Money ethic, moral conduct and work related attitudes: field study from the public sector in Swaziland

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ABSTRACT

Purpose
This study investigates perception of ethical and moral conduct in the public sector in Swaziland, specifically, the relationship among: money ethic, attitude towards business ethics, corruption perception, turnover intention, job performance, job satisfaction, and the demographic profile of respondents.

Methodology/Approach
The study was a survey using self-administered questionnaires. Using stratified sampling technique in selected organisations, usable data was collected from 83 public sector employees in Swaziland.

Findings
Results indicated significant relationship among money ethic, attitude towards business ethics, turnover intention and job performance. The importance of money as a motivator was also demonstrated. Respondents hold that civil servants' involvement in corruption is high and that bribery and corruption is widespread in Swaziland.

Research limitations/implications
The sample size was small and hence limits generalization of findings, but provides preliminary information for a larger study. The need to enrich future studies with in-depth follow-up interviews was noted.

Practical implication
The respondents' perception of widespread corruption calls for a reinvigoration of government anti-graft efforts and the need to promote ethical consciousness in the country.

Originality/value of paper
This paper has demonstrated the importance of ethical awareness, the importance of money as a motivator and the state of corruption in another cultural setting – Swaziland.

Keywords: Ethics, Corruption, Money, Public Sector, Swaziland

Classification: Research paper

INTRODUCTION

There is a changing value of money in virtually all societies across the world. Its importance in most societies is however not controversial. Employers and management of organisations have used money as an instrument to attract, retain and motivate employees because money has significant impact on the behaviour of employees, their performance and organisational effectiveness (Heneman, 1992; Lawler, 1990; Tang, *et al*. 1998; 2000). In the money and individual difference measurement literature, the money ethic scale (MES) is one of the most "well-developed" and systematically used measures of money attitude (Mitchell & Mickel, 1999, p. 571). Tang and his associates developed the MES, which assesses people's general positive attitude towards money; they also investigated the psychological meaning of money (Tang, *et al*. 1998; 2000). Even though reportedly used in several studies across the world, the MES has probably not been used in Africa before.

Money attitudes is in part influenced by culture and the needs of society within that culture as reflected in cross-cultural studies which have attempted to interpret the relationship between culture and ethical decision-making (Robertson & Fadil, 1998). Results from empirical studies that have examined the effect of culture on ethics have consistently shown a strong relationship between these two variables (Robertson, 1993). An understanding of these efforts is critical in the identification of how cultural differences can lead to misunderstanding of improper behaviour and policies across borders (Robertson & Fadil, 1998). Schlegelmilch & Robertson (1995) in a comprehensive cross-cultural study conducted on business ethics determined that an individual's culture and the industry of his/her occupation have the strongest influence on the perception of ethical issues. Overall, the results from the study suggest that different cultural backgrounds and surroundings alter managerial concerns based on the context of the specific ethical issue. Like Schlegelmilch & Robertson (1995), Husted *et al*. (1996) concurred on the importance of the influence of culture on ethical reasoning noting that culture may affect ethical reasoning even if ethical decisions are similar. In a nationwide poll of money attitudes involving 20,000 people, Rubenstein (1981) showed that 14 percent of the people in the study ranked "money" above all else and 62 percent rank money among the top three when they were asked to rank all six -important topics: – politics, sex, money, family, work, and income.

The major purpose of the present study is to investigate the perception of ethical and moral conduct in the public sector in Swaziland, specifically, the relationship among money ethic, attitude towards business ethics, corruption perception, turnover intention, job performance, job satisfaction, and the demographic profile of respondents. The study attempts to answer the following research questions:
- Examine the relationship between money ethic and attitude towards business ethics
- Examine the response to the money ethic scale (MES) in another cultural milieu – Swaziland
- Investigate the general perception of bribery and corruption in Swaziland
- Evaluate the intercorrelations among the MES, attitude towards business ethics, corruption perception and other variables namely: turnover intention, job satisfaction, self-rated job performance and the demographic profile of respondents.

METHODOLOGY

Sample and Respondents Characteristics

As a preliminary investigation, data was collected from a sample of 200 public sector employees in Swaziland. Permission was sought and obtained from selected public sector organisations, questionnaires were then administered to a stratified sample of employees in each participating organisations. A total of 83 usable questionnaires were returned representing a 41.5 percent response rate. Respondents were public sector employees in government departments, ministries and parastatals. About 37.3 percent of the respondents work in government departments/ministries while the remaining were employees of six public sector parastatals. Also about 55.6 percent were married and 57.5 percent were female. A total of 36.4 percent were university graduates, 19.5 percent had higher degrees, 1.3 percent professional qualifications and the rest were high school and other certificate holders. About 28 percent of the sample were top or middle level employees, 24.4 percent lower level managers and the rest were clerical and other categories of employees. The respondents were in the 21-30 age category (33%), 31-40 (33%), 41-50 (26%), only one respondent was less than 20 while the rest were over 50. All the respondents were citizens of Swaziland.

Procedure and Measures

The study was a survey and self-administered questionnaires were used to obtain data from respondents. In developing the research methodology, several aspects of related studies in business ethics were taken into consideration. The instrument therefore reflects components of previous studies and new measures to provide further information about the study's interest. The research instrument contained four parts. The first three parts were measured on a 5-point Likert-type scale from "5" representing "Strongly Disagree" to "1" representing "Strongly Agree". The fourth part seeks demographic information.

1. *Attitude towards Business Ethics*: an 18-item measure by Reichel & Neumann (1988) was adopted for this study. The Cronbach's alpha for this scale in our sample was .66.
2. *Money Ethic Scale (MES)*: was measured with a six-item measure of Tang *et al*. (2002). The Cronbach's alpha for this scale in our sample was .68. We did not find any reported prior use of this scale with an African sample. The scale has however been examined in many different countries, of Asia, Europe and the USA (Tang *et al*. 2002).
3. *Turnover Intention:* was measured with a 4-item scale by Farh *et al.* (1998). The Cronbach's alpha for this scale in our sample was .70.
4. *Job Performance:* the scale used was a self rating scale which measures two dimensions of performance, namely: quality of performance and productivity using three items. The Cronbach's alpha for this scale in our sample was .87.Yousef (2000) had originally used 4 items and discarded one item for redundancy. A 5-point scale was employed ranging from 1 *very low* to 5 *very high*.
5. *Job Satisfaction:* was measured using a single question: "Overall, to what extent are you satisfied with your present job?" A 5-point scale ranging from 1 – *not satisfied at all* to 5 – *satisfied to a great extent* was used.
6. *Perception of Corruption Measures:* this comprised of a 4-item measure on a five-point scale of 'strongly disagree' to 'strongly agree' measuring aspects of corruption perception in the public sector. Examples of the items include statements like "It is common that individuals pay some irregular "additional payments" (bribes or tips) to get

things done" and "Bribery and corruption is common in this country". The Cronbach alpha for this scale was .72.

7. *Demographic Characteristics*: the demographic variables included in the study are gender, marital status, age, education, work experience, job level, and type of organisation.

FINDINGS

In this study, we seek to investigate the relationship among money ethic, attitude towards business ethics, corruption perception, turnover intention, job performance, job satisfaction, and several demographic characteristics. This would enable us make some predictions about moral conduct and attitude towards ethical issues in the public sector. Pearson's intercorrelation coefficients were calculated to present the general results for all the study variables as shown in Table I.

[Insert Table 1 about here]

Results show evidence of significant intercorrelation among the money ethic scale (MES) and its three component factors of evil, budget and success confirming internal validity of the composite all item MES. Tang, *et al*. (2000b; 2002, & 2004) had used these three factors in their works. The composite MES was significantly and positively related to attitude towards business ethics and job performance of all study variables. Seemingly, individuals may override ethical values for short-term gains of the business and love for money. Alternatively, it can be argued that love for money may lead individuals to compromise ethical standards. It is equally arguable that increased awareness of correct ethical conduct and an increasing emphasis on a corporate responsible behaviour in the globalised context may enhance moral conduct without necessarily hindering long-term productivity improvements. Organisations and indeed individuals may therefore, have to weigh the cons and pros of their actions, particularly because of the value of transparency, democracy and accountability in the public sector. The positive relationship between money ethic and job performance signify the importance of money as a motivator. This is an interesting result as the motivational impact of money is downplayed by some behavioural theorists (e.g. Herzberg, 1967; 1968a). This may be linked to the developing status of Swaziland and its related needs. There are implications of this finding on employment relationship, that is, if money is construed to be insufficient, as is generally the case, employees may revolt. Thus most industrial strife in Swaziland tends to be over salaries. This is similar to the happenings in many other African countries.

When the MES was broken down into its three factors (evil, budget and success), results indicated a significant positive relationship between evil and gender ($r = 0.25$, $p < 0.05$), between budget and job satisfaction ($r = 0.33$, $p < 0.01$), and between success and job performance($r = 0.35$, $p < 0.01$). With the limited interpretation permissible in correlational analysis, our findings may thus suggest that males tend to view money as evil more than females, those who budget their money well tend to be more satisfied with their jobs, and those who view money as linked to success tend to rate their job performance higher.

Turnover intention was significantly but inversely related to experience, age and job satisfaction while these same variables were significantly but positively related with job performance. The inverse relationship between turnover intention and job satisfaction, indicates that an unhappy

worker is likely to leave the organisation. This has implications for managers because it reinforces the need to create and sustain hygiene factors in the work environment as supported by Herzberg (1967; 1968b). This will further enhance job performance as supported by the positive relationship between job satisfaction and job performance. These are all in line with previous literature (e.g. Staw, 1980; Iaffaldano & Muchinsky, 1985). Again this inverse relationship has the implications that employees that change jobs frequently may not acquire the necessary experience required to excel in a job, and therefore has costs implications for the organisation. Nonetheless, changing jobs is encouraged in contemporary workplace to facilitate greater flexibility and adaptability to current work demands. The four-item corruption perception measure developed for this study was significantly and positively related only to attitude towards business ethics. It can be inferred from the positive relationship that unethical practices at organisational level may exacerbate corrupt business practices among organisational members and hence perpetrate corruption at national level. There were also significant intercorrelations amongst the demographic profiles but this is of secondary interest to the present study.

The measure of money ethic using the MES is of significant interest to the present study. Table II shows the extent of agreement or disagreement with the six-item measure of money ethic in our sample.

Table II: Money Ethic Scale Summary

S/N	MES –Scale Items	Strongly Disagree - %	Disagree - %	Indifferent - %	Agree - %	Strongly Agree - %
1	Money is evil	44.6	31.3	6.0	9.6	8.4
2	Money is the root of all evil	32.5	22.9	4.8	24.1	15.7
3	I budget my money very well	3.6	15.7	18.1	53.0	9.6
4	I use my money carefully	1.2	16.9	19.3	53.0	9.6
5	Money is a symbol of success	10.8	21.7	10.8	34.9	21.7
6	Money represents one's achievement	9.6	20.5	10.8	36.1	22.9

About 76 percent disagree that money is evil and 55 percent disagree that money is the root of all evils. This possibly indicates the high premium and "affection" that people generally have for money, it is also a tacit rejection of the popular religious phrase along these lines. It is equally interesting that about 63 percent of respondents agree that they budget their money very well and another 63 percent agree that they use their money carefully. Still on the money ethic scale, 57 percent agree that money symbolises success while 59 percent agree that money represents one's achievement. Respondents were also asked to assess the involvement of their peers, civil servants, the private sector, foreigners and Swazi nationals in corruption on a four-point scale of none, low, moderate, and high (Table III). The respondents were again asked to agree or disagree with four statements to assess their perception of corruption in Swaziland (Table IV).

Table III: Perception of Involvement in Corruption

	Among Peers %	Among Civil Servant %	In the Private Sector %	With Foreigners %	With Swazi Citizens %
None	32.9	2.4	11.1	17.1	12.2
Low	29.3	7.3	22.2	8.5	14.6
Moderate	19.5	19.5	35.8	19.5	28.0
High	18.3	70.7	30.9	54.9	45.1

Table IV: Perception of Bribery and Corruption in Swaziland

Corruption Perception Items	Strongly Disagree - %	Disagree - %	Indifferent - %	Agree - %	Strongly Agree - %
Individuals pay bribes and tips to get things done	10.8	7.2	19.3	38.6	24.1
Organisations pay bribes and tips to get things done	8.4	13.3	30.1	32.5	15.7
If public officials acts against rules, help can be obtained elsewhere	9.6	21.7	26.5	30.1	12.0
Bribery and corruption is common in Swaziland	6.0	12.0	7.2	34.9	39.8

Over 70 percent of the respondents hold that civil servants involvement in corruption is high, 55 percent for foreigners and 45 percent for Swazis. Respondents however indicate that the involvement of the private sector in corruption is moderate (36%) and rated their peers as being uninvolved to low involvement in corruption (none – 33%) and low (29%). Results from Table IV indicate that about 75 percent of respondents agree that bribery and corruption is widespread in Swaziland. Similarly, about 63 percent agree that individuals pay bribes and tips to get things done while 48 percent hold the same view that organisations have to pay bribes and tips to get things done. It is somewhat comforting, however, that about 42 percent agreed that they could seek (and possibly obtain) redress through another official if a public official acts against the rules, with 27 percent being indifferent.

DISCUSSION

This study set out to conduct a preliminary investigation for a larger study on ethics and moral conduct in the private and public sector in Swaziland. We tested some corruption perception measures in the public sector of Swaziland. Ethical issues are usually difficult and complicated to investigate, especially because there is never an assurance that respondents are not giving socially desirable responses.

Conceptual understanding and measurement of money attitudes has improved since the effort of Tang and his associates to simplify their earlier measure leading to the present six-item measure (Tang *et al*. 2002). Our results indicated the MES was significantly related to attitude towards business ethics and job performance of all study variables. The usefulness of the scale to predict satisfaction, organisational commitment and actual turnover behaviour has been previously reported in the literature (Tang *et al*. 2000a & b, 2002). Our result however neither indicated support for the predicted money ethic – turnover intention relationship nor the money ethic – satisfaction relationship reported in the literature, as the relationships were both weak and insignificant. Perhaps this is as a result of the single item global measure utilised in the present study as opposed to the job descriptive index (JDI) and other multi-item scales employed by other studies for measuring job satisfaction (e.g. Tang *et al*., 2002). Many other scales have items reflecting satisfaction with pay that our global measure lack (e.g. Tang *et al*., 2000b). Also the present study measures turnover intention and not the turnover behaviour explored by prior studies. While it is normal to expect that people's attitude toward business ethics should not be too different from their money ethic values; it is however interesting to note that money ethic is positively and significantly related to self rated job performance, a view that has been subtly disputed by some behavioural scientist (e.g. Herzberg, 1968 a & b). Nonetheless, some

researchers have also confirmed the relationship (e.g. Rubenstein, 1981). People who rated themselves highly on job performance also had high scores on the MES.

It is also illuminating to discover that a significant percentage of the respondents (70%) believe that civil servants' involvement in corruption is high, while 75 percent of respondents hold that bribery and corruption is widespread in Swaziland. The agreement of about 63 percent that individuals pay bribes and tips to get things done and 48 percent that organisations have to pay bribes and tips to get things done are certainly not very encouraging figures with respect to corrupt practices in the country. The annual worldwide Transparency International Corruption Perception Index (TICPI) has not included Swaziland in its African sample in its recent surveys and therefore one does not have a comparative figure to make an assessment on how the country compare with its neighbours and other African countries.

One argument that may prove extremely difficult for behaviourists to make is that money does not motivate, whereas a simple argument one can make that will cut across cultures and nations is that money can serve as a motivator. This is perhaps why the two seeming religiously leaned statements of money being evil and money being the root of all evil did not receive support from most of the respondents. The value of money in many parts of Africa where poverty is so pervasive is needless to emphasise. This again perhaps explains why majority of the respondents agrees that money symbolises success and achievement and this probably cuts across cultures and nations in today's world. Tang *et al.* (2002) noted that in a material-oriented society like the USA, almost all people work for their money and for most people the more money they have the better. African societies are increasingly treading this line. Even though Swaziland is a monarchy, yet the distribution of wealth in the country is significantly more egalitarian compared with the USA and many African nations, excepting the royal family and their proxies, nevertheless money is very important among the people.

Managerial and Policy Implications
There are several policy implications from the foregoing survey that may prove useful for both the private and public sector. First, the government of Swaziland officially launched an anti-corruption commission in 1998 and declared war on corruption. The high level of corruption perception in this sample is a wake-up call for re-evaluation of corruption in the government departments and parastatals. The anti-graft effort has probably not made significant progress in the public sector and government may need to reinvigorate its effort towards minimising the incidence of corruption. Secondly, the perception that foreigners' involvement (by about 55 percent of respondents) in corruption is high is also curious and perhaps calls for a reassessment of the immigrations laws and other public activities which has a high foreigners' involvement and participation. It is, however, also possible that this is a subtle expression of a developing anti-foreigner sentiments among certain citizens. Finally, there is also the need to promote ethical awareness within the country with increased public education. This can be done with enhanced efforts from government, the professional bodies, NGOs and the private sector coordinating bodies. Grimshaw (2001), for example, argued that professional bodies have a responsibility to promote ethical awareness and initiate debates on ethical issues within the professions working hand in hand with practitioners, educational establishments, and employers to develop a professional culture within which ethics can flourish.

Limitations of Study

Like many other studies, the present study is not without its limitations. A sample size of 83 is obviously small making generalisations of findings restricted. However, being a preliminary investigation that would pilot a larger study the findings of this study would serve to strengthen both the instrument and data collection efforts in the follow-up wider survey. Furthermore, much of the findings should be taken as tentative; needing further investigations, especially because the instrument could be expanded to include more details on the incidence of corruption and indeed the value of money. Finally, follow-up in-depth interview to the questionnaires administered and open-ended questions on some aspect of the research objectives, which was lacking in the present effort, could also throw more light on the subject.

CONCLUSIONS

This paper has established some important elements in ethical awareness, the importance of money in another cultural setting, the current state of corruption perception, and the various inter-linkages amongst the study variables. This study also provides a groundwork to further examine money attitudes and other work related attitudes and behaviours. Perhaps it is critical to begin to identify and separate issues of ethical conduct that are strictly moral and those with purely business dimension. The workplace is changing so rapidly that the opportunity to set ethical agendas by the management of organisations is both timely and urgent.

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Table 1: Means, Standard Deviations and intercorrelations among Study Variables

S/N	Variables	M	SD	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Business Ethics (Attitude)	60.44	8.55	.44**	.32**	.20	.33**	.22*	-.16	.11	.11	.10	-.05	.06	-.16	-.04	-.08
2	Money Ethics Scale (MES) - All	18.53	4.59		.65**	.54**	.78**	.08	.02	.36**	.17	.05	-.12	.15	-.14	.15	.02
3	Money - Evil	4.73	2.53			-.02	.19	.06	.00	.16	.02	.25*	.00	.01	-.11	.03	.16
4	Money - Budget	7.02	1.79				.30**	-.04	-.12	.19	.33**	-.20	-.17	.15	-.02	.22	-.19
5	Money - Success	6.77	2.53					.12	.12	.35**	.05	-.02	-.10	.13	-.13	.08	.01
6	Corruption Perception	13.95	3.53						.10	.12	-.08	.13	.02	-.03	-.06	.03	.09
7	Turnover Intention	11.43	3.44							-.17	-.51**	.02	.11	-.29**	.08	-.27*	.14
8	Job Performance	12.29	1.88								.24*	-.11	-.18	.42**	.05	.35**	-.09
9	Job Satisfaction	3.30	.95									-.06	-.15	.25*	-.03	.25*	-.14
10	Gender	1.58	.49										.08	-.07	-.31**	.03	.13
11	Marital Status	1.44	.50											-.50**	.05	-.51**	.25*
12	Age	3.05	.97												.03	.83**	-.28**
13	Education	2.78	1.09													-.17	-.08
14	Work Experience	3.52	1.60														-.32**
15	Management Level	2.82	1.36														-

Note: n = 83; * p < 0.05; ** p < 0.01