APPENDIX I
FREQUENCY DISTRIBUTION

Frequencies

Statistics

	N	
	Valid	Missing
VAR00036	78	0
VAR00037	78	0
VAR00038	78	0
VAR00039	78	0
VAR00040	78	0
VAR00041	78	0
VAR00042	78	0
VAR00043	78	0

VAR00036

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	20	25.6	25.6	25.6
	2.00	11	14.1	14.1	39.7
	3.00	10	12.8	12.8	52.6
	4.00	12	15.4	15.4	67.9
	5.00	6	7.7	7.7	75.6
	6.00	5	6.4	6.4	82.1
	7.00	6	7.7	7.7	89.7
	8.00	8	10.3	10.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00037

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	11	14.1	14.1	14.1
	2.00	11	14.1	14.1	28.2
	3.00	19	24.4	24.4	52.6
	4.00	22	28.2	28.2	80.8
	5.00	4	5.1	5.1	85.9
	6.00	2	2.6	2.6	88.5
	7.00	2	2.6	2.6	91.0
	8.00	6	7.7	7.7	98.7
	47.00	1	1.3	1.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00038

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	20	25.6	25.6	25.6
	2.00	20	25.6	25.6	51.3
	3.00	9	11.5	11.5	62.8
	4.00	6	7.7	7.7	70.5
	5.00	7	9.0	9.0	79.5
	6.00	7	9.0	9.0	88.5
	7.00	6	7.7	7.7	96.2
	8.00	3	3.8	3.8	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00039

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	8	10.3	10.3	10.3
	2.00	3	3.8	3.8	14.1
	3.00	6	7.7	7.7	21.8
	4.00	10	12.8	12.8	34.6
	5.00	17	21.8	21.8	56.4
	6.00	10	12.8	12.8	69.2
	7.00	18	23.1	23.1	92.3
	8.00	6	7.7	7.7	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00040

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	14	17.9	17.9	17.9
	2.00	7	9.0	9.0	26.9
	3.00	18	23.1	23.1	50.0
	4.00	6	7.7	7.7	57.7
	5.00	10	12.8	12.8	70.5
	6.00	4	5.1	5.1	75.6
	7.00	7	9.0	9.0	84.6
	8.00	12	15.4	15.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00041

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	6.4	6.4	6.4
	2.00	6	7.7	7.7	14.1
	3.00	4	5.1	5.1	19.2
	4.00	5	6.4	6.4	25.6
	5.00	9	11.5	11.5	37.2
	6.00	13	16.7	16.7	53.8
	7.00	18	23.1	23.1	76.9
	8.00	18	23.1	23.1	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00042

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	6.4	6.4	6.4
	2.00	9	11.5	11.5	17.9
	3.00	7	9.0	9.0	26.9
	4.00	14	17.9	17.9	44.9
	5.00	7	9.0	9.0	53.8
	6.00	13	16.7	16.7	70.5
	7.00	11	14.1	14.1	84.6
	8.00	12	15.4	15.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00043

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	10	12.8	12.8	12.8
	2.00	13	16.7	16.7	29.5
	3.00	10	12.8	12.8	42.3
	4.00	6	7.7	7.7	50.0
	5.00	12	15.4	15.4	65.4
	6.00	12	15.4	15.4	80.8
	7.00	7	9.0	9.0	89.7
	8.00	8	10.3	10.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

Frequencies

Statistics

	N	
	Valid	Missing
VAR00036	78	0
VAR00037	78	0
VAR00038	78	0
VAR00039	78	0
VAR00040	78	0
VAR00041	78	0
VAR00042	78	0
VAR00043	78	0

VAR00036

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	20	25.6	25.6	25.6
	2.00	11	14.1	14.1	39.7
	3.00	10	12.8	12.8	52.6
	4.00	12	15.4	15.4	67.9
	5.00	6	7.7	7.7	75.6
	6.00	5	6.4	6.4	82.1
	7.00	6	7.7	7.7	89.7
	8.00	8	10.3	10.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00037

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	11	14.1	14.1	14.1
	2.00	11	14.1	14.1	28.2
	3.00	19	24.4	24.4	52.6
	4.00	22	28.2	28.2	80.8
	5.00	4	5.1	5.1	85.9
	6.00	2	2.6	2.6	88.5
	7.00	2	2.6	2.6	91.0
	8.00	6	7.7	7.7	98.7
	47.00	1	1.3	1.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00038

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	20	25.6	25.6	25.6
	2.00	20	25.6	25.6	51.3
	3.00	9	11.5	11.5	62.8
	4.00	6	7.7	7.7	70.5
	5.00	7	9.0	9.0	79.5
	6.00	7	9.0	9.0	88.5
	7.00	6	7.7	7.7	96.2
	8.00	3	3.8	3.8	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00039

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	8	10.3	10.3	10.3
	2.00	3	3.8	3.8	14.1
	3.00	6	7.7	7.7	21.8
	4.00	10	12.8	12.8	34.6
	5.00	17	21.8	21.8	56.4
	6.00	10	12.8	12.8	69.2
	7.00	18	23.1	23.1	92.3
	8.00	6	7.7	7.7	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00040

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	14	17.9	17.9	17.9
	2.00	7	9.0	9.0	26.9
	3.00	18	23.1	23.1	50.0
	4.00	6	7.7	7.7	57.7
	5.00	10	12.8	12.8	70.5
	6.00	4	5.1	5.1	75.6
	7.00	7	9.0	9.0	84.6
	8.00	12	15.4	15.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00041

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	6.4	6.4	6.4
	2.00	6	7.7	7.7	14.1
	3.00	4	5.1	5.1	19.2
	4.00	5	6.4	6.4	25.6
	5.00	9	11.5	11.5	37.2
	6.00	13	16.7	16.7	53.8
	7.00	18	23.1	23.1	76.9
	8.00	18	23.1	23.1	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00042

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	6.4	6.4	6.4
	2.00	9	11.5	11.5	17.9
	3.00	7	9.0	9.0	26.9
	4.00	14	17.9	17.9	44.9
	5.00	7	9.0	9.0	53.8
	6.00	13	16.7	16.7	70.5
	7.00	11	14.1	14.1	84.6
	8.00	12	15.4	15.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00043

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	10	12.8	12.8	12.8
	2.00	13	16.7	16.7	29.5
	3.00	10	12.8	12.8	42.3
	4.00	6	7.7	7.7	50.0
	5.00	12	15.4	15.4	65.4
	6.00	12	15.4	15.4	80.8
	7.00	7	9.0	9.0	89.7
	8.00	8	10.3	10.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

Frequencies

Statistics

	N	
	Valid	Missing
TOTFAC	78	0

Frequencies

Notes

Output Created		12 Jan 98 08:44:53
Input	Data	C:\Program Files\SPSS\rajaplay.sav
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	78
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=var00002 var00003 var00006 var00010 var00025 var00026 var00027 var00028 var00029 var00030 .
Resources	Total Values Allowed	18724
	Elapsed Time	0:00:00.55

PERCEPTION

Statistics

	N	
	Valid	Missing
VAR00002	78	0
VAR00003	78	0
VAR00006	78	0
VAR00010	78	0
VAR00025	78	0
VAR00026	77	1
VAR00027	78	0
/AR00028	77	1
VAR00029	78	0
VAR00030	78	0

VAR00002

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	6	7.7	7.7	7.7
	2.00	11	14.1	14.1	21.8
	3.00	11	14.1	14.1	35.9
	4.00	28	35.9	35.9	71.8
	5.00	16	20.5	20.5	92.3
	6.00	6	7.7	7.7	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00003

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	3	3.8	3.8	3.8
	4.00	15	19.2	19.2	23.1
	5.00	28	35.9	35.9	59.0
	6.00	32	41.0	41.0	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00006

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	1	1.3	1.3	1.3
	4.00	2	2.6	2.6	3.8
	5.00	19	24.4	24.4	28.2
	6.00	56	71.8	71.8	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00010

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.3	1.3	1.3
	2.00	1	1.3	1.3	2.6
	3.00	10	12.8	12.8	15.4
	4.00	31	39.7	39.7	55.1
	5.00	24	30.8	30.8	85.9
	6.00	11	14.1	14.1	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00025

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	3	3.8	3.8	3.8
	2.00	9	11.5	11.5	15.4
	3.00	29	37.2	37.2	52.6
	4.00	15	19.2	19.2	71.8
	5.00	13	16.7	16.7	88.5
	6.00	9	11.5	11.5	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00026

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.3	1.3	1.3
	2.00	1	1.3	1.3	2.6
	4.00	2	2.6	2.6	5.2
	5.00	6	7.7	7.8	13.0
	6.00	67	85.9	87.0	100.0
	Total	77	98.7	100.0	
Missing	System Missing	1	1.3		
	Total	1	1.3		
Total		78	100.0		

VAR00027

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	4	5.1	5.1	5.1
	2.00	3	3.8	3.8	9.0
	3.00	3	3.8	3.8	12.8
	4.00	9	11.5	11.5	24.4
	5.00	13	16.7	16.7	41.0
	6.00	46	59.0	59.0	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

A1

VAR00028

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	8	10.3	10.4	10.4
	2.00	14	17.9	18.2	28.6
	3.00	15	19.2	19.5	48.1
	4.00	15	19.2	19.5	67.5
	5.00	10	12.8	13.0	80.5
	6.00	15	19.2	19.5	100.0
	Total	77	98.7	100.0	
Missing	System Missing	1	1.3		
	Total	1	1.3		
Total		78	100.0		

VAR00029

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.3	1.3	1.3
	3.00	9	11.5	11.5	12.8
	4.00	15	19.2	19.2	32.1
	5.00	14	17.9	17.9	50.0
	6.00	39	50.0	50.0	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00030

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4.00	1	1.3	1.3	1.3
	5.00	2	2.6	2.6	3.8
	6.00	75	96.2	96.2	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

Frequencies

Notes

Output Created		12 Jan 98 08:25:34
Input	Data	C:\Program Files\SPSS\rajaoriginal.sav
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	78
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=var00007 var00011 var00013 var00017 /BARCHART PERCENT.
Resources	Total Values Allowed	18724
	Elapsed Time	0:00:01.15

whistle blowing

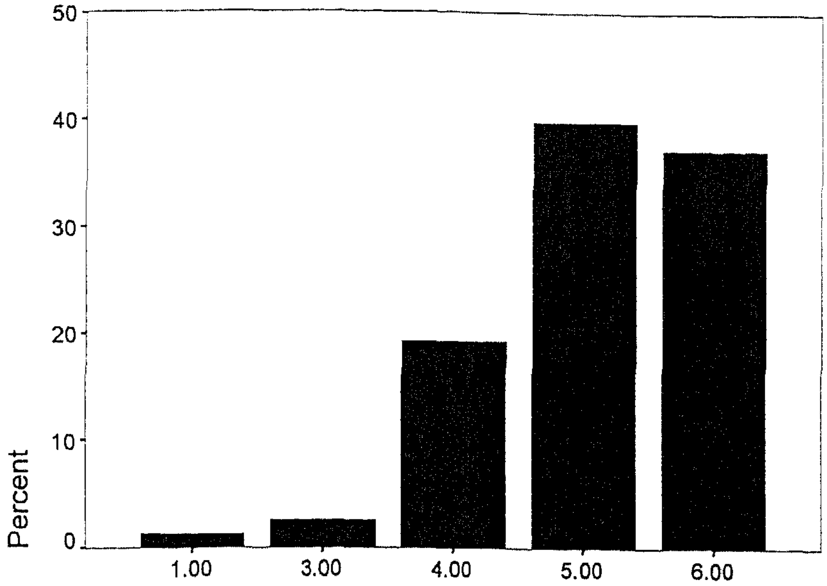
Statistics

	N	
	Valid	Missing
VAR00007	78	0
VAR00011	78	0
VAR00013	78	0
VAR00017	77	1

VAR00007

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.3	1.3	1.3
	3.00	2	2.6	2.6	3.8
	4.00	15	19.2	19.2	23.1
	5.00	31	39.7	39.7	62.8
	6.00	29	37.2	37.2	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

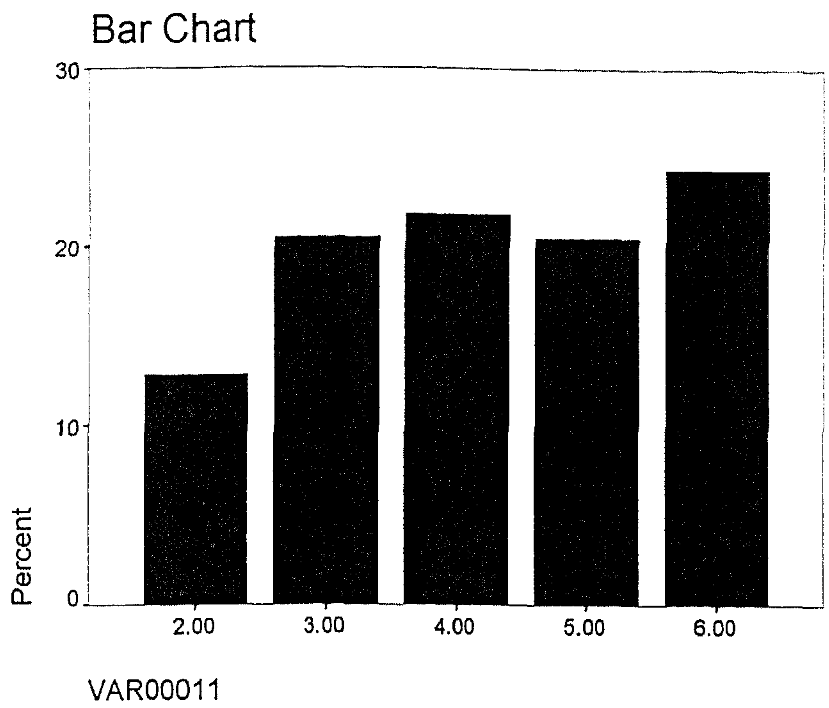
Bar Chart



VAR00007

VAR00011

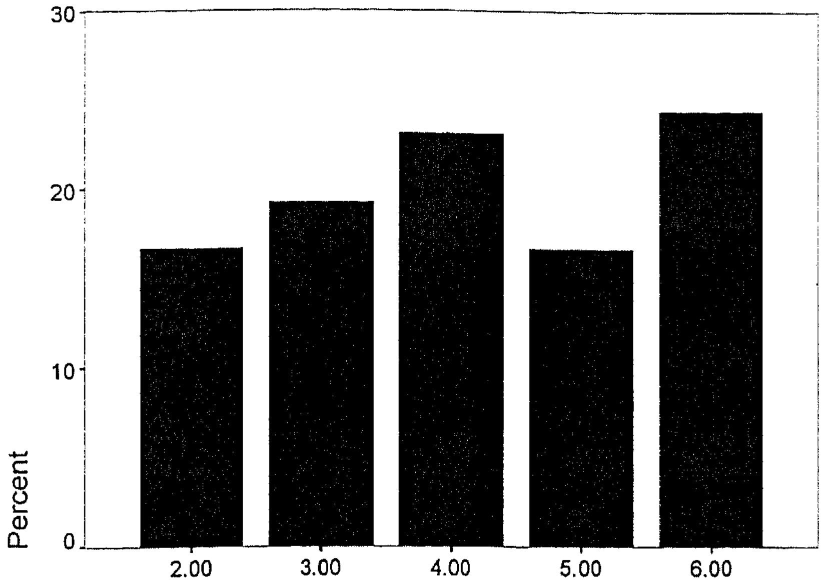
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	10	12.8	12.8	12.8
	3.00	16	20.5	20.5	33.3
	4.00	17	21.8	21.8	55.1
	5.00	16	20.5	20.5	75.6
	6.00	19	24.4	24.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		



VAR00013

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	13	16.7	16.7	16.7
	3.00	15	19.2	19.2	35.9
	4.00	18	23.1	23.1	59.0
	5.00	13	16.7	16.7	75.6
	6.00	19	24.4	24.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

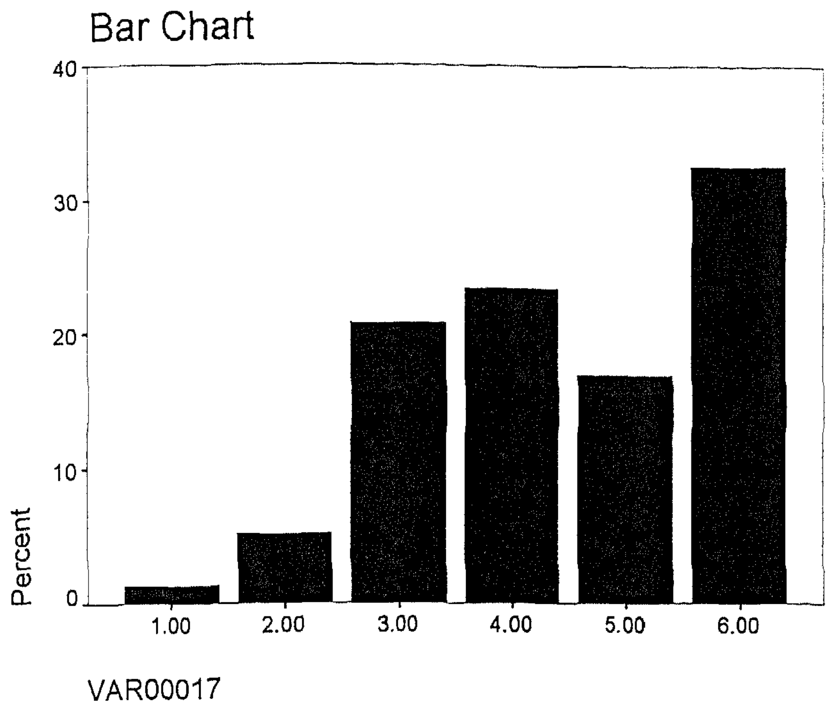
Bar Chart



VAR00013

VAR00017

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.3	1.3	1.3
	2.00	4	5.1	5.2	6.5
	3.00	16	20.5	20.8	27.3
	4.00	18	23.1	23.4	50.6
	5.00	13	16.7	16.9	67.5
	6.00	25	32.1	32.5	100.0
	Total	77	98.7	100.0	
Missing	System Missing	1	1.3		
	Total	1	1.3		
Total		78	100.0		


Bar Chart
40
30
20
10
0
Percent
1.00
2.00
3.00
4.00
5.00
6.00
VAR00017

A1

Frequencies

Notes

Output Created		12 Jan 98 08:46:46
Input	Data	C:\Program Files\SPSS\rajaplay.sav
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	78
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=var00031 var00032 var00033 var00034 var00035 .
Resources	Total Values Allowed	18724
	Elapsed Time	0:00:00.22

Statistics

	N	
	Valid	Missing
VAR00031	78	0
VAR00032	78	0
VAR00033	78	0
VAR00034	78	0
VAR00035	78	0

VAR00031

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	6.4	6.4	6.4
	2.00	2	2.6	2.6	9.0
	3.00	10	12.8	12.8	21.8
	4.00	10	12.8	12.8	34.6
	5.00	14	17.9	17.9	52.6
	6.00	37	47.4	47.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00032

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	6	7.7	7.7	7.7
	2.00	11	14.1	14.1	21.8
	3.00	14	17.9	17.9	39.7
	4.00	13	16.7	16.7	56.4
	5.00	15	19.2	19.2	75.6
	6.00	19	24.4	24.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00033

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	5	6.4	6.4	6.4
	2.00	11	14.1	14.1	20.5
	3.00	13	16.7	16.7	37.2
	4.00	17	21.8	21.8	59.0
	5.00	12	15.4	15.4	74.4
	6.00	20	25.6	25.6	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00034

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	15	19.2	19.2	19.2
	2.00	11	14.1	14.1	33.3
	3.00	21	26.9	26.9	60.3
	4.00	15	19.2	19.2	79.5
	5.00	4	5.1	5.1	84.6
	6.00	12	15.4	15.4	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

VAR00035

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5.00	6	7.7	7.7	7.7
	6.00	72	92.3	92.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

Frequencies

Notes

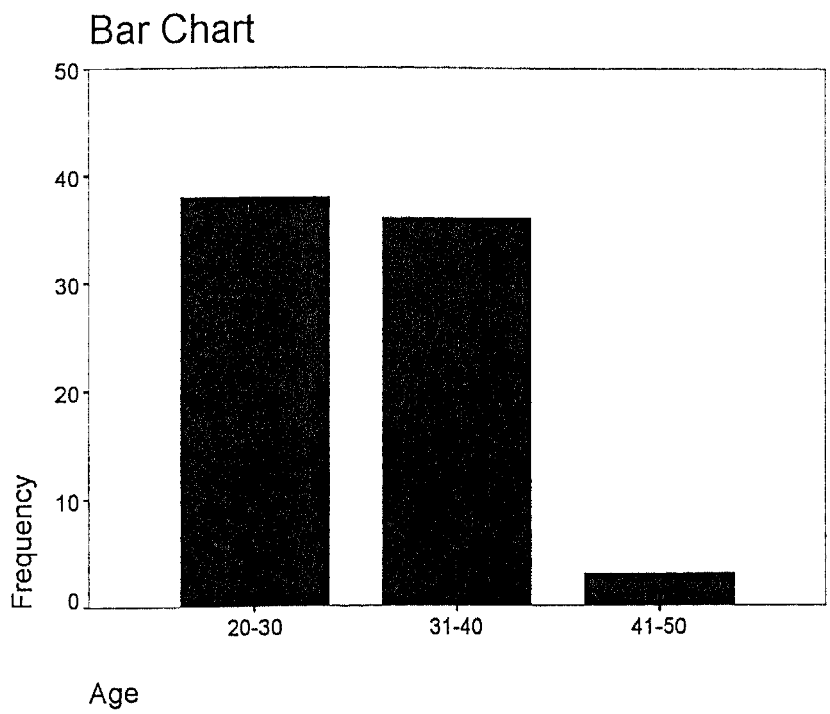
Output Created		07 Jan 98 20:13:56
Input	Data	C:\Program Files\SPSS\rajaoriginal.sav
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	78
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=age designat edu institut race salary sex year /STATISTICS=MINIMUM MAXIMUM /BARCHART FREQ.
Resources	Total Values Allowed	18724
	Elapsed Time	0:00:00.39

Statistics

	N		Minimum	Maximum
	Valid	Missing		
Age	77	1	1	3
Designate	77	1	1	2
Education level	78	0	1	4
Institurions	78	0	1	4
Race	78	0	1	3
Salary	77	1	1	4
Sex	78	0	1	2
Years in service	78	0	1	4

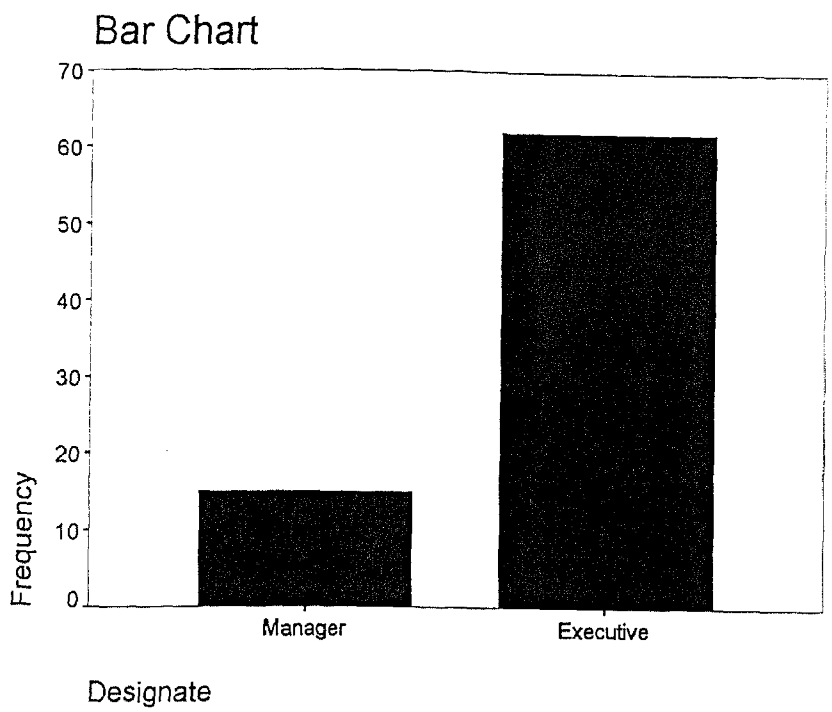
Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30	38	48.7	49.4	49.4
	31-40	36	46.2	46.8	96.1
	41-50	3	3.8	3.9	100.0
	Total	77	98.7	100.0	
Missing	System Missing	1	1.3		
	Total	1	1.3		
Total		78	100.0		



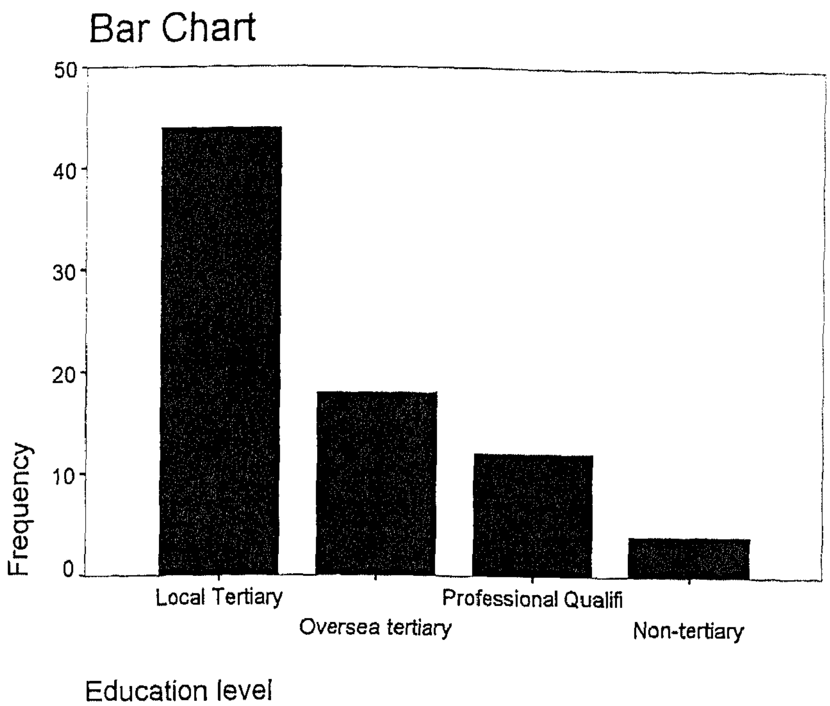
Designate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Manager	15	19.2	19.5	19.5
	Executive	62	79.5	80.5	100.0
	Total	77	98.7	100.0	
Missing	System Missing	1	1.3		
	Total	1	1.3		
Total		78	100.0		



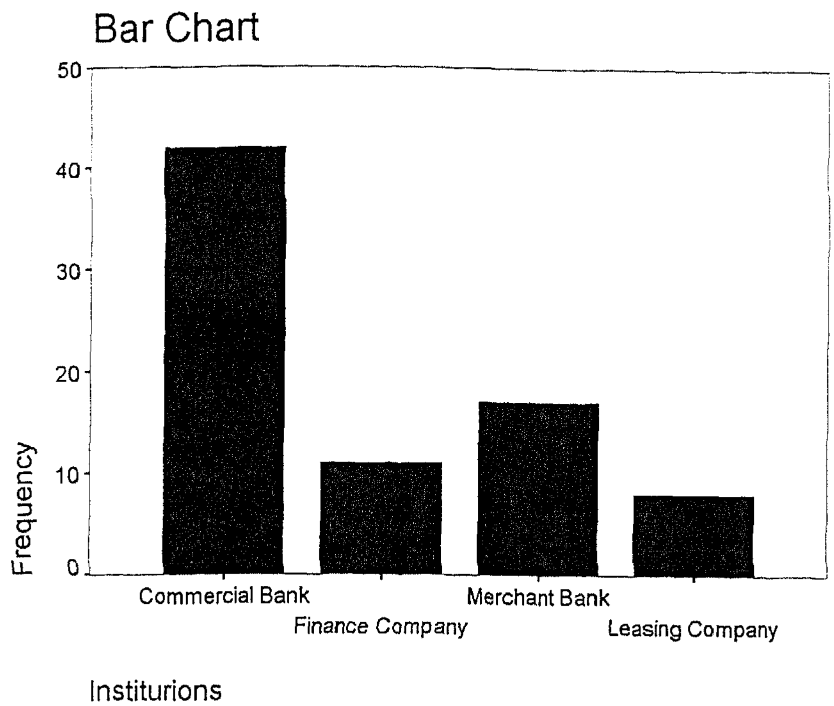
Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Local Tertiary	44	56.4	56.4	56.4
	Oversea tertiary	18	23.1	23.1	79.5
	Professional Qualification	12	15.4	15.4	94.9
	Non-tertiary	4	5.1	5.1	100.0
	Total	78	100.0	100.0	
Total		78	100.0		



Institurions

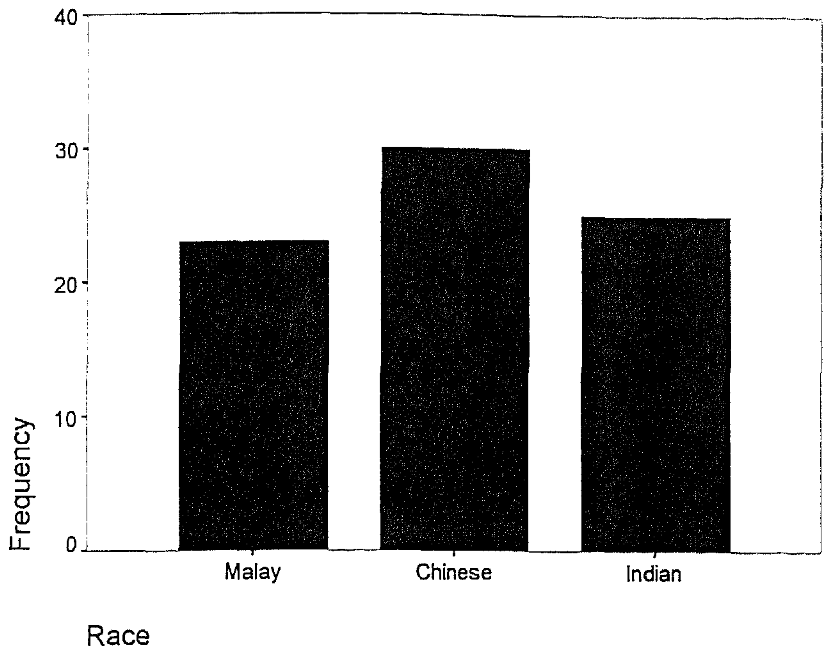
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Commercial Bank	42	53.8	53.8	53.8
	Finance Company	11	14.1	14.1	67.9
	Merchant Bank	17	21.8	21.8	89.7
	Leasing Company	8	10.3	10.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		



Race

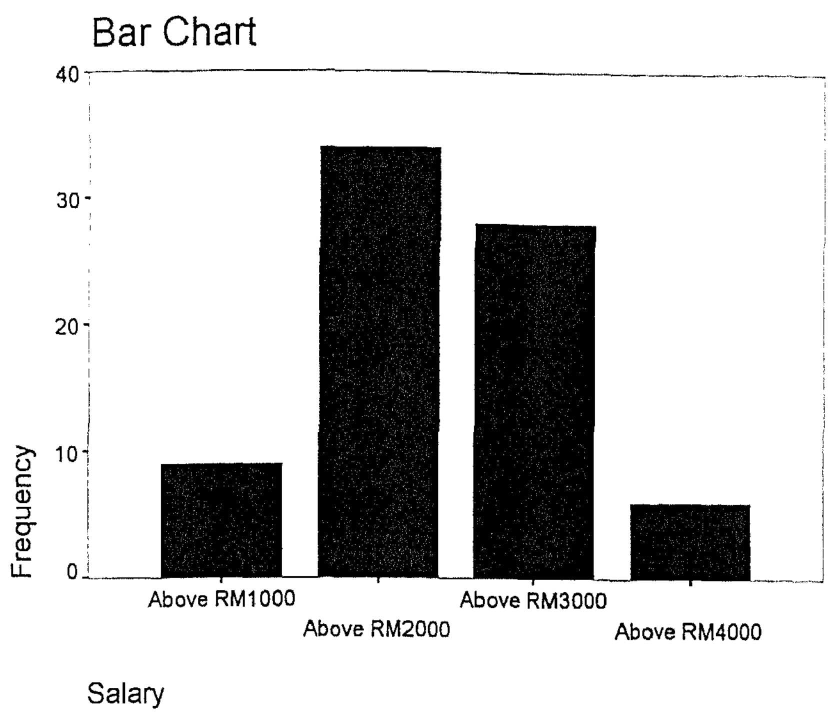
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	23	29.5	29.5	29.5
	Chinese	30	38.5	38.5	67.9
	Indian	25	32.1	32.1	100.0
	Total	78	100.0	100.0	
Total		78	100.0		

Bar Chart



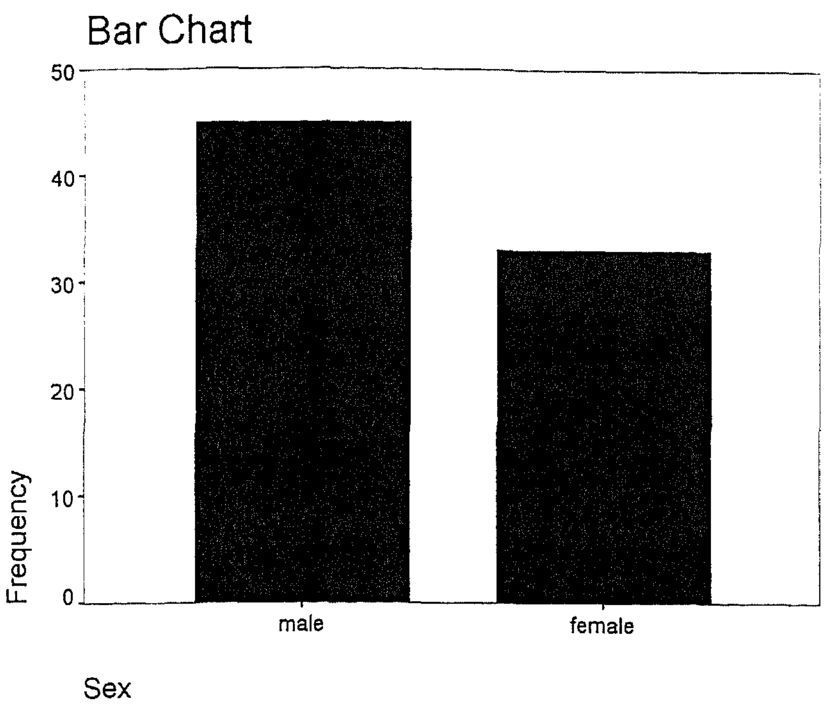
Salary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Above RM1000	9	11.5	11.7	11.7
	Above RM2000	34	43.6	44.2	55.8
	Above RM3000	28	35.9	36.4	92.2
	Above RM4000	6	7.7	7.8	100.0
	Total	77	98.7	100.0	
Missing	System Missing	1	1.3		
	Total	1	1.3		
Total		78	100.0		



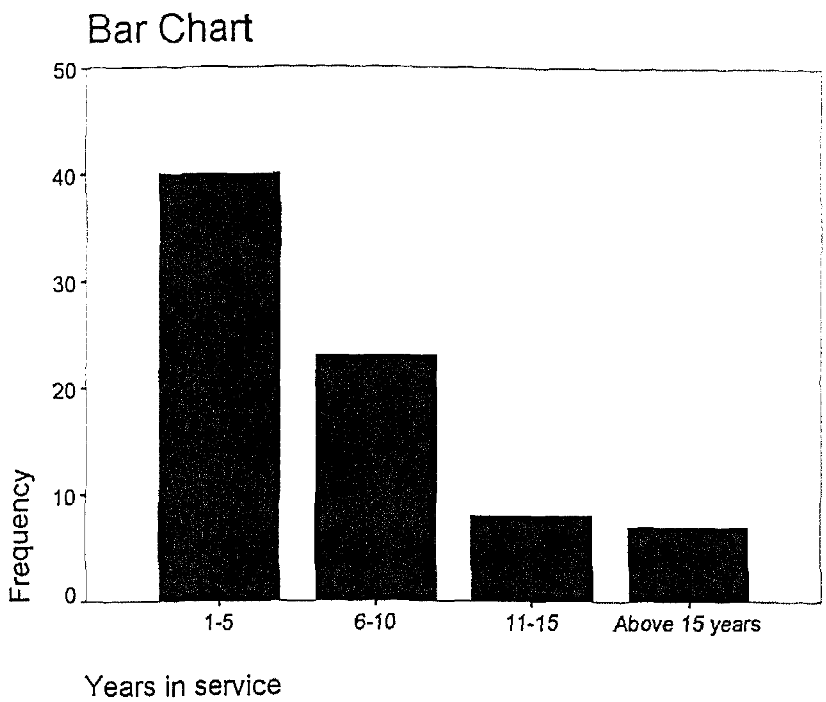
Sex

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	45	57.7	57.7	57.7
	female	33	42.3	42.3	100.0
	Total	78	100.0	100.0	
Total		78	100.0		



Years in service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5	40	51.3	51.3	51.3
	6-10	23	29.5	29.5	80.8
	11-15	8	10.3	10.3	91.0
	Above 15 years	7	9.0	9.0	100.0
	Total	78	100.0	100.0	
Total		78	100.0		


Bar Chart
50
40
30
20
10
0
Frequency
1-5
6-10
11-15
Above 15 years
Years in service

APPENDIX II
CROSS-TABULATION WITH CHI-SQUARE

Crosstab

Count

		Age			Total
		20-30	31-40	41-50	
Perception of the Exec on ethical/unethical practices	Average	1	1		2
	Ethical	25	16	2	43
	Very Ethical	11	18	1	30
Total		37	35	3	75

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	3.782[a]	4	.436
Likelihood Ratio	3.888	4	.421
Linear-by-Linear Association	1.905	1	.167
N of Valid Cases	75		

a. 5 cells (55.6%) have expected count less than 5. The minimum expected count is .08.

Perception of the Exec on ethical/unethical practices * Designate

Crosstab

Count

		Designate		Total
		Manager	Executive	
Perception of the Exec on ethical/unethical practices	Average		2	2
	Ethical	3	41	44
	Very Ethical	11	18	29
Total		14	61	75

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	11.616[a]	2	.003
Likelihood Ratio	11.803	2	.003
Linear-by-Linear Association	10.848	1	.001
N of Valid Cases	75		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .37.

Perception of the Exec on ethical/unethical practices * Education level

Crosstab

Count

		Education level				Total
		Local Tertiary	Oversea tertiary	Professional Qualification	Non-tertiary	
Perception of the Exec on ethical/unethical practices	Average		1		1	2
	Ethical	24	11	6	3	44
	Very Ethical	19	6	5		30
Total		43	18	11	4	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	11.991[a]	6	.062
Likelihood Ratio	9.935	6	.127
Linear-by-Linear Association	2.839	1	.092
N of Valid Cases	76		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .11.

Perception of the Exec on ethical/unethical practices * Institurions

Crosstab

Count

		Institurions				Total
		Commercial Bank	Finance Company	Merchant Bank	Leasing Company	
Perception of the Exec on ethical/unethical practices	Average	1		1		2
	Ethical	22	8	12	2	44
	Very Ethical	18	3	3	6	30
Total		41	11	16	8	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	9.068[a]	6	.170
Likelihood Ratio	9.583	6	.143
Linear-by-Linear Association	.004	1	.950
N of Valid Cases	76		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .21.

Perception of the Exec on ethical/unethical practices * Race

Crosstab

Count

		Race			Total
		Malay	Chinese	Indian	
Perception of the Exec on ethical/unethical practices	Average		2		2
	Ethical	11	14	19	44
	Very Ethical	11	13	6	30
Total		22	29	25	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	7.702[a]	4	.103
Likelihood Ratio	8.418	4	.077
Linear-by-Linear Association	2.750	1	.097
N of Valid Cases	76		

a. 3 cells (33.3%) have expected count less than 5. The minimum expected count is .58.

Perception of the Exec on ethical/unethical practices * Salary

Crosstab

Count

		Salary				Total
		Above RM1000	Above RM2000	Above RM3000	Above RM4000	
Perception of the Exec on ethical/unethical practices	Average	1		1		2
	Ethical	5	25	13	1	44
	Very Ethical	3	9	13	5	30
Total		9	34	27	6	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	12.259[a]	6	.056
Likelihood Ratio	12.251	6	.057
Linear-by-Linear Association	5.750	1	.016
N of Valid Cases	76		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .16.

Perception of the Exec on ethical/unethical practices * Sex

Crosstab

Count

		Sex		Total
		male	female	
Perception of the Exec on ethical/unethical practices	Average	1	1	2
	Ethical	23	21	44
	Very Ethical	19	11	30
Total		43	33	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	.924[a]	2	.630
Likelihood Ratio	.931	2	.628
Linear-by-Linear Association	.863	1	.353
N of Valid Cases	76		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is .87.

Perception of the Exec on ethical/unethical practices * Years in service

Crosstab

Count

		Years in service				Total
		1-5	6-10	11-15	Above 15 years	
Perception of the Exec on ethical/unethical practices	Average	1	1			2
	Ethical	26	8	6	4	44
	Very Ethical	12	13	2	3	30
Total		39	22	8	7	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.725[a]	6	.347
Likelihood Ratio	7.115	6	.310
Linear-by-Linear Association	.517	1	.472
N of Valid Cases	76		

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .18.

Taking stationeries, accepting gift, use offce time * Age

Crosstab

Count

		Age			Total
		20-30	31-40	41-50	
Taking stationeries, accepting gift, use offce time	Unethical	5	5		10
	Average	16	13	3	32
	Ethical	15	10		25
	Very Ethical	2	7		9
Total		38	35	3	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	8.418[a]	6	.209
Likelihood Ratio	9.497	6	.148
Linear-by-Linear Association	.076	1	.782
N of Valid Cases	76		

a. 7 cells (58.3%) have expected count less than 5. The minimum expected count is .36.

Taking stationeries, accepting gift, use offce time * Designate

Crosstab

Count

		Designate		Total
		Manager	Executive	
Taking stationeries, accepting gift, use offce time	Unethical		10	10
	Average	8	24	32
	Ethical	3	22	25
	Very Ethical	4	5	9
Total		15	61	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	7.431[a]	3	.059
Likelihood Ratio	8.802	3	.032
Linear-by-Linear Association	2.213	1	.137
N of Valid Cases	76		

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.78.

Taking stationeries, accepting gift, use offce time * Education level

Crosstab

Count

		Education level				Total
		Local Tertiary	Oversea tertiary	Professional Qualification	Non-tertiary	
Taking stationeries, accepting gift, use offce time	Unethical	5	3	1	1	10
	Average	22	6	5		33
	Ethical	11	6	5	3	25
	Very Ethical	6	3			9
Total		44	18	11	4	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	9.324[a]	9	.408
Likelihood Ratio	12.046	9	.211
Linear-by-Linear Association	.011	1	.917
N of Valid Cases	77		

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .47.

Taking stationeries, accepting gift, use offce time * Insitturions

Crosstab

Count

		Insitturions				Total
		Commercial Bank	Finance Company	Merchant Bank	Leasing Company	
Taking stationeries, accepting gift, use offce time	Unethical	3	2	4	1	10
	Average	16	6	6	5	33
	Ethical	15	2	6	2	25
	Very Ethical	7	1	1		9
Total		41	11	17	8	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	7.729[a]	9	.562
Likelihood Ratio	8.569	9	.478
Linear-by-Linear Association	4.117	1	.042
N of Valid Cases	77		

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .94.

Taking stationeries, accepting gift, use offce time * Race

Crosstab

Count

		Race			Total
		Malay	Chinese	Indian	
Taking stationeries, accepting gift, use offce time	Unethical	3	4	3	10
	Average	8	9	16	33
	Ethical	8	12	5	25
	Very Ethical	4	4	1	9
Total		23	29	25	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	7.895[a]	6	.246
Likelihood Ratio	8.153	6	.227
Linear-by-Linear Association	2.709	1	.100
N of Valid Cases	77		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is 2.69.

Taking stationeries, accepting gift, use offce time * Salary

Crosstab

Count

		Salary				Total
		Above RM1000	Above RM2000	Above RM3000	Above RM4000	
Taking stationeries, accepting gift, use offce time	Unethical	2	5	3		10
	Average	2	15	13	2	32
	Ethical	4	12	7	2	25
	Very Ethical		2	5	2	9
Total		8	34	28	6	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	9.118[a]	9	.426
Likelihood Ratio	10.068	9	.345
Linear-by-Linear Association	2.905	1	.088
N of Valid Cases	76		

a. 12 cells (75.0%) have expected count less than 5. The minimum expected count is .71.

Taking stationeries, accepting gift, use offce time * Sex

Crosstab

Count

		Sex		Total
		male	female	
Taking stationeries, accepting gift, use offce time	Unethical	4	6	10
	Average	18	15	33
	Ethical	16	9	25
	Very Ethical	7	2	9
Total		45	32	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	3.310[a]	3	.346
Likelihood Ratio	3.399	3	.334
Linear-by-Linear Association	3.222	1	.073
N of Valid Cases	77		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 3.74.

Taking stationeries, accepting gift, use offce time * Years in service

Crosstab

Count

		Years in service				Total
		1-5	6-10	11-15	Above 15 years	
Taking stationeries, accepting gift, use offce time	Unethical	5	2	2	1	10
	Average	17	9	3	4	33
	Ethical	14	7	3	1	25
	Very Ethical	3	5		1	9
Total		39	23	8	7	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.133[a]	9	.727
Likelihood Ratio	6.742	9	.664
Linear-by-Linear Association	.138	1	.710
N of Valid Cases	77		

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .82.

Opinion on Industry Practices * Age

Crosstab

Count

		Age			Total
		20-30	31-40	41-50	
Opinion on Industry Practices	Average	5	3		8
	Ethical	33	30	3	66
	Very Ethical		2		2
Total		38	35	3	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	3.101[a]	4	.541
Likelihood Ratio	4.162	4	.384
Linear-by-Linear Association	1.583	1	.208
N of Valid Cases	76		

a. 7 cells (77.8%) have expected count less than 5. The minimum expected count is .08.

Opinion on Industry Practices * Designate

Crosstab

Count

		Designate		Total
		Manager	Executive	
Opinion on Industry Practices	Average	1	7	8
	Ethical	13	53	66
	Very Ethical	1	1	2
Total		15	61	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	1.421[a]	2	.491
Likelihood Ratio	1.208	2	.547
Linear-by-Linear Association	.917	1	.338
N of Valid Cases	76		

a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is .39.

Opinion on Industry Practices * Education level

Crosstab

Count

		Education level				
		Local Tertiary	Oversea tertiary	Professional Qualification	Non-tertiary	Total
Opinion on Industry Practices	Average	3	3	2		8
	Ethical	41	15	8	3	67
	Very Ethical			2		2
Total		44	18	12	3	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	13.672[a]	6	.034
Likelihood Ratio	10.528	6	.104
Linear-by-Linear Association	.128	1	.721
N of Valid Cases	77		

a. 9 cells (75.0%) have expected count less than 5. The minimum expected count is .08.

Opinion on Industry Practices * Institurions

Crosstab

Count

		Institurions				
		Commercial Bank	Finance Company	Merchant Bank	Leasing Company	Total
Opinion on Industry Practices	Average	3	1	3	1	8
	Ethical	37	10	13	7	67
	Very Ethical	1		1		2
Total		41	11	17	8	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	2.776[a]	6	.836
Likelihood Ratio	2.981	6	.811
Linear-by-Linear Association	.615	1	.433
N of Valid Cases	77		

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .21.

Opinion on Industry Practices * Race

Crosstab

Count

		Race			Total
		Malay	Chinese	Indian	
Opinion on Industry Practices	Average	2	3	3	8
	Ethical	21	26	20	67
	Very Ethical		1	1	2
Total		23	30	24	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	1.145[a]	4	.887
Likelihood Ratio	1.699	4	.791
Linear-by-Linear Association	.001	1	.974
N of Valid Cases	77		

a. 6 cells (66.7%) have expected count less than 5. The minimum expected count is .60.

Opinion on Industry Practices * Salary

Crosstab

Count

		Salary				Total
		Above RM1000	Above RM2000	Above RM3000	Above RM4000	
Opinion on Industry Practices	Average	1	2	4		7
	Ethical	7	32	23	5	67
	Very Ethical			1	1	2
Total		8	34	28	6	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	7.797[a]	6	.253
Likelihood Ratio	6.899	6	.330
Linear-by-Linear Association	.824	1	.364
N of Valid Cases	76		

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .16.

Opinion on Industry Practices * Sex

Crosstab

Count

		Sex		Total
		male	female	
Opinion on Industry Practices	Average	5	3	8
	Ethical	39	28	67
	Very Ethical	1	1	2
Total		45	32	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	.114[a]	2	.944
Likelihood Ratio	.114	2	.945
Linear-by-Linear Association	.104	1	.747
N of Valid Cases	77		

a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .83.

Opinion on Industry Practices * Years in service

Crosstab

Count

		Years in service				Total
		1-5	6-10	11-15	Above 15 years	
Opinion on Industry Practices	Average	7	1			8
	Ethical	33	21	6	7	67
	Very Ethical		1	1		2
Total		40	23	7	7	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	9.662[a]	6	.140
Likelihood Ratio	10.271	6	.114
Linear-by-Linear Association	4.820	1	.028
N of Valid Cases	77		

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .18.

Opinion on My Company * Age

Crosstab

Count

		Age			Total
		20-30	31-40	41-50	
Opinion on My Company	Very Unethical	1			1
	Unethical	2			2
	Average	12	11		23
	Ethical	21	17	1	39
	Very Ethical	2	8	2	12
Total		38	36	3	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	13.077[a]	8	.109
Likelihood Ratio	13.663	8	.091
Linear-by-Linear Association	7.417	1	.006
N of Valid Cases	77		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .04.

Opinion on My Company * Designate

Crosstab

Count

		Designate		Total
		Manager	Executive	
Opinion on My Company	Very Unethical		1	1
	Unethical	1	1	2
	Average	2	21	23
	Ethical	9	30	39
	Very Ethical	3	9	12
Total		15	62	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	3.690[a]	4	.450
Likelihood Ratio	3.945	4	.413
Linear-by-Linear Association	.827	1	.363
N of Valid Cases	77		

a. 6 cells (60.0%) have expected count less than 5. The minimum expected count is .19.

Opinion on My Company * Education level

Crosstab

Count

		Education level				
		Local Tertiary	Oversea tertiary	Professional Qualification	Non-tertiary	Total
Opinion on My Company	Very Unethical	1				1
	Unethical	1	1			2
	Average	9	7	5	2	23
	Ethical	25	7	6	2	40
	Very Ethical	8	3	1		12
Total		44	18	12	4	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.811[a]	12	.870
Likelihood Ratio	8.086	12	.778
Linear-by-Linear Association	1.415	1	.234
N of Valid Cases	78		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .05.

Opinion on My Company * Institurions

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.218[a]	8	.623
Likelihood Ratio	7.122	8	.523
Linear-by-Linear Association	.007	1	.933
N of Valid Cases	78		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .29.

Opinion on My Company * Salary

Crosstab

Count

		Salary				
		Above RM1000	Above RM2000	Above RM3000	Above RM4000	Total
Opinion on My Company	Very Unethical		1			1
	Unethical		1	1		2
	Average	3	9	10	1	23
	Ethical	6	18	11	4	39
	Very Ethical		5	6	1	12
Total		9	34	28	6	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.157[a]	12	.908
Likelihood Ratio	8.285	12	.762
Linear-by-Linear Association	.591	1	.442
N of Valid Cases	77		

a. 15 cells (75.0%) have expected count less than 5. The minimum expected count is .08.

Opinion on My Company * Sex

Crosstab

Count

		Sex		Total
		male	female	
Opinion on My Company	Very Unethical	1		1
	Unethical	1	1	2
	Average	10	13	23
	Ethical	25	15	40
	Very Ethical	8	4	12
Total		45	33	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	3.460[a]	4	.484
Likelihood Ratio	3.811	4	.432
Linear-by-Linear Association	.968	1	.325
N of Valid Cases	78		

a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .42.

Opinion on My Company * Years in service

Crosstab

Count

		Years in service				Total
		1-5	6-10	11-15	Above 15 years	
Opinion on My Company	Very Unethical	1				1
	Unethical	2				2
	Average	12	7	4		23
	Ethical	20	14	3	3	40
	Very Ethical	5	2	1	4	12
Total		40	23	8	7	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	15.747[a]	12	.203
Likelihood Ratio	15.643	12	.208
Linear-by-Linear Association	4.937	1	.026
N of Valid Cases	78		

a. 15 cells (75.0%) have expected count less than 5. The minimum expected count is .09.

Ethical Conduct of the Exec * Age

Crosstab

Count

		Age			Total
		20-30	31-40	41-50	
Ethical Conduct of the Exec	Very Unethical			2	2
	Unethical	5	3		8
	Average	8	11		19
	Ethical	15	13	1	29
	Very ethical	10	9		19
Total		38	36	3	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	52.373[a]	8	.000
Likelihood Ratio	17.776	8	.023
Linear-by-Linear Association	2.372	1	.124
N of Valid Cases	77		

a. 9 cells (60.0%) have expected count less than 5. The minimum expected count is .08.

Ethical Conduct of the Exec * Designate

Crosstab

Count

		Designate		Total
		Manager	Executive	
Ethical Conduct of the Exec	Very Unethical		2	2
	Unethical		8	8
	Average	4	15	19
	Ethical	8	21	29
	Very ethical	3	16	19
Total		15	62	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	3.829[a]	4	.430
Likelihood Ratio	5.647	4	.227
Linear-by-Linear Association	.831	1	.362
N of Valid Cases	77		

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .39.

Ethical Conduct of the Exec * Education level

Crosstab

Count

		Education level				Total
		Local Tertiary	Oversea tertiary	Professional Qualification	Non-tertiary	
Ethical Conduct of the Exec	Very Unethical	2				2
	Unethical	5	1	1	1	8
	Average	10	4	5		19
	Ethical	16	7	4	3	30
	Very ethical	11	6	2		19
Total		44	18	12	4	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	8.799[a]	12	.720
Likelihood Ratio	10.742	12	.551
Linear-by-Linear Association	.009	1	.926
N of Valid Cases	78		

a. 16 cells (80.0%) have expected count less than 5. The minimum expected count is .10.

Ethical Conduct of the Exec * Institurions

Crosstab

Count

		Institurions				
		Commercial Bank	Finance Company	Merchant Bank	Leasing Company	Total
Ethical Conduct of the Exec	Very Unethical	1		1		2
	Unethical	6		2		8
	Average	9	2	5	3	19
	Ethical	16	5	5	4	30
	Very ethical	10	4	4	1	19
Total		42	11	17	8	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.843[a]	12	.868
Likelihood Ratio	8.952	12	.707
Linear-by-Linear Association	.003	1	.956
N of Valid Cases	78		

a. 16 cells (80.0%) have expected count less than 5. The minimum expected count is .21.

Ethical Conduct of the Exec * Race

Crosstab

Count

		Race			Total
		Malay	Chinese	Indian	
Ethical Conduct of the Exec	Very Unethical			2	2
	Unethical		4	4	8
	Average	7	6	6	19
	Ethical	8	13	9	30
	Very ethical	8	7	4	19
Total		23	30	25	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	10.325[a]	8	.243
Likelihood Ratio	12.818	8	.118
Linear-by-Linear Association	5.304	1	.021
N of Valid Cases	78		

a. 6 cells (40.0%) have expected count less than 5. The minimum expected count is .59.

Ethical Conduct of the Exec * Salary

Crosstab

Count

		Salary				Total
		Above RM1000	Above RM2000	Above RM3000	Above RM4000	
Ethical Conduct of the Exec	Very Unethical		1	1		2
	Unethical	2	4	2		8
	Average	1	7	8	2	18
	Ethical	3	13	10	4	30
	Very ethical	3	9	7		19
Total		9	34	28	6	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	7.095[a]	12	.851
Likelihood Ratio	9.170	12	.688
Linear-by-Linear Association	.046	1	.830
N of Valid Cases	77		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .16.

Ethical Conduct of the Exec * Sex

Crosstab

Count

		Sex		Total
		male	female	
Ethical Conduct of the Exec	Very Unethical		2	2
	Unethical	4	4	8
	Average	13	6	19
	Ethical	16	14	30
	Very ethical	12	7	19
Total		45	33	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	4.283[a]	4	.369
Likelihood Ratio	5.025	4	.285
Linear-by-Linear Association	.674	1	.412
N of Valid Cases	78		

a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .85.

Ethical Conduct of the Exec * Years in service

Crosstab

Count

		Years in service				
		1-5	6-10	11-15	Above 15 years	Total
Ethical Conduct of the Exec	Very Unethical				2	2
	Unethical	5	2	1		8
	Average	8	8	3		19
	Ethical	13	10	3	4	30
	Very ethical	14	3	1	1	19
Total		40	23	8	7	78

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	29.883[a]	12	.003
Likelihood Ratio	21.578	12	.043
Linear-by-Linear Association	2.978	1	.084
N of Valid Cases	78		

a. 14 cells (70.0%) have expected count less than 5. The minimum expected count is .18.

Whistle Blowing * Age

Crosstab

Count

		Age			
		20-30	31-40	41-50	Total
Whistle Blowing	Poor	5	4		9
	Fair	21	21	3	45
	Good	11	8		19
	6.00		3		3
Total		37	36	3	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	5.870[a]	6	.438
Likelihood Ratio	7.961	6	.241
Linear-by-Linear Association	.376	1	.540
N of Valid Cases	76		

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .12.

Whistle Blowing * Designate

Crosstab

Count

		Designate		Total
		Manager	Executive	
Whistle Blowing	Poor		9	9
	Fair	9	36	45
	Good	4	15	19
	6.00	2	1	3
Total		15	61	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.407[a]	3	.093
Likelihood Ratio	7.091	3	.069
Linear-by-Linear Association	4.843	1	.028
N of Valid Cases	76		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .59.

Whistle Blowing * Education level

Crosstab

Count

		Education level				Total
		Local Tertiary	Oversea tertiary	Professional Qualification	Non-tertiary	
Whistle Blowing	Poor	5	1	3		9
	Fair	25	11	7	3	46
	Good	12	4	2	1	19
	6.00	1	2			3
Total		43	18	12	4	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	6.889[a]	9	.649
Likelihood Ratio	6.927	9	.645
Linear-by-Linear Association	.260	1	.610
N of Valid Cases	77		

a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .16.

Whistle Blowing * Institurions

Crosstab

Count

		Institurions				Total
		Commercial Bank	Finance Company	Merchant Bank	Leasing Company	
Whistle Blowing	Poor	4		4	1	9
	Fair	23	9	10	4	46
	Good	12	2	2	3	19
	6.00	2		1		3
Total		41	11	17	8	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	7.812[a]	9	.553
Likelihood Ratio	9.466	9	.395
Linear-by-Linear \ssociation	.836	1	.360
N of Valid Cases	77		

a. 12 cells (75.0%) have expected count less than 5. The minimum expected count is .31.

Whistle Blowing * Race

Crosstab

Count

		Race			Total
		Malay	Chinese	Indian	
Whistle Blowing	Poor	1	3	5	9
	Fair	14	19	13	46
	Good	7	6	6	19
	6.00		2	1	3
Total		22	30	25	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	5.057[a]	6	.537
Likelihood Ratio	5.834	6	.442
Linear-by-Linear Association	.242	1	.623
N of Valid Cases	77		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .86.

Whistle Blowing * Salary

Crosstab

Count

		Salary				Total
		Above RM1000	Above RM2000	Above RM3000	Above RM4000	
Whistle Blowing	Poor	1	6	2		9
	Fair	5	17	19	4	45
	Good	2	10	7		19
	6.00		1		2	3
Total		8	34	28	6	76

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	19.513[a]	9	.021
Likelihood Ratio	14.989	9	.091
Linear-by-Linear \ssociation	2.053	1	.152
N of Valid Cases	76		

a. 12 cells (75.0%) have expected count less than 5. The minimum expected count is .24.

Whistle Blowing * Sex

Crosstab

Count

		Sex		Total
		male	female	
Whistle Blowing	Poor	5	4	9
	Fair	25	21	46
	Good	13	6	19
	6.00	2	1	3
Total		45	32	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	1.211[a]	3	.750
Likelihood Ratio	1.235	3	.745
Linear-by-Linear Association	.677	1	.410
N of Valid Cases	77		

a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.25.

Whistle Blowing * Years in service

Crosstab

Count

		Years in service				Total
		1-5	6-10	11-15	Above 15 years	
Whistle Blowing	Poor	5	4			9
	Fair	24	11	6	5	46
	Good	10	5	2	2	19
	6.00	1	2			3
Total		40	22	8	7	77

Chi-Square Tests

	Value	df	Asymp. Sig. (2-tailed)
Pearson Chi-Square	5.778[a]	9	.762
Likelihood Ratio	7.595	9	.575
Linear-by-Linear Association	.125	1	.723
N of Valid Cases	77		

a. 12 cells (75.0%) have expected count less than 5. The minimum expected count is .27.

APPENDIX III
RELIABILITY TEST

R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Alpha if Item Deleted
VAR00007	12.8312	6.5632	.2569	.1899
VAR00011	13.6623	6.4371	.0493	.4007
VAR00013	13.7662	5.9973	.0917	.3559
VAR00017	13.4286	4.9586	.3192	.0465

Reliability Coefficients

N of Cases =   77.0   N of Items = 4

Alpha =   .3172

R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Alpha if Item Deleted
VAR00005	14.5325	7.1470	.0729	.4430
VAR00016	14.1429	6.3083	.2872	.2045
VAR00018	14.2987	6.7122	.1351	.3746
VAR00020	14.1039	6.1470	.3255	.1628

Reliability Coefficients

N of Cases =   77.0   N of Items = 4

- ɔha =   .3669

R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Alpha if Item Deleted
VAR00008	30.9481	8.4183	.2267	.4504
VAR00012	31.4026	8.7700	.1339	.5102
VAR00015	30.5844	9.0619	.1914	.4643
VAR00019	30.0519	9.2341	.2932	.4196
VAR00022	30.0649	9.2194	.3556	.4009
VAR00023	29.8182	9.3086	.3968	.3941
Q1	29.8571	10.3083	.1530	.4734

Reliability Coefficients

N of Cases = 77.0 N of Items = 7

Alpha = .4829

R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Alpha if Item Deleted
VAR00004	17.0256	10.6487	.4644	.5926
VAR00009	17.1667	12.7381	.1631	.7084
VAR00014	17.6923	9.4366	.5761	.5342
VAR00021	17.5513	10.3545	.4537	.5946
VAR00024	18.0000	9.0649	.4526	.5981

Reliability Coefficients

N of Cases =   78.0   N of Items = 5

Alpha =   .6631

R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Alpha if Item Deleted
VAR00002	44.2763	18.0160	.2242	.4517
VAR00003	42.9079	19.4714	.2431	.4480
VAR00006	42.3289	21.1037	.1910	.4688
VAR00010	43.5789	19.7670	.1933	.4618
VAR00025	44.3026	17.6005	.2921	.4246
VAR00026	42.2368	20.1298	.2342	.4543
VAR00027	42.9342	17.6089	.2343	.4482
VAR00028	44.3026	17.3072	.1926	.4716
VAR00029	42.9737	19.4660	.1755	.4675
VAR00030	42.0395	22.3584	.0320	.4914

Reliability Coefficients

N of Cases =   76.0   N of Items = 10

Alpha =   .4860

R E L I A B I L I T Y   A N A L Y S I S   -   S C A L E   (A L P H A)

Item-total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Alpha if Item Deleted
VAR00031	17.1667	15.9848	.5309	.6744
VAR00032	17.9359	13.5153	.7266	.5829
VAR00033	17.8974	14.8205	.6126	.6384
VAR00034	18.6923	15.3846	.5276	.6773
VAR00035	16.0000	25.0130	-.0968	.7912

Reliability Coefficients

N of Cases =   78.0   N of Items = 5

Alpha =   .7343

APPENDIX IV
MULTIPLE RESPONSE

Multiple Response

Notes

Output Created		07 Jan 98 20:01:39
Input	Data	C:\Program Files\SPSS\rajaoriginal.sav
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	N of Rows in Working *Data File*	78
Syntax		MULT RESPONSE GROUPS=$factor "Desire to meet Company's targer" (var00036 var00037 var00038 var00039 var00040 var00041 var00042 var00043 (1)) $factor2 'Behaviour of Superior' (var00036 var00037 var00038 var00039 var00040 var00041 var00042 var00043 (2)) $factor3 'Personal Financial Need' *(var00036 var00037 var00038* var00039 var00040 var00041 var00042 var00043 (3)) $factor4 "Industry's ethical practice" (var00036 var00037 var00038 var00039 var00040 var00041 var00042 var00043 (4)) $factor5 "Colleague's"+ " Behaviour" (var00036 var00037 var00038 var00039 var00040 var00041 var00042 var00043 (5)) $factor6 'Lack of *guidelines' (var00036 var00037* var00038 var00039 var00040 var00041 var00042 var00043 (6)) $factor7 "Society's moral"+ " climate" (var00036 var00037 var00038 var00039 var00040 *var00041 var00042* var00043 (7)) $factor8 'Duress' (var00036 var00037 var00038 var00039 var00040 var00041 var00042 var00043 (8)) /FREQUENCIES=$factor $factor2 $factor3 $factor4 $factor5 $factor6 $factor7 $factor8 .
Resources Used	Elapsed Time	0:00:00.11

~~Group $FACTOR~~ Desire ~~to meet Company's targer~~

Pande (Value tabulated = 1)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	20	21.5	28.6
	VAR00037	11	11.8	15.7
	VAR00038	20	21.5	28.6
	VAR00039	8	8.6	11.4
	VAR00040	14	15.1	20.0
	VAR00041	5	5.4	7.1
	VAR00042	5	5.4	7.1
	VAR00043	10	10.8	14.3
	Total responses	93	100.0	132.9

8 missing cases; 70 valid cases

Group $FACTOR2 Behaviour of Superior
(Value tabulated = 2)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	11	13.8	16.2
	VAR00037	11	13.8	16.2
	VAR00038	20	25.0	29.4
	VAR00039	3	3.8	4.4
	VAR00040	7	8.8	10.3
	VAR00041	6	7.5	8.8
	VAR00042	9	11.3	13.2
	VAR00043	13	16.3	19.1
	Total responses	80	100.0	117.6

10 missing cases; 68 valid cases

Group $FACTOR3 Personal Financial Need
(Value tabulated = 3)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	10	12.0	14.9
	VAR00037	19	22.9	28.4
	VAR00038	9	10.8	13.4
	VAR00039	6	7.2	9.0
	VAR00040	18	21.7	26.9
	VAR00041	4	4.8	6.0
	VAR00042	7	8.4	10.4
	VAR00043	10	12.0	14.9
	Total responses	83	100.0	123.9

11 missing cases; 67 valid cases

Group $FACTOR4 Industry's ethical practice
(Value tabulated = 4)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	12	14.8	19.0
	VAR00037	22	27.2	34.9
	VAR00038	6	7.4	9.5
	VAR00039	10	12.3	15.9
	VAR00040	6	7.4	9.5
	VAR00041	5	6.2	7.9
	VAR00042	14	17.3	22.2
	VAR00043	6	7.4	9.5
		-------	-----	-----
	Total responses	81	100.0	128.6

15 missing cases; 63 valid cases

Group $FACTOR5 Colleague's Behaviour
(Value tabulated = 5)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	6	8.3	8.8
	VAR00037	4	5.6	5.9
	VAR00038	7	9.7	10.3
	VAR00039	17	23.6	25.0
	VAR00040	10	13.9	14.7
	VAR00041	9	12.5	13.2
	VAR00042	7	9.7	10.3
	VAR00043	12	16.7	17.6
	Total responses	72	100.0	105.9

10 missing cases; 68 valid cases

Group $FACTOR6 Lack of guidelines
(Value tabulated = 6)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	5	7.6	8.3
	VAR00037	2	3.0	3.3
	VAR00038	7	10.6	11.7
	VAR00039	10	15.2	16.7
	VAR00040	4	6.1	6.7
	VAR00041	13	19.7	21.7
	VAR00042	13	19.7	21.7
	VAR00043	12	18.2	20.0
		-------	-----	-----
	Total responses	66	100.0	110.0

18 missing cases; 60 valid cases

Group $FACTOR7 Society's moral climate
(Value tabulated = 7)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	6	8.0	8.6
	VAR00037	2	2.7	2.9
	VAR00038	6	8.0	8.6
	VAR00039	18	24.0	25.7
	VAR00040	7	9.3	10.0
	VAR00041	18	24.0	25.7
	VAR00042	11	14.7	15.7
	VAR00043	7	9.3	10.0
		-------	-----	-----
	Total responses	75	100.0	107.1

8 missing cases; 70 valid cases

Group $FACTOR8 Duress
(Value tabulated = 8)

Dichotomy label	Name	Count	Pct of Responses	Pct of Cases
	VAR00036	8	11.0	11.6
	VAR00037	6	8.2	8.7
	VAR00038	3	4.1	4.3
	VAR00039	6	8.2	8.7
	VAR00040	12	16.4	17.4
	VAR00041	18	24.7	26.1
	VAR00042	12	16.4	17.4
	VAR00043	8	11.0	11.6
	Total responses	73	100.0	105.8

9 missing cases; 69 valid cases

APPENDIX V
T-TEST

T-Test

Notes

Output Created		12 Jan 98 09:07:09
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	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
Syntax		T-TEST PAIRS= age designat age WITH percept percept totcon (PAIRED) /CRITERIA=CIN(.95) /MISSING=ANALYSIS.
Resources Used	Elapsed Time	0:00:00.05

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Age	1.55	75	.58	6.66E-02
	Perception of the Exec on ethical/unethical practices	4.3733	75	.5396	6.2E-02
Pair 2	Designate	1.81	75	.39	4.53E-02
	Perception of the Exec on ethical/unethical practices	4.3600	75	.5363	6.2E-02
Pair 3	Age	1.55	77	.57	6.55E-02
	Ethical Conduct of the Exec	3.7143	77	1.0369	.1182

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Age & Perception of the Exec on ethical/unethical practices	75	.160	.169
Pair 2	Designate & Perception of the Exec on ethical/unethical practices	75	-.383	.001
Pair 3	Age & Ethical Conduct of the Exec	77	-.177	.124

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Age - Perception of the Exec on ethical/unethical practices	-2.8267	.7236	8.4E-02	-2.9932	-2.6602	-33.830	74	.000
Pair 2	Designate - Perception of the Exec on ethical/unethical practices	-2.5467	.7762	9.0E-02	-2.7253	-2.3681	-28.413	74	.000
Pair 3	Age - Ethical Conduct of the Exec	-2.1688	1.2712	.1449	-2.4573	-1.8803	-14.972	76	.000

Notes

Output Created		13 Jan 98 12:51:41
Input	Data	C:\Program Files\SPSS\rajaplay.sav
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	78
Missing Value Handling	Definition of Missing	*User-defined missing values are* treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT totcon /METHOD=STEPWISE percept *shirking topind totcom whistle* .
Resources	Memory Required	3572 bytes
	Additional Memory Required for Residual Plots	0 bytes
	Elapsed Time	0:00:00.16

APPENDIX VI
REGRESSION & CORRELATIONS

Correlations

Notes

Output Created		10 Jan 98 15:02:43
Input	Data	C:\Program Files\SPSS\rajaplay.sav
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	78
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=percept shirking topind totcom totcon whistle /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE .
Resources Used	Elapsed Time	0:00:00.17

Correlations

		Perception of the Exec on ethical/unethical practices	Taking stationeries, accepting gift, use offce time	Opinion on Industry Practices	Opinion on My Company	Ethical Conduct of the Exec	Whistle Blowing
Pearson Correlation	Perception of the Exec on ethical/unethical practices	1.000	.159	.210	.330**	.391**	.324**
	Taking stationeries, accepting gift, use offce time	.159	1.000	.057	.225*	.053	.349**
	Opinion on Industry Practices	.210	.057	1.000	.079	.261*	.065
	Opinion on My Company	.330**	.225*	.079	1.000	-.017	.295**
	Ethical Conduct of the Exec	.391**	.053	.261*	-.017	1.000	.100
	Whistle Blowing	.324**	.349**	.065	.295**	.100	1.000
Sig. (2-tailed)	Perception of the Exec on ethical/unethical practices	.	.174	.071	.004	.000	.005

Model Summary[a,b]

Model	Variables Entered	Variables Removed	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	Designate[c]	.	.416	.173	.161	.4929
2	Education level[d]	.	.472	.223	.201	.4811
3	Education level[d,e]	.	.472	.223	.201	.4811

a. Dependent Variable: Perception of the Exec on ethical/unethical practices

b. Method: Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

c. Independent Variables: (Constant), Designate

d. Independent Variables: (Constant), Designate, Education level

e. Probability of F-to-enter = .050 limits reached.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.653	1	3.653	15.034	.000[b]
	Residual	17.496	72	.243		
	Total	21.149	73			
2	Regression	4.716	2	2.358	10.189	.000[c]
	Residual	16.432	71	.231		
	Total	21.149	73			
3	Regression	4.716	2	2.358	10.189	.000[c]
	Residual	16.432	71	.231		
	Total	21.149	73			

a. Dependent Variable: Perception of the Exec on ethical/unethical practices

b. Independent Variables: (Constant), Designate

c. Independent Variables: (Constant), Designate, Education level

Correlations

		Perception of the Exec on ethical/unethical practices	Taking stationeries, accepting gift, use offce time	Opinion on Industry Practices	Opinion on My Company	Ethical Conduct of the Exec	Whistle Blowing
Sig. (2-tailed)	Taking stationeries, accepting gift, use offce time	.174	.	.626	.049	.645	.002
	Opinion on Industry Practices	.071	.626	.	.495	.022	.575
	Opinion on My Company	.004	.049	.495	.	.881	.009
	Ethical Conduct of the Exec	.000	.645	.022	.881	.	.386
	Whistle Blowing	.005	.002	.575	.009	.386	.
N	Perception of the Exec on ethical/unethical practices	76	75	75	76	76	75
	Taking stationeries, accepting gift, use offce time	75	77	76	77	77	76
	Opinion on Industry Practices	75	76	77	77	77	76
	Opinion on My Company	76	77	77	78	78	77
	Ethical Conduct of the Exec	76	77	77	78	78	77
	Whistle Blowing	75	76	76	77	77	77

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
3	Opinion on Industry Practices	.226[d]	2.228	.029	.264	.917
	Opinion on My Company	-.029[d]	-.260	.795	-.032	.815
	Whistle Blowing	-.080[d]	-.754	.453	-.092	.887
4	Age	.026[e]	.185	.854	.023	.489
	Designate	.050[e]	.458	.648	.057	.799
	Education level	.080[e]	.782	.437	.097	.907
	Instituríons	-.041[e]	-.418	.678	-.052	.981
	Salary	-.134[e]	-1.253	.215	-.154	.818
	Sex	-.048[e]	-.483	.631	-.060	.960
	Taking stationeries, accepting gift, use offce time	-.043[e]	-.432	.668	-.053	.951
	Opinion on My Company	-.025[e]	-.229	.820	-.028	.815
	Whistle Blowing	-.066[e]	-.637	.526	-.079	.884
5	Age	.026[e]	.185	.854	.023	.489
	Designate	.050[e]	.458	.648	.057	.799
	Education level	.080[e]	.782	.437	.097	.907
	Instituríons	-.041[e]	-.418	.678	-.052	.981
	Salary	-.134[e]	-1.253	.215	-.154	.818
	Sex	-.048[e]	-.483	.631	-.060	.960
	Taking stationeries, accepting gift, use offce time	-.043[e]	-.432	.668	-.053	.951
	Opinion on My Company	-.025[e]	-.229	.820	-.028	.815
	Whistle Blowing	-.066[e]	-.637	.526	-.079	.884[f]

a. Dependent Variable: Ethical Conduct of the Exec

b. Independent Variables in the Model: (Constant), Perception of the Exec on ethical/unethical practices

c. Independent Variables in the Model: (Constant), Perception of the Exec on ethical/unethical practices, Years in service

d. Independent Variables in the Model: (Constant), Perception of the Exec on ethical/unethical practices, Years in service, Race

e. Independent Variables in the Model: (Constant), Perception of the Exec on ethical/unethical practices, Years in service, Race, Opinion on Industry Practices

f. This variable is not added to the model because PIN = .050 limits reached.

APPENDIX VII
ANALYSIS OF VARIANCE (ANOVA)

Model Summary[a,b]

Model	Variables Entered	Variables Removed	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	Years in service, Sex, Race, Insititurions, Designate, Education level, Salary, Age[c,d]	.	.401	.161	.059	1.0157

a. Dependent Variable: Ethical Conduct of the Exec

b. Method: Enter

c. Independent Variables: (Constant), Years in service, Sex, Race, Institurions, Designate, Education level, Salary, Age

d. All requested variables entered.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.034	8	1.629	1.579	.148[b]
	Residual	68.086	66	1.032		
	Total	81.120	74			

a. Dependent Variable: Ethical Conduct of the Exec

b. Independent Variables: (Constant), Years in service, Sex, Race, Institurions, Designate, Education level, Salary, Age

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	6.203	1.216		5.102	.000
	Age	-5.0E-02	.306	-.027	-.162	.872
	Designate	-.351	.416	-.131	-.843	.402
	Education level	6.2E-02	.142	.054	.433	.666
	Institurions	-3.2E-02	.126	-.033	-.258	.797
	Race	-.372	.161	-.280	-2.310	.024
	Salary	-.130	.218	-.100	-.595	.554
	Sex	-.184	.268	-.088	-.689	.493
	Years in service	-.277	.177	-.249	-1.565	.122

a. Dependent Variable: Ethical Conduct of the Exec

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Opinion on My Company	-.146[b]	-1.264	.211	-.149	.893
	Opinion on Industry Practices	.134[b]	1.205	.232	.143	.962
	Taking stationeries, accepting gift, use offce time	.017[b]	.151	.880	.018	.976
	Whistle Blowing	-.060[b]	-.518	.606	-.062	.893
2	Opinion on My Company	-.146[b]	-1.264	.211	-.149	.893
	Opinion on Industry Practices	.134[b]	1.205	.232	.143	.962
	Taking stationeries, accepting gift, use offce time	.017[b]	.151	.880	.018	.976
	Whistle Blowing	-.060[b]	-.518	.606	-.062	.893[c]

a. Dependent Variable: Ethical Conduct of the Exec

b. Independent Variables in the Model: (Constant), Perception of the Exec on ethical/unethical practices

c. This variable is not added to the model because PIN = .050 limits reached.

Model Summary[a,b]

Model	Variables Entered	Variables Removed	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	Perception of the Exec on ethical/unethical practices[c]	.	.388	.150	.138	.9634
2	Perception of the Exec on ethical/unethical practices[c]	.	.388	.150	.138	.9634

a. Dependent Variable: Ethical Conduct of the Exec

b. Method: Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

c. Independent Variables: (Constant), Perception of the Exec on ethical/unethical practices

d. Probability of F-to-enter = .050 limits reached.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.667	1	11.667	12.570	.001[b]
	Residual	65.895	71	.928		
	Total	77.562	72			
2	Regression	11.667	1	11.667	12.570	.001[b]
	Residual	65.895	71	.928		
	Total	77.562	72			

a. Dependent Variable: Ethical Conduct of the Exec

b. Independent Variables: (Constant), Perception of the Exec on ethical/unethical practices

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.497	.925		.538	.593
	Perception of the Exec on ethical/unethical practices	.745	.210	.388	3.545	.001
2	(Constant)	.497	.925		.538	.593
	Perception of the Exec on ethical/unethical practices	.745	.210	.388	3.545	.001

a. Dependent Variable: Ethical Conduct of the Exec

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.871	1	11.871	12.492	.001[b]
	Residual	65.566	69	.950		
	Total	77.437	70			
2	Regression	18.977	2	9.488	11.037	.000[c]
	Residual	58.460	68	.860		
	Total	77.437	70			
3	Regression	25.658	3	8.553	11.067	.000[d]
	Residual	51.779	67	.773		
	Total	77.437	70			
4	Regression	29.280	4	7.320	10.032	.000[e]
	Residual	48.157	66	.730		
	Total	77.437	70			
5	Regression	29.280	4	7.320	10.032	.000[e]
	Residual	48.157	66	.730		
	Total	77.437	70			

a. Dependent Variable: *Ethical Conduct of the Exec*

b. Independent Variables: (Constant), Perception of the Exec on ethical/unethical practices

c. Independent Variables: (Constant), Perception of the Exec on ethical/unethical practices, Years in service

d. Independent Variables: (Constant), Perception of the Exec on ethical/unethical practices, Years in service, Race

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.422	.948		.446	.657
	Perception of the Exec on ethical/unethical practices	.761	.215	.392	3.534	.001
2	(Constant)	.681	.906		.752	.455
	Perception of the Exec on ethical/unethical practices	.837	.207	.430	4.052	.000
	Years in service	-.337	.117	-.305	-2.875	.005
3	(Constant)	1.892	.952		1.986	.051
	Perception of the Exec on ethical/unethical practices	.767	.197	.394	3.888	.000
	Years in service	-.385	.112	-.348	-3.421	.001
	Race	-.403	.137	-.300	-2.940	.004
4	(Constant)	-.444	1.398		-.318	.752
	Perception of the Exec on ethical/unethical practices	.689	.195	.354	3.536	.001
	Years in service	-.438	.112	-.396	-3.915	.000
	Race	-.423	.133	-.315	-3.172	.002
	Opinion on Industry Practices	.713	.320	.226	2.228	.029
5	(Constant)	-.444	1.398		-.318	.752
	Perception of the Exec on ethical/unethical practices	.689	.195	.354	3.536	.001
	Years in service	-.438	.112	-.396	-3.915	.000
	Race	-.423	.133	-.315	-3.172	.002
	Opinion on Industry Practices	.713	.320	.226	2.228	.029

a. Dependent Variable: Ethical Conduct of the Exec

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	Age	-.253[b]	-2.319	.023	-.271	.966
	Designate	.062[b]	.503	.617	.061	.821
	Education level	.093[b]	.831	.409	.100	.975

Excluded Variables[a]

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics Tolerance
1	Instituriions	-.009[b]	-.077	.939	-.009	.999
	Race	-.250[b]	-2.302	.024	-.269	.981
	Salary	-.188[b]	-1.642	.105	-.195	.912
	Sex	-.067[b]	-.598	.552	-.072	.993
	Years in service	-.305[b]	-2.875	.005	-.329	.984
	Taking stationeries, accepting gift, use offce time	.018[b]	.157	.876	.019	.974
	Opinion on Industry Practices	.132[b]	1.170	.246	.140	.962
	Opinion on My Company	-.151[b]	-1.290	.201	-.155	.891
	Whistle Blowing	-.062[b]	-.528	.599	-.064	.888
2	Age	-.081[c]	-.551	.583	-.067	.518
	Designate	.021[c]	.174	.862	.021	.808
	Education level	.146[c]	1.357	.179	.164	.951
	Instituriions	-.037[c]	-.343	.732	-.042	.990
	Race	-.300[c]	-2.940	.004	-.338	.961
	Salary	-.106[c]	-.919	.361	-.112	.837
	Sex	-.079[c]	-.743	.460	-.090	.991
	Taking stationeries, accepting gift, use offce time	.006[c]	.059	.953	.007	.972
	Opinion on Industry Practices	.204[c]	1.891	.063	.225	.921
	Opinion on My Company	-.071[c]	-.615	.541	-.075	.830
	Whistle Blowing	-.074[c]	-.655	.515	-.080	.887
3	Age	.015[d]	.102	.919	.013	.490
	Designate	.055[d]	.492	.625	.060	.800
	Education level	.121[d]	1.176	.244	.143	.944
	Instituriions	-.056[d]	-.555	.580	-.068	.986
	Salary	-.151[d]	-1.376	.173	-.167	.823
	Sex	-.032[d]	-.310	.757	-.038	.965
	Taking stationeries, accepting gift, use offce time	-.037[d]	-.361	.719	-.044	.952

APPENDIX VIII
QUESTIONNAIRE

UNIVERSITI MALAYA
Fakulti Perniagaan dan Perakaunan
50603 Kuala Lumpur

Faculty of Business and Accountancy
50603 Kuala Lumpur, MALAYSIA

Tel: (603) 759 3633
Fax: (603) 756 7252

APPENDIX VIII

November, 1997

The Manager,

____

____

Dear Sir/Madam,

<u>Re: Research on the Work Attitude of Executives in the Financial Industry in Klang Valley.</u>

I am a post-graduate student of University of Malaya currently pursuing the Degree of Master of Business Administration.

I need some of your time to help me with my research, which is a partial requirement for the degree. This research is conducted under the supervision of Mr. Cyril Hilaris Ponnu, a lecturer with the Faculty of Business and Accountancy, University of Malaya.

I would like to investigate the outlook of executives in the financial institutions towards certain aspects of business practices, together with their reaction towards certain situations, which may be familiar to their working environment. I request your permission to distribute some questionnaires to your executives for this purpose. Your cooperation and time taken to complete the questionnaires is greatly appreciated.

Please be assured that all the information given will be kept confidential and all the particulars of the respondents will be kept anonymous.

Thanking you in anticipation.

Yours truly,

....

R. Rajagopal
Faculty of Business and Accountancy
University of Malaya
Kuala Lumpur

SECTION B : SCENARIO

Instruction:

Below is a scenario describing a situation involving a credit manager in a financial institution. We are interested to know your opinion regarding this situation and the action given. Please evaluate the situation and indicate the extent to which you agree or disagree by CIRCLING the appropriate response to the given statements.

> A prospective customer intends to apply for an overdraft facility of RM100,000. The manager has promised to extend him the facility within 5 days, under the condition that the prospective customer pays the manager an amount of RM10,000. This payment is to be made in confidence, in return for the manager's consent and expedient approval.
>
> Action: The manager decides to extend the overdraft facility.

Question: Do you agree with the action of the Manager?

	Completely Disagree					Completely Agree	
Q1.	1	2	3	4	5	6	The action of the manager is wrong.
Q2.	1	2	3	4	5	6	The action of the manager will harm others.
Q3.	1	2	3	4	5	6	The action of the manager is a common case.
	1	2	3	4	5	6	The action of the Manager is socially acceptable.
Q5.	1	2	3	4	5	6	The managers' action is right only if he split the RM10,000 with the credit processing executive.

stion: Assume that as a colleague, you have discovered the Managers' action. What will you do?

Completely Disagree					Completely Agree	
1	2	3	4	5	6	Ignore the situation by not taking any action
1	2	3	4	5	6	Caution the Manager over his action
1	2	3	4	5	6	Inform the Manager's superior
1	2	3	4	5	6	Inform Bank Negara of the violation
1	2	3	4	5	6	Try to market some new customers to the manager so that you too receive a confidential commission for your services.

SECTION C: RANKING THE FACTORS

ruction:

ɔw are common factors influencing the credit executives to make unethical actions. are interested to know your opinion on the most important factor. Please rank order 8 factors (A – H) by writing the numbers in the bracket from most influential factor ıg (1) to least influential factor using (8).

	Factors	Ranking
A	Desire to meet Company's target	( )
B	Behaviors of Superior	( )
C	One's personal financial needs	( )
D	Industry's ethical needs	( )
E	Behaviours of one's equal in the Company	( )
F	Lack of clear guidelines	( )
G	Society's moral climate	( )
H	Under duress	( )

SECTION D : PERSONAL PROFILE

Instruction: In order to see if this sample is representative, please provide the following information. ALL NFORMATION GIVEN HERE WILL BE TREATED STRICTLY CONFIDENTIAL.

1. Your Sex
   - [ ] Male
   - [ ] Female

2. Race
   - [ ] Malay
   - [ ] Indian
   - [ ] Chinese
   - [ ] Others

3. Your Age
   - [ ] 20 – 30 years
   - [ ] 41 – 50 years
   - [ ] 31 – 40 years
   - [ ] above 50

4. Job Designation
   - [ ] Manager
   - [ ] Executive

5. Years in Service in this industry
   - [ ] 1-5
   - [ ] 11-15
   - [ ] 6-10
   - [ ] above 15

6. Salary (permonth)
   - [ ] above RM1000
   - [ ] above RM3000
   - [ ] above RM2000
   - [ ] above RM4000

7. Type of your institution :
   - [ ] Commercial Bank
   - [ ] Merchant Bank
   - [ ] Finance Company
   - [ ] Leasing Company

   If others, please specify:- ____________________

8. Your Education :
   - [ ] Tertiary (local)
   - [ ] Professional Qualification
   - [ ] Tertiary (oversea)
   - [ ] Non-tertiary

Do you want a copy of our finding? If yes, please write the name and address to whom findings should be sent.

THANK YOU FOR YOUR PRECIOUS TIME & RESPONSES

APPENDIX IX
LIST OF PARTICIPATED FINANICIAL INSTITUTIONS

List of Participated Financial Insitutions

Commercial Banks

BSN Commercial Bank (M) Bhd
RHB Bank Bhd
Citibank (M) Bhd
Public Bank (M) Bhd
Hong Leong Bank (M) Bhd
OCBC Bank (M) Bhd
Allied Bank (M) Bhd

Merchant Banks

RHB Sakura Merchant Bankers
Utama Merchant Banks
Arab Malaysian Merchant Bank Bhd
Bumiputra Merchant Bank Bhd

Finance Companies

MBf Finance Bhd
Public Finance Bhd
Perkasa Finance Bhd
Interfinance Bhd

Leasing Company's

BSNC Leasing Sdn Bhd
BSNC Factors Sdn Bhd
Jupiter Leasing Sdn Bhd

APPENDIX X

UNIVERSITI MALAYA
Fakulti Perniagaan dan Perakaunan
50603 Kuala Lumpur

Faculty of Business and Accountancy
50603 Kuala Lumpur, MALAYSIA

Tel: (603) 759 3633
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13 October 1997

The Information Center
Institute Bank-Bank Malaysia
No. 5, Jalan Semantan
Kuala Lumpur

(Attention: Mrs. Agnes Ong)

Dear Madam,

This is to certify that **Mr. Rajagopal Ramasamy**, I/C No: **7491286** and Matric No: **EBC 9539** is a student pursuing the Master of Business Administration at the Faculty of Business & Accountancy, University of Malaya, Kuala Lumpur for the 1997/98 academic session. As part of the requirements of this course, he is required to write a research report.

We would be grateful if you could provide him with the necessary assistance and cooperation to enable him to collect the data required for the above purpose.

Thank you.

Assoc. Prof. Dr. Mansor Md. Isa
Dean

MMI:nr
master's.doc