

## **ABSTRACT**

This study examines the opinions, perceptions and conduct of Malaysian Executives in the financial institutions. It is based on the opinions of six constructs with hypothetical ethical/unethical situations from seventy-eight executives who agreed to participate in the survey.

The findings of this study showed that the executives in financial institutions have high ethical perceptions. However, their perception shows variation according to the seriousness of the unethical behavior. The younger executive tends to perceive differently than the older executives. The study also shows that the executives' opinion, perceptions and conduct do not differ according to their salary, gender or ethnic composition.

An interesting findings is that the conduct of the executives, to an extend depends on their perception of the ethical/unethical actions. If their perceptions are improved, probably we will have ethical executives in the financial institutions.