

Analysis of the Relationship between Self-Control and Social Desirability with the Ethical Report of Banking Delinquency (With Emphasis on Demographic Characteristics of Employees)

Mohammad Momenpour Taula ¹, Ali Bayat ^{2,*}, Ali Mohammadi ²

¹ Ph.D. Student of Accounting, Zanjan Branch, Islamic Azad University, Zanjan, Iran

² Department of Accounting, Zanjan Branch, Islamic Azad University, Zanjan, Iran

Corresponding Author: Ali Bayat, Department of Accounting, Zanjan Branch, Islamic Azad University, Zanjan, Iran. E-mail: Ali.Bayat22@yahoo.com

Received 11 Sep 2021

Accepted 10 Oct 2021

Online Published 29 May 2022

Abstract

Background: Reporting delinquency as an important and effective moral behavior can be influenced by the moral values that govern individuals' organization and personality traits. Therefore, given the importance of reporting in identifying and preventing organizational delinquency, it is necessary to gain a better understanding of the factors that affect it. This study aims to investigate the effect of self-control and social desirability on the ethical reporting of banking delinquency of bank employees, with emphasis on demographic characteristics.

Material and Methods: This descriptive-survey study was conducted, and its sample size consisted of 306 public and private bank branch employees. The research variables were measured using standard questionnaires, and finally, structural equations, confirmatory factor analysis method, and PLS software were used to analyze the data and test the hypotheses.

Results: The findings indicate that self-control and social desirability affect the ethical reporting of banking delinquency is confirmed. Social desirability also affects the relationship between self-control and honest reporting of banking delinquency. On the other hand, work experience, type of job position, and gender of employees directly impact the ethical reporting of banking delinquency.

Conclusions: The study results show that people with higher self-control seek more social desirability and are more inclined to report delinquency. It also seems that bank employees, in proportion to job promotion and increasing work experience, better understand the value of reporting delinquency and, with a greater sense of commitment, try to identify and report violations to improve the bank's position. Therefore, by formulating ethical guidelines, incentive policies, and accountability, positive personality traits (self-control and social desirability) and inherent reporting motivations of bank employees can be strengthened.

Keywords: Self-Control, Social Utility, Ethical Report, Banking Delinquency

How to Cite: Momenpour Taula M, Bayat A, Mohammadi A. Analysis of the Relationship between Self-Control and Social Desirability with the Ethical Report of Banking Delinquency (With Emphasis on Demographic Characteristics of Employees) Int J Ethics Soc. 2022;4(1):29-37. doi: 10.52547/ijethics.4.1.29

INTRODUCTION

Most researchers believe that the way to the success of organizations and institutions is to formulate and implement good ethical policies. Researchers have come to similar conclusions by examining several companies. For example, most companies have developed ethical policies, but these policies fluctuate in practice and are not fully implemented. On the other hand, it can be claimed that one of the most important components of success in any organization is ethics, and an important part of professional ethics is related to reporting delinquency [1].

The individual's perception of liability for reporting relates to the individual's interpretation of their responsibility and duty to report delinquency. This interpretation refers to the individual's understanding of the extent of social responsibility and perception of his job duty [2]. Intention to report misconduct as an important and influential ethical behavior among employees of organizations can be influenced by the ethical values that govern the company and the personality traits of individuals. If the ethical aspect of reporting is removed, the act of disclosing the violation

cannot be considered a report of the violation. Violation covers many illegal activities, such as breaking the rules and threatening public or private interests, such as fraud or corruption. Reporting mistakes and delinquency discovered in the organization by employees is a very important ethical behavior that depends on the motivation of employees to report delinquency. Suppose the institute's staff does not have sufficient motivation to report the errors and delinquency discovered. The errors and delinquency will not be reported even if they are discovered [3]. Disclosure of delinquency is one of the most important monitoring tools in preventing financial delinquency and scandals in organizations [4].

Since the reliability of financial reports is directly related to the moral health of its producers, it is essential to identify the root causes of unethical behavior, meet needs, enact laws, and establish deterrent penalties. Also, promote values and virtues in society and the workplace [5]. Given the importance of the role of reporting delinquency in identifying and preventing organizational delinquency, it is necessary to gain a better understanding of the process of reporting delinquency and the factors affecting its improvement. At the international level, there is extensive research in this area [6, 7]. Due to the new laws enacted in this area and the support provided for reporting financial delinquency at the national level, it is necessary to conduct a comprehensive investigation to understand it better. Because the misconduct of bank employees as a financial institution is a type of financial misconduct that may have micro or macro effects in its kind. On the other hand, it is necessary to study this issue in accordance with the cultural environment of society, because the culture of any society subconsciously affects the design and implementation of existing information systems in companies, organizations, and various professions of that society [8].

Therefore, it seems that researching reporting delinquency in terms of factors affecting it, such as personality factors (self-control and social desirability) and demographics (gender, place of employment, work experience, job rank), has a particular need in the field of banking and it will be effective in preventing catastrophes and financial corruption.

Reporting financial misconduct is the reporting of illegal and unethical activities controlled by an employer through one or more employees (current or former) to a person or organization that can take action to prevent such unethical activities [9]. The introduction of the term reporting financial misconduct by employees, particularly the reporting of financial misconduct by

employees in the world anti-fraud literature, is one of the mechanisms used by the British police to inform other colleagues of the existence of criminals in the city. Recently, researchers have paid more attention to employees' internal reporting of financial misconduct, which can help control and reduce financial misconduct [10-15]. The whistleblower ultimately has to decide whether to report the violation or not. He usually experiences a lot of anxiety and stress before making a final decision [16]. Most people who report peer abuse have emotional experiences such as anxiety, fear, and isolation. They attribute this to whistleblowers' lack of adequate support [17].

An interview with Enron's whistleblower, Sharon Watkins, suggested that "distribution of responsibility" may have led to the spectator phenomenon, which perpetuated Enron's accounting fraud and perpetuated it. According to Ms. Watkins, the reason why many of Enron's executives, finance, legal, and accounting specialists, in dealing with suspicious and, in some cases, fraudulent actions was to distribute responsibility to others [18]. Hence, individuals about the reported delinquency did not feel obligatory.

Researchers have tried to identify factors that play a preventive role in preventing such catastrophes. Some have used fundamental economic assumptions to portray human nature as opportunistic and unethical in analyzing such scandals. Others see the decline of moral values in society as a reason for violating moral standards [19]. To increase the level of mental health of employees and the growth and development of the organization, it is necessary to prevent the growth of an instrumental ethical atmosphere with training programs [20]. People with more self-reinforcing values are more prone to cheating [21]. Individuals' religious beliefs influence their decisions in the workplace, and work conscience also influences the relationship between religiosity and moral decision-making [22]. The present study has dealt with the effect of self-control and social desirability to report ethical delinquency, emphasizing demographic characteristics in banks.

Self-control is one of the most important regulatory mechanisms in preventing the occurrence of financial scandals in companies and institutions, including financial institutions. It has been recognized as the ability to ignore short-term directional reactions by the individual [23]. Low self-control can explain a person's readiness to commit or not commit crimes, and high self-control explains the possibility of compliance with social norms by the individual [24]. People with high self-control have a greater ability to protect themselves from

negative behaviors, avoid deviant behaviors, and respond appropriately to the social behaviors around them [25]. Whereas the reporting of questionable and unlawful acts (errors) is influenced by the three primary factors of taking personal responsibility for reporting, taking into account the costs associated with reporting, and taking into account the consequences of questioning action [2]; People with a high level of personal responsibility are more likely to report abuse. As people's self-control also increases, so does their commitment to work. Speaking and behaving according to the expectations of others is called social desirability. In other words, the tendency to be approved by others and to act according to the expectations of others is a social utility. Social desirability results from several social phenomena such as social influence, compliance, social judgment and attitudes of individuals. Therefore, it can be said that social desirability means that most people look at them

from their point of view and act like them to adapt to others. This often prevents others from honestly expressing their true selves [26].

In some cases, the value system challenges the driver or stimulus, and the winner of the field determines attention to the greater power of each. Gaining external approval and social acceptance is also of this category and can be interpreted in the same process. Since the desire to have a need approved is a common principle among all human beings and everyone is inherently inclined to it, all human beings are approved and accepted by others. They love and strive to achieve it [27]. Finally, social acceptance refers to responses in which individuals tend to be socially acceptable and socially desirable based on cultural norms [28].

To answer the research question, its conceptual model is shown in Figure 1.

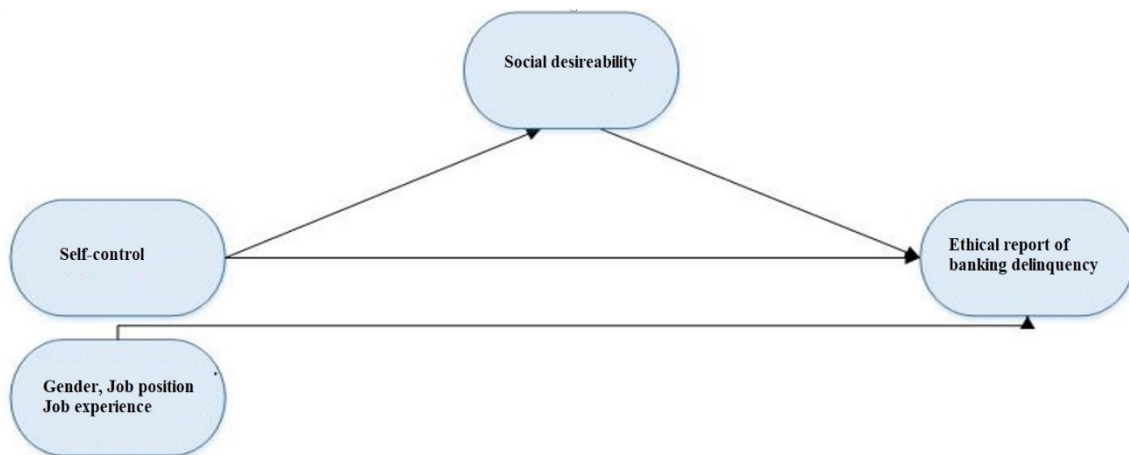


Figure 1. Conceptual Model of Research

MATERIAL AND METHODS

This research is descriptive and correlational, and in terms of purpose, it is applied. The study's statistical population consists of employees of public and private banks in all organizational categories of branches. According to the Central Bank of the Islamic Republic of Iran, eight state-owned banks and 23 private (non-governmental) banks are operating. This study collected 306 questionnaires distributed among employees through available sampling and analyzed. The statistical demographic characteristics study shows that 267 participants (87.3%) were male and 39 (12.7%) were female. Also, 274 (89.5%) are employees of state-owned banks, and 32 (10.5%) are employees of private banks. In terms of job position, 39 (12.7%) were employees, 39 (12.7%) were deliverers, 56 (18.3%) were branch

assistants, 56 (18.3%) were credit managers, and 116 (38%) were branch managers.

The tools for measuring research variables are three questionnaires, including 52 questions. A researcher-made questionnaire was used to measure the variable "Ethical Report on Bank delinquency". This questionnaire includes six main questions, and each main question includes five sub-questions in the Likert range. Respondents rate their agreement or disagreement on a seven-point Likert scale with each sentence. This questionnaire was used after approval by university professors and various experts. This means that the apparent validity and content of the questionnaire were confirmed. A standard questionnaire was used to measure the variable "self-control" [29]. This questionnaire has 13 questions, and the questions from "never" to "very much" have a score of one to five. To avoid the sociability of the answers, nine questions (2, 3,

4, 5, 7, 9, 10, 12, and 13) of the total questions have the opposite score. A questionnaire of experts [30] was used to measure the social desirability variable. Choosing each correct answer for questions 1, 3, 4, 6, and 9 is given a score and choosing each "wrong" answer for questions 2, 5, 7, and 8 is also awarded a point. The higher the total score, the closer the tendency is to provide an answer or response style called socialization.

Both descriptive and inferential statistical methods have been used to analyze the data obtained from the samples. Descriptive statistics have been used to examine the characteristics of the respondents, the results of which

are presented in Table 1. To test the research hypotheses, the research instrument's validity and reliability were first tested using confirmatory factor analysis. Thus, the reliability of the questionnaires was analyzed by confirmatory factor analysis method using factor loading criteria and mean-variance (AVE): convergent validity and through combined reliability (CR).

RESULTS

Descriptive statistics of data of research variables are presented in Table 1.

Table 1. Descriptive Statistics of Research Variables Data

Variables	Mean	Median	SD	Min.	Max
Ethical report of banking delinquency	5	5.11	0.67	2.75	6.37
Self-control	49.63	50	6.46	26	65
Social desirability	7.18	8	1.70	0	9

The results of Table (1) show that in this study, the average self-control of the participants is approximately equal to 49.63. Since the maximum score of self-control in the Likert spectrum according to the 13 questions of the five-choice questionnaire is equal to 65, it can be stated that the self-control of the respondents is above the average of this number and close to it. In the case of the social desirability variable, the standard of the participants is 7.18, and since the maximum score is 9. Therefore, it can be stated that the respondents' social desirability is above the average of this number and close to it.

Regarding the validity and reliability of the ethical reporting variables of banking delinquency, self-control, and social utility, questions with a factor load of less than 0.4 were removed, and factor analysis was performed for these variables again. Since (AVE) calculated in the initial factor analysis for these variables was less than 0.4, the questions with weaker criteria than the other questions were removed to improve the mean-variance (AVE). Finally, after re-testing the factor analysis, the factor load related to all remaining questions of the ethical reporting variables of banking delinquency, self-control, and social desirability was more than 0.4, which is also statistically significant because the value of the T-statistics Value is all greater than 1.96. The calculated AVE value for these variables is more than 0.4, which indicates convergent validity. The value of combined reliability (CR) obtained for the research variables is more than 0.6, and since introduced, the value of 0.6 is the coefficient limit for variables with a small number of

questions; In this way, the reliability of these variables can be ensured.

The following research hypotheses were tested, the results of which are as follows:

In testing the hypotheses, the path coefficient indicates the degree of impact, and the statistic (T-Value) related to that path coefficient shows its significance; So that the path coefficient is significant if the statistic (T-Value) related to that path coefficient is more significant than 1.96 or less than -1.96. The standard and significant form results are shown in Figures (2).

The results of testing the fitted model show that: Self-control has a positive effect (0.179) on the ethical reporting of banking delinquency. In other words, with each unit of change in self-control, the variable of honest reporting of banking delinquency changes by 0.179 units and in the same direction as self-control. This effect is statistically significant because the statistic (T-Value) equals (2.726), which is more than 1.96.

Self-control has a significant and positive effect (0.246) on social desirability, and also social desirability has a significant and positive effect (0.134) on the ethical reporting of banking delinquency. In the fitted model, the direct effects between the variables of self-control and social desirability and ethical reporting of banking delinquency are significant and the values of the path coefficient (self-control - social desirability) and (social desirability - ethical reporting of banking delinquency) are (246/24), respectively. 0) and (0.134) and is significant. Therefore, the effect of social desirability on the relationship between self-control and ethical reporting of banking delinquency is (0.246 * 0.134).

According to the statistics (T-Value) calculated, this effect is significant. Because T-Value is equal to (2.033) which is more than 1.96. Therefore, the social utility has a minor mediating role, and the hypothesis of the effect

of social utility on the relationship between self-control and ethical reporting of banking delinquency is accepted. A summary of the test results of the research hypotheses is shown in Table 2.

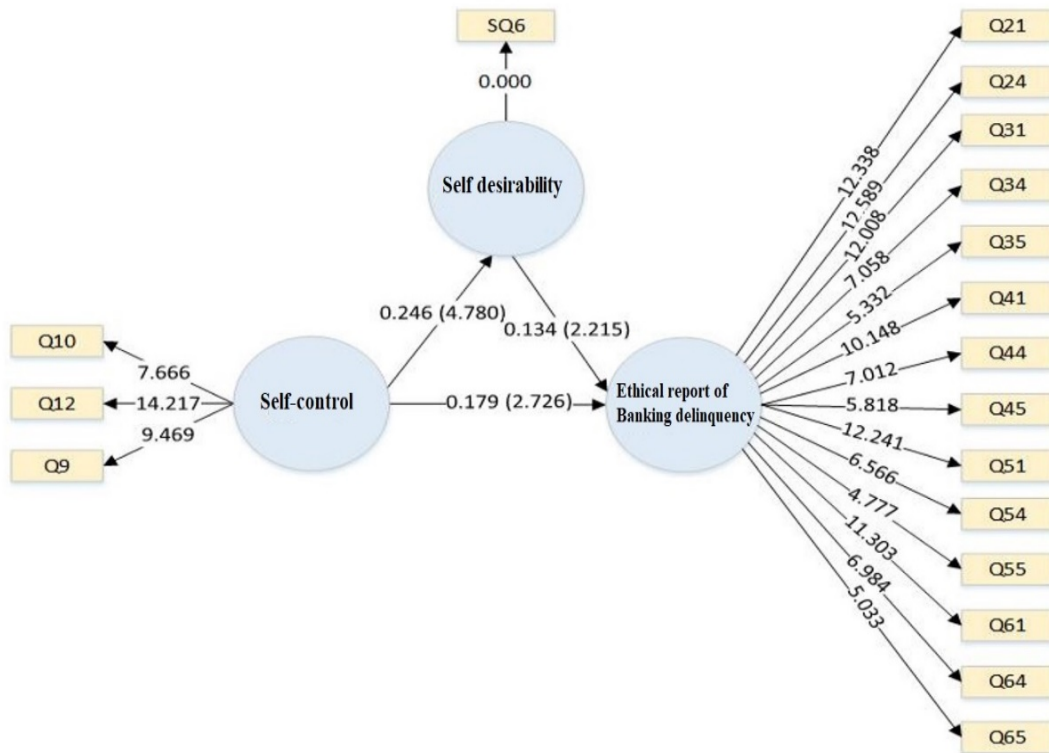


Figure 2. Test Result in Standard and Significant Mode

Table 2. Test Results of Research Hypotheses

No	Hypothesis	Path Coefficient	T value	Result
1	The effect of self-control on the ethical reporting of banking delinquency	0.179	2.667	Accepted
2	The effect of self-control on social desirability	0.246	4.552	Accepted
3	The effect of social utility on the ethical reporting of banking delinquency	0.134	2.106	Accepted
4	The effect of social desirability on the relationship between self-control and ethical reporting of banking delinquency	0.03296	2.033	Accepted

Table 3. Results of the Effect of Type of Gender and Place of Employment of Employees on the Ethical Report of Banking Delinquency

Description /Ranking	No	Mean of Rank	Z Value	Sig.	Result
Gender of employees			-3.030	0.002	Accepted
Male	267	159.36			
Female	39	113.41			
Employment of employees			-0.362	0.717	Rejected
Public	274	154.13			
Private	32	148.14			

Testing the effect of demographic variables on the ethical reporting of banking delinquency

In the following, the effect of demographic variables (gender, place of employment, work experience, and job position of employees) on the ethical report of banking delinquency is examined:

The study results of the effect of gender type and location of employees on the ethical report of banking

delinquency using the non-parametric U-Mann-Whitney test are shown in Table 3. The hypotheses of this study claim that the gender of employees (groups of men and women) and the place of employment of employees (public and private banks) have a significant relationship with the ethical reporting of banking delinquency. These hypotheses can be written statistically in the form of the null hypothesis and the opposite hypothesis as follows:

H0: There is no significant difference in the ethical reporting of banking delinquency between men and women and between public and private banks.

H1: There is a significant difference in the ethical reporting of banking delinquency between men and women and between public and private banks.

The above test results show that the significance level (Sig.) for the variable of gender type is equal to 0.002, and since this value is less than 0.05, then the null hypothesis on the gender of employees is rejected. In other words, in

the ethical report on banking delinquency, there is a significant difference between the two groups of men and women, so the gender of employees is an influential factor in the ethical report on banking delinquency. Therefore, this hypothesis cannot be rejected. It should be noted that the average rank of men (159.36) is higher than women (111.41). In other words, the moral report of banking delinquency is higher in men than women.

Table 4. Results of the Effect of Employees' Work Experience and Job Position on Reporting Banking Delinquency

Description / Ranking	No	Mean of rank	Z value	Sig.	Result	Description
Work experience						
Less than 5ys	8	103.94	9.068	3	0.028	Accepted
5-10ys	31	122.10				
10-20ys	156	152.59				
More than 20ys	111	167.12				
Job position						
Employee	39	121.82	18.286	4	0.001	Accepted
Cashiers	39	126.22				
Branch Deputy	56	157.46				
Head of credits	56	141.31				
Head of branch	116	177.29				

Table 5. Test Results of Research Hypotheses in the Section of Demographic Variables

No	Hypothesis	Sig.	Results
1	The Impact of Employee Gender on Ethical Reporting of Banking delinquency	0.002	Accepted
2	The Impact of Employee Employment on Ethical Reporting of Banking delinquency	0.717	Rejected
3	The Impact of Different Employees' Work Records on Ethical Reporting of Banking delinquency	0.028	Accepted
4	The Impact of Different Employee Job Positions on the Ethical Report of Banking delinquency	0.001	Accepted

In contrast, the significance level (Sig.) for the employment variable equals 0.717. Since this value is more significant than 0.05, the null hypothesis in the employment of employees is not rejected. In other words, there is no significant difference between public and private banks in the ethical report of banking delinquency. As a result, this hypothesis is rejected.

The study results of the effect of work experience and job position variables on the ethical report of banking delinquency using a non-parametric Kruskal-Wallis statistical test are shown in Table 4. The hypotheses of this study claim that employees' work experience and job position have a significant relationship with the ethical reporting of banking delinquency. These hypotheses can be written statistically in the form of the null hypothesis and the opposite hypothesis as follows:

H₀: There is no significant difference in the ethical reporting of banking delinquency between different groups of work experience and also between different job positions of employees.

H₁: There is a significant difference in the ethical reporting of banking delinquency between different groups of work experience and between different job positions of employees.

The results of the above test show that the significance level (Sig.) for the work experience variable is equal to 0.028, and since this value is less than 0.05, then the null hypothesis is rejected in the employee work experience section. In other words, there is a significant difference between the two different groups of work experience in the ethical report of banking delinquency, so employees' work experience is an influential factor in the honest report of banking delinquency. Therefore, this hypothesis cannot be rejected. As can be seen in the table above, the average ethical reporting of banking delinquency in different work experience groups is increasing. In other words, the ethical reporting of banking delinquency increases with increasing work experience.

In contrast, since the significance level (Sig.) for the job variable is equal to 0.001 and since this value is less than 0.05, the null hypothesis is rejected in the job position of employees. In other words, there is a significant difference between different job positions in the ethical report of banking delinquency. Therefore, a job position is an effective factor in the ethical reporting of banking delinquency. As a result, this hypothesis cannot be refuted. As shown in the table above, the average rank of ethical reporting of banking delinquency in various job

positions is increasing. In other words, the ethical reporting of banking delinquency increases with increasing employees' job positions. A summary of test results of research hypotheses in the section on demographic variables is shown in [Table 5](#).

DISCUSSION

Transparency in the banking system is one of the main goals of the central bank, and banks are moving in this direction by complying with laws, instructions, and standards. In this regard, the employees of the banking system play an important role in promoting the banking system's health by reporting any delinquency and negligence. Therefore, by identifying the factors affecting the disclosure of delinquency, it is possible to understand the ambiguous dimensions of this phenomenon better. Undoubtedly, the role of committed banking system employees in promoting the banking system's health is undeniable. In this regard, the present study was designed and conducted to investigate the relationship between self-control, social desirability, and ethical reporting of banking delinquency, emphasizing the demographic characteristics of bank employees. According to the results of this study, self-control has a significant direct effect on the ethical reporting of banking delinquency. In other words, with any change in self-control, the variable of ethical reporting of banking delinquency also changes in proportion and the same direction. Also, the direct effects and the value of the path coefficient between the variables (self-control - social desirability) and (social desirability - reporting delinquency) are significant. Therefore, while confirming the effect of self-control on social utility and the effect of social utility on the ethical reporting of banking delinquency, the mediating role of social utility on the relationship between self-control and ethical reporting of banking delinquency is also confirmed.

As a result, the higher a person's self-control, the more likely they are to report misconduct. On the other hand, considering that the effect of self-control through social desirability on the moral reporting of banking delinquency is also positive and significant, this result indicates that people with higher self-control seek higher social desirability among colleagues and the organization. They are under their supervision and try to report delinquency in the same direction. In this study, the effect of gender, work experience, place of employment, and job rank of banking employees on the relationship between self-control, social desirability, and ethical reporting of banking delinquency of banking system employees (branches) was investigated. This

section also indicates that the effect of gender, work experience, and job promotion of bank employees on the ethical reporting of banking delinquency is positive and significant. However, this relationship is not established in the variable of the effect of the type of employment of employees (public and private banks) in the ethical report of banking delinquency. In other words, there is no significant difference between public and private banks in the ethical report of banking delinquency by employees, so the type of bank (public or private) has no effect on the reporting or non-reporting of delinquency by employees.

These results are in line with the results of other studies [31-33]. As those studies also showed, with increasing self-control, individuals' work commitment also increases [31]. People with higher self-control are constantly watching other people do what they do and how they respond to other people's behavior. People with higher levels of personal responsibility are more likely to report abuse. Researchers have also shown that decision-making in difficult and unknown situations requires self-control [32] and that people who use self-control will often have better choices [33].

Accordingly, it is suggested to bank officials that by formulating ethical guidelines, incentive policies, and accountability, they can strengthen positive personality traits (self-control and social desirability) and the inherent motivation of their employees to report. Also, in line with merit and work experience (work experience), they promote their employees' jobs because this will lead to increased employee commitment, a better understanding of the value of reporting delinquency, employees becoming more determined in writing failure, and ultimately improving the bank's position.

The present study, like all research, has some limitations. The use of the questionnaire tool has limitations, such as the researcher's lack of control over the answers and the conservatism of some respondents, which are beyond the researcher's power. The main limitation is the generalization of research results to the community and other statistical samples.

CONCLUSION

Reporting delinquency as an essential and effective ethical behavior among employees of organizations can be somehow influenced by the ethical values that govern the organization and the personality traits of individuals. Therefore, considering the importance of reporting delinquency in identifying and preventing organizational delinquency, it is necessary to gain a

better understanding of the process of reporting delinquency and the effective factors to improve it.

Based on the results obtained in this study, considering the positive effect of direct self-control on the ethical reporting of banking delinquency and also the positive role of social utility in the relationship between self-control and ethical reporting of banking delinquency, developing ethical, educational, incentive and liability policies adaptability in the banking profession can strengthen positive personality traits (self-control and social desirability) and the inherent motivation of banking employees to report to make the banking system more transparent. These rules and regulations should also increase freedom of expression among bank employees so that individuals can easily report delinquency and have no fear of the possible consequences of reporting delinquency. In the following, by examining the effect of demographic characteristics (type of gender, work experience, education, and job rank) on the relationship between self-control, social desirability, and ethical reporting of banking delinquency, the results indicate that the type of employment of employees (public and private banks) has an effect. According to the report on not reporting banking delinquency and in the gender of employees, the tendency to report banking delinquency is more in men than women. Also, according to the results, the reporting of banking delinquency increases with increased work experience and job positions of employees. It seems that

increasing the work experience and gaining job promotion of bank employees can increase work commitment and, consequently, a tendency to report banking delinquency. Therefore, the spirit of reporting banking delinquency can be one of the criteria that lead to the career advancement of bank employees. With a sense of obligation to the bank, these people are trying to improve the bank's position by identifying and reporting delinquency. It can also be said that people, in proportion to their work experience and experience gained during their service in the bank, understand the value of reporting delinquency and are more determined to report them.

ETHICAL CONSIDERATION

The writers have fully considered ethical issues (such as plagiarism, conscious satisfaction, misleading, making and or forging data, publishing or sending to two places, redundancy, etc.) have been fully considered by the writers.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

ACKNOWLEDGMENT

The authors of this study consider it necessary to thank and appreciate Dr. Bahman Bani Mahd, who helped us prepare this article with his valuable comments.

REFERENCES

- Kafash L, Imani H. The Effect of organizational commitment and corporate ethical values on whistleblowing intention of the public sector accountants. (In Persian). *J Health Account*. 2018;6(2):87-105.
- Schultz J, Johnson D, Morris D, Dyrnes S. An investigation of the reporting of questionable acts in an international setting. *J Account Res*. 1993;31:75-103. doi: 10.2307/2491165
- Aghaie A, Ahmadi N. The effects of Interaction among audit firms ethical culture, audit team norms and auditors personality type on auditors' intention to report detected errors. (In Persian). *Empiric Res Account*. 2016;6(1):33-52.
- Alleyne P, Hudaib M, Pike R. Towards a conceptual model of whistle-blowing The *British Accounting Review*. 2013;45:10-23. doi: 10.1016/j.bar.2012.12.003
- Chuang Z. Unethical Consequences in the Financial Reporting Process. *Int J Ethics Soc*. 2021;3(2):1-5. doi: 10.52547/ijethics.3.2.1
- Obinson SN, Robertson J, Curtis MB. The effects of contextual and wrongdoing attributes on organizational employees' whistle-blowing intentions following fraud. *J Business Ethic*. 2012;106(1-2):213-27. doi: 10.1007/s10551-011-0990-y
- Liu Y, Zhao S, Li R, Lulu Z, Tian F. The relationship between organizational identification and internal whistle-blowing: the joint moderating effects of perceived ethical climate and proactive personality. *Rev Manage Sci*. 2018;12(1):113- 34. doi: 10.1007/s11846-016-0214-z
- Banaee M, Porzamani Z. The impact of cultural factors on the implementation of international accounting standards. (In Persian). *Empiric Res Account*. 2017;7(2):177-202.
- Near J, Miceli M. Organizational dissidence: The case of whistle-blowing. *J Business Ethic*. 1985;4:1-16. doi: 10.1007/BF00382668
- Namazi M, Ebrahimi F. Investigating the effect of the moderating variable of perceived moral severity on the intention of internal accountants to report fraud. (In Persian). *Iran Account Rev*. 2014;2(5):109-33.
- Namazi M, Ebrahimi F. Modeling and prioritizing factors influencing accountants' intent to report financial fraud. (In Persian). *Empiric Stud Financia Account*. 2016;13(49):1-28.
- Fereydoni Z, Barzagar E. Relationship between financial incentives and seriousness with whistle blowing intention of unethical acts. (In Persian). *Ethic Sci Technol*. 2019;13(4):69-76.
- Daryaie M, Nikoomaram H, Khanmohammadi M. Individual characteristics and ethical whistle-blowing intention in audit profession. (In Persian). *Ethic Sci Technol*. 2020;14(5):170-7.
- Rajabdorri H. The relation of organizational identification and internal whistle-blowing with the moderate role of perceived ethical climate and proactive personality. (In Persian). *Ethic*. 2020;15(36):99-124.
- Kordestani GH, Rajabdorri H. The pattern of factors affecting the whistle-blowing with emphasis on the bystander effect. *Account Audit Rev*. 2021;28(1):135-60.

16. Latan H, Jabbour CH, Beatriz A, Jabbour L. To blow or not to blow the whistle: the role of rationalization in the perceived seriousness of threats and wrongdoing. *J Business Ethic.* 2021;169:517-35. doi: 10.1007/s10551-019-04287-5
17. Park H, Lewis D. The negative health effects of external whistleblowing: a study of some key factors. *Soc Sci J.* 2018;55(4):387-95. doi: 10.1016/j.soscij.2018.04.002
18. Carozza D. Interview with Sherron Watkins: Constant Warning 2007. Available from: <http://www.fraud-magazine.com/article.aspx?id=583>.
19. Beigi Herchegani E, Banimahd B, Raeeszadeh M, Royaei R. Motivational values and auditor's ethical whistle blowing about wrongdoing. *Ethic Sci Technol.* 2018;12(4):120-35.
20. Golchi N, Qorban Hossieni M, Amini Sabegh ZAA, Mohammad Davoudi AH. The traumatic effect of instrumental ethical climate on contextual performance of bank personnel. *Int J Ethics Soc.* 2020;1(4):28-34.
21. Knechel WR, Mintchik N. Do personal beliefs and values affect an individual's "fraud tolerance"? evidence from the world values survey. *J Business Ethic.* 2021:13-74. doi: 10.1007/s10551-020-04704-0
22. Sulaiman R, Toulson P, Brougham D, Lempp F, Haar J. The role of religiosity in ethical decision-making: a study on Islam and the Malaysian workplace. *J Business Ethic.* 2021:1-17. doi: 10.1007/s10551-021-04836-x
23. Mamayek C, Loughran T, Paternoster R. Reason taking the reins from impulsivity: The promise of dual-systems thinking for Criminology. *J Contempor Crimin Justice.* 2015;31:426-48. doi: 10.1177/1043986215608532
24. Akers RL. Self-control as a general theory of crime. *J Quantitative Criminol.* 1991;7:201-11. doi: 10.1007/BF01268629
25. Chui WH, Choon H, Chan O. Self-control and the fear of death among adolescents in Hong Kong. *J Youth Stud.* 2013;16:70-85. doi: 10.1080/13676261.2012.697134
26. Peckham A. *Urban dictionary.* San Francisco, California, United States.1999.
27. Zargarshirazi F, Serajkhorami N. The relationship between self-efficacy and social acceptance with social anxiety in female students. *Quarter J Women Culture.* 2012;3(7):63-78.
28. Sarbescu P, Costea I, Rusu S. Psychometric properties of the Marlowe Crown social desirability scale in a Romanian sample. *Procedia Soc Behav Sci.* 2012;33(4):707-11. doi: 10.1016/j.sbspro.2012.01.213
29. Tangney J, Baumeister RF, Boone AL. High self-control predicts good adjustment, less pathology, better grades, and interpersonal success. *J Person.* 2004;72:271-324. doi: 10.1111/j.0022-3506.2004.00263.x pmid: 15016066
30. Crowne DP, Marlowe D. *The approval motive: Studies in evaluative dependence.* Wiley Publication, New York.1964.
31. Nodehi H, Rashidi A, Khalili A, Mehravar Giglou S. The relationship between self-control and locus of control and organizational commitment of the staff members at the education department of Sabzevar. (In Persian). *Res Educat Leadership Manage.* 2014;1(1):49-66.
32. Pocheptsova A, Amir O, Dhar R, Baumeister RF. Deciding without resources: Resource depletion and choice context. *J Market Res.* 2009;46:344-55. doi: 10.1509/jmkr.46.3.344
33. Hamilton R, Hong J, Chernev A. Perceptual focus effects in choice. *J Consumer Res.* 2007;34:187-99. doi: 10.1086/519147