employees working in Indonesia with work experience, resulting in a total of 200 samples. After collecting the questionnaire responses, Partial Least Squares Structural Equation Modeling (PLS-SEM) was conducted to test the validity and reliability of the question items and to test the hypotheses. The explanation of each variable is provided in Table 1 below.

The operationalization of the variable honest and ethical culture (HEC) in the questionnaire was done by identifying three main indicators. For core ethical values,

the questionnaire questions measure the extent to which companies establish and emphasize core ethical values, such as trust and fairness, and their implementation in company policies and decisions. This includes the establishment of ethical values in the company's code of conduct and their influence on managerial decisions and compensation. Formal ethics program is operationalized through questions that assess employee involvement in the development and revision of the code of ethics, training related to the code of ethics, and systems for reporting and auditing the effectiveness of the ethics program. This indicator ensures that the code of conduct is consistently applied throughout the organization and is complemented by an effective violation reporting mechanism. Finally, ethical leadership is measured by questions that assess whether actions and decisions at all levels, including the board of directors, reflect ethical leadership and whether managers maintain their ethical reputation in the workplace.

In this study, the tone at the top (TOP) variable is operationalized through two main indicators: rules and leadership style. The rules indicator is measured by questions regarding the extent to which employees are informed about company regulations, understand the rules that apply, and feel that superiors emphasize the importance of compliance over financial success. The leadership style indicator includes questions that assess the example of integrity provided by the supervisor, effectiveness of communication of work targets, ease of brainstorming, openness to feedback, ability to motivate, recognition of employee potential, implementation of a coaching system, and objectivity of the supervisor's judgment.

Recruiting the right employees (REC) variable is operationalized through questions that assess various important aspects of the recruitment and selection process. These questions include social media checks of prospective employees, credit history, reputation and competence, honesty or integrity tests, periodic

background checks, periodic training on values and code of conduct, and behavioral evaluations in performance appraisals.

The communicating expectations (COM) variable is operationalized in the questionnaire through four questions designed to measure the effectiveness of communication of corporate values to employees. This study assesses the clarity of communication of corporate values, evaluates the detail of explanations of values that must be upheld, measures the frequency of reminders about honesty and integrity from superiors and coworkers, and assesses the consistency and regularity of communication of corporate values.

To operationalize the positive work environment (PWE) variable, the questionnaire used questions covering various aspects of a positive work environment. These questions include management attention to employee behavior, provision of performance feedback, perception of fairness in the organization, company loyalty to employees, fairness in remuneration and pay, clarity of responsibilities, and effectiveness of

communication in the organization. By answering these questions, respondents provide an overview of the extent to which they perceive positive aspects in their work environment.

The variable effective reward and punishment (ERP) is operationalized through questions covering various aspects of the company's reward and punishment system. The questions include the frequency of investigation of ethical violations, evaluation of the consistency of disciplinary action according to company policy, measurement of risk evaluation of ethical violations, and assessment of work ethics and fraud prevention training routines.

4. RESULTS AND DISCUSSION

The demographics of the respondent sample in Table 2 provide the following information: 56.5% are female, and 43.5% are male. Regarding the age of the respondents, 36.5% are 25 years old or younger, with the remaining percentage being older than that. In terms of work experience, 58% of the respondents have

Table 2. Respondent Demographics

No	Variables	Category	Sample Respondent	
			Total (n)	Percentage (%)
1	Gender	Man	87	43.50%
		Woman	113	56.50%
2	Age	< 20 Years Old	2	1.00%
		20-25 Years Old	71	35.50%
		26-30 Years Old	75	37.50%
		>30 Years Old	52	26.00%
3	Working Experience	< 1 Years	10	5.00%
		1 - 3 Years	74	37.00%
		4 - 6 Years	63	31.50%
		7 - 9 Years	40	20.00%
		>= 10 Years	13	6.50%
4	Educational Background	Senior High School	41	20.50%
		Diploma (D1/D2/D3)	16	8.00%
		Undergraduate (S1/D4)	113	56.50%
		Graduate (S2)	23	11.50%
		Doctorate (S3)	7	3.50%

Source: Data Processed

more than 3 years of work experience. Most respondents have attained a bachelor's degree as their highest level of education.

Based on the measurement model in Table 3, the factor loading values for all items are greater than 0.60, indicating reliability. The composite reliability and Cronbach's alpha values are both greater than 0.60, and the AVE values are greater than 0.5, demonstrating that the variables possess sufficient convergent validity

(Hair et al., 2021) the model imposes some daunting assumptions and restrictions (e.g. normality and relatively large sample sizes. Table 4 shows that the discriminant validity of all variables is adequate, as indicated by the diagonal values exceeding the non-diagonal values. From these results, it can be interpreted that this research model has sufficient reliability and convergent validity.

Table 3. Measurement Model Result

Variables	Indicators	Convergent Validity	Internal Consistency Reliability		
		Factor Loadings	AVE	Cronbach's Alpha	Composite Reliability
Honest ethic culture (HEC)	CEV	0.814	0.601	0.678	0.818
	FEP	0.818			
	EL	0.687			
Tone at the top (TOP)	RULES	0.918	0.852	0.827	0.920
	LS	0.928			
Recruiting the right employees (REC)	REC1	0.764	0.592	0.886	0.910
	REC2	0.753			
	REC3	0.826			
	REC4	0.757			
	REC5	0.769			
	REC6	0.777			
	REC7	0.736			
Communicating expectations (COM)	COM1	0.816	0.663	0.831	0.887
	COM2	0.802			
	COM3	0.812			
	COM4	0.827			
Positive working environment (PWE)	PWE1	0.788	0.580	0.879	0.906
	PWE2	0.768			
	PWE3	0.753			
	PWE4	0.768			
	PWE5	0.757			
	PWE6	0.771			
	PWE7	0.725			
Effective reward & punishment (ERP)	ERP1	0.859	0.697	0.855	0.902
	ERP2	0.799			
	ERP3	0.856			
	ERP4	0.824			

Source: Data Processed

The hypothesis test was conducted with a significance level of 0.05. The results indicate that only the variables tone at the top and effective reward and punishment have an impact on an honest and ethical culture, with p-values of 0.031 and 0.011, respectively. Meanwhile, recruiting the right employees, communicating expectations, and a positive work environment do not have an effect on an honest and ethical culture, with p-values of 0.391, 0.240, and 0.074, respectively.

DISCUSSION

This study aims to identify the factors influencing individuals to behave honestly and ethically. This research is important as it can contribute to fraud prevention through the establishment of an honest and ethical culture.

The analysis results showed that the tone at the top variable influences honest and ethical culture. This indicates that top management has a strong intention to cultivate an honest and ethical culture among their subordinates. This finding aligns with Felo & Solieri (2020), who stated that top management can influence this through vision, mission, and other

strategies. Additionally, the results support the research by Boubakary & Moskolai (2021), which suggests that managers often set a good example for their employees to promote ethics, ultimately enhancing the company's competitiveness. It is hoped that, based on these results, top management can contribute to the formation of an honest and ethical culture within the company. On the other hand, employees can emulate their superiors in their behavior. Top management's behavior shapes employees' attitudes towards ethics, sets normative expectations, and enhances perceived behavioral control, thereby promoting a culture where ethical conduct is both valued and feasible. These insights underscore the importance of leadership in establishing and maintaining ethical standards within organizations.

Recruiting the right employees variable showed no impact on honest & ethical culture. Most fraud cases involve individuals with higher education (Association of Certified Fraud Examiners, 2024). Those with experience, intelligence, and creativity regarding controls and loopholes tend to commit fraud more easily

Table 4. Fornell-Larcker Criterion

	COM	ERP	HEC	PWE	REC	TOP
COM	0.814					
ERP	0.709	0.835				
HEC	0.524	0.560	0.775			
PWE	0.775	0.747	0.553	0.762		
REC	0.667	0.609	0.458	0.622	0.769	
TOP	0.629	0.555	0.490	0.637	0.655	0.923

Source: Data Processed

Table 5. Hypothesis Testing Result

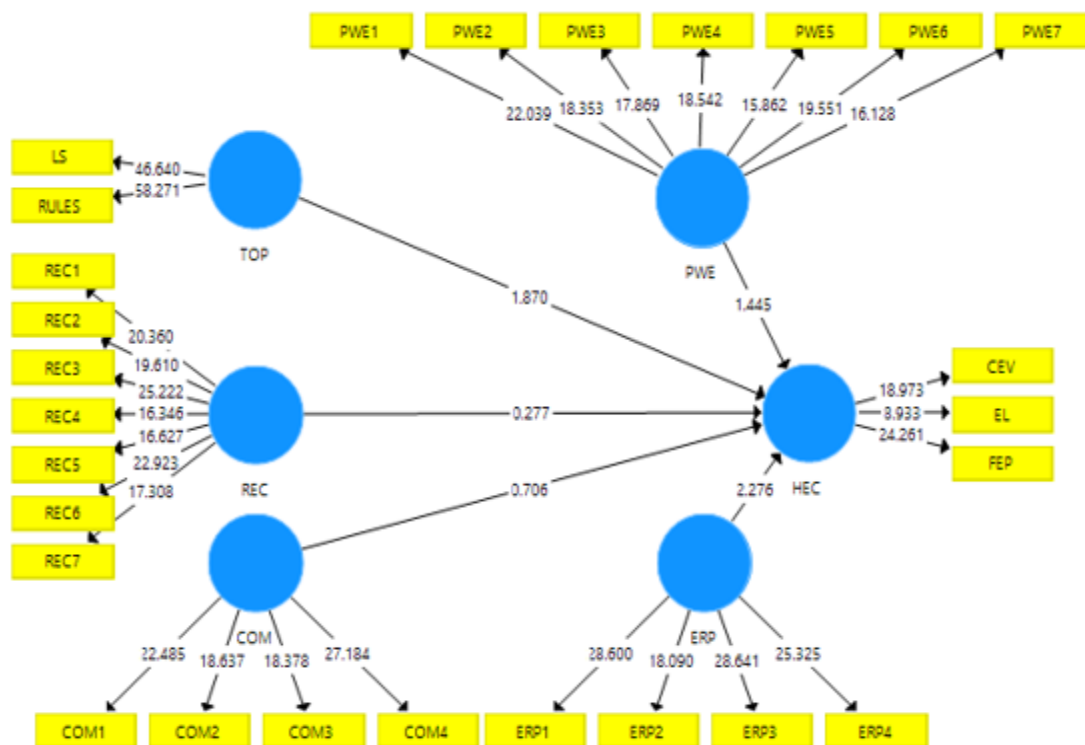
	Standard Deviation (STDEV)	T Statistics	P Values	Hypothesis Result
TOP -> HEC	0.089	1.870	0.031	Accepted
REC -> HEC	0.098	0.277	0.391	Rejected
COM -> HEC	0.119	0.706	0.240	Rejected
PWE -> HEC	0.113	1.445	0.074	Rejected
ERP -> HEC	0.119	2.276	0.011	Accepted

Source: Data Processed

(Kiprono & Ng'ang'a, 2018) prevention and mitigation. Fraud losses impact every business. A considerable amount of resources, time and energy, are used up in developing Corporate Governance Policies, implementing internal control systems, risk management strategies and training employees to adhere to these measures. Some dishonest, intelligent people, commonly referred to as fraudsters, still manage to find ways to override systems or dupe honest people into gaining access to organizations' resources and assets. The costs of fraud are passed on to society in the form of increased customer inconvenience, opportunity costs, unnecessarily high prices for goods and services, and criminal activities funded by the fraudulent gains. This study, therefore, sought to establish how fraud management practices influence the performance of Kenya Ports Authority. The specific objectives of the study were to determine the effect of internal controls, staff management, ICT utilization and fraud reporting systems on the performance of Kenya Ports Authority.

The study was anchored on fraud triangle theory, fraud management lifecycle theory, and the fraud diamond theory. The study used descriptive research design. The target population was 242 comprises of management employees at KPA. Stratified random sampling was used to select the sample size of 73 which was 30 per cent of the total study population which formed a significant and representative sample. The study used both primary and secondary data. Primary data was collected using a semi-structured questionnaire administered to respondents while secondary data was obtained from the firm's annual reports, financial statements, and finance records. Data collected was analysed through descriptive and inferential statistics using SPSS. Findings were present using tables, frequencies, percentages, means and standard deviation. From the findings, internal control ($\beta=0.319$, $p=0.029 < 0.05$). From this result, it can be argued that when a company finds the right employee shortly after recruitment, it does not necessarily

Picture 1. Structural Research Model



Source: Data Processed

mean that the employee will continue to act ethically and honestly. In the midst of their career, it is possible for someone to change direction, not according to their initial stance. This is in line with research by the Association of Certified Fraud Examiners (2024) that fraud is mostly committed by those who have worked for more than one year, with the largest average loss caused by those who have worked for more than ten years. This pattern implies that trust and tenure paradoxically increase fraud risk, possibly because long-term employees are granted greater access and autonomy, which, without strong ethical oversight, create opportunities for misconduct. Furthermore, in Indonesia, with its power-distance culture, recruitment processes that aim to find candidates with integrity may lose their effectiveness if they are influenced in practice by social relationships or even seniority. Therefore, it is challenging for companies to hire honest and ethical employees based solely on educational background. For this reason, organizations must complement recruitment with ongoing ethics training, regular evaluations of ethical behavior, and robust internal controls.

The results also indicate that the variable communicating expectations did not influence the honest and ethical culture. This finding makes the recommendation by Omar et al. (2016), Priantara (2013), and Zimbelman et al. (2012) regarding fraud prevention through clear communication of expectations to employees less relevant. In this context, the lack of influence might be explained by the fact that merely communicating expectations does not necessarily alter employees' attitudes towards ethical behavior or strengthen their perceived behavioral control. If employees do not believe that ethical behavior is important (attitude) or if they perceive that unethical behavior is normative or expected in their work environment (subjective norms), communication alone can be insufficient. Additionally, if employees feel they lack the resources or support to act ethically

(perceived behavioral control), clear communication might not translate into ethical behavior. Thus, the findings suggest that managers need to complement the communication of expectations with a more comprehensive approach, such as periodic ethics training. This training can address employees' attitudes towards ethical behavior, reinforce positive subjective norms, and enhance perceived behavioral control by providing the necessary tools and support for ethical decision-making. Moreover, companies should not only rely on one-way communication, but also build an ethical ecosystem that includes regular training, monitoring of ethical behavior, and strengthening of reporting and whistleblowing systems.

A positive work environment does not influence the formation of an honest and ethical culture within the company. This also renders the recommendations by Omar et al. (2016), Priantara (2013), Zimbelman et al. (2012) regarding a good work environment for employees less relevant. The TPB posits that the formation of ethical behavior is influenced not just by the environment but by the employee's belief in their ability to act ethically and the pressures they perceive from their peers and organizational norms. Thus, even in a positive work environment, if employees perceive that they lack control over ethical decisions or if they face conflicting subjective norms, the environment alone can not foster an honest and ethical culture. In organizations where ethical misconduct is overlooked or even implicitly rewarded, positive work environments paradoxically create complacency, where harmony is prioritized over accountability. In addition, this unsupported hypothesis can be explained in the context of Indonesia's collectivist culture. Ethical behavior is more likely to be formed when supported by group social norms and social pressure from colleagues, not just from formal organizational or individual instructions. Therefore, companies should focus on creating a transparent and fair monitoring and feedback system that enhances

employees' perceived behavioral control and aligns subjective norms with ethical practices. This approach addresses the gaps identified by the TPB by ensuring that the work environment supports ethical decision-making, not just through positive reinforcement but through structural mechanisms that empower employees to uphold ethical standards consistently.

Surprisingly, the hypothesis of the effective reward and punishment variable reveals a significant impact on honest and ethical culture. This finding is consistent with Mulder (2018), who stated that sanctions can be used to prevent undesirable actions within the company. The impact of rewards and punishments on perceived behavioral control cannot be overlooked. When employees feel that their ability to act ethically is supported by the organizational system (e.g., through rewards for ethical behavior and punishments for unethical actions), they are more likely to believe they can control their behavior effectively. This increased perceived control further supports their intention to behave ethically, as they feel they have the means to do so within the organizational framework.

This research contributes to every level of the company, from staff to top management, by considering aspects related to the establishment of an honest and ethical culture as a means of fraud prevention. The study has limitations in terms of data collection, which is not industry-specific and thus remains quite general. Future research could focus on specific industries and explore the relationship between honest and ethical culture and fraud prevention.

5. CONCLUSION

This research concludes that tone at the top and effective reward and punishment mechanisms significantly influence the formation of an honest and ethical culture within companies, highlighting the importance of top management's role in setting examples and implementing appropriate sanctions and rewards. Con-

versely, variables such as hiring the right employees, communicating expectations, and maintaining a positive work environment did not have a significant impact, indicating that these aspects alone are not sufficiently robust in preventing fraud merely through education or a good work environment. The findings of this study can assist company management in developing more effective strategies to build an honest and ethical culture to reduce fraudulent behavior, although the study has limitations in data generalization and suggests further research that is more specific to particular industries, as different industries may require different treatments and yield different results.

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