Japan, Panama, and the United States: The Influence of Cultural Values and Personal Ethics on Fraud Prevention Awareness

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The University of Southern Mississippi

Japan, Panama, and the United States: 
The Influence of Cultural Values and Personal Ethics
on Fraud Prevention Awareness

by

Rachel Williamson

A Thesis
Submitted to the Honors College of
The University of Southern Mississippi
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Bachelor of Science in Business Administration
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Abstract

Fraud is defined as the intentional misrepresentation of facts for the purpose of personal gain, whether financial or otherwise. Transparency International’s annual global Corruption Perceptions Index (CPI) has revealed that different countries have different perceived levels of corruption. Japan, Panama, and the United States were chosen as the countries in which to distribute a three-part questionnaire, measuring fraud awareness (FA), personal consumer ethics (EQ), and cultural values (CV), respectively. This survey was distributed to college students in each country who had not yet taken a business ethics course, in order to get a picture of inherent differences between the countries without the added influence of extra education on the subjects. These three countries were chosen because of ease of data collection compared to other countries, as well as the fact that they represent a fairly wide range of CPI scores. Theoretically, this study should act as a starting point to further understand why differences in corruption and occurrence of fraud occur in different nations, so that further research could allow professionals to share information across international borders, thus reducing fraud and its negative effects on both the individual and the global economy. It was found through the analysis of data collected in this study that the EQ measure, which is calculated based on questions about situational consumer ethical dilemmas, more positively affects FA than cultural values, which were scored based on the six dimensions of culture defined in Hofstede’s Model. It was also found that the U.S. was the most fraud aware in this study, followed by Japan and then Panama. This result is consistent with the 2017 CPI study.

Keywords: culture, globalization, international, corruption, Japanese, Panamanian
Dedication

To Mom, Dad, Robert, Gordie, and all the friends who believed in me:

Thank you for your unwavering love and support in times of both joy and struggle.

My accomplishments are only due to your comforting presence and the grace of God.
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Thanks are also necessary to my translators, Angela Colthorpe and Ana Lucía López-Mendoza, who translated portions of the questionnaire into Japanese and Spanish, respectively, in such a timely manner.

I cannot help but think of Mrs. Kellie Watts as well, who originally taught me what it means to create quality academic writing eight years ago. Thank you for nurturing my professional and personal growth. It is because of you that I was prepared for university-level writing. Without your help, I never even would have become a National Merit Scholar or been able to enter the Honors College on scholarship and write this thesis.

Lastly, I cannot forget the Honors College at the University of Southern Mississippi for giving me the opportunity to develop my research skills through the curriculum it provides, and for giving me a chance to present my research. The efforts of the Honors College staff have truly given me the opportunity to begin the next part of my
academic journey. For the rest of my life, as I conduct research, I will never forget the institution where I learned how to write a research thesis.
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<thead>
<tr>
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<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AG</td>
<td>Age (Variable)</td>
</tr>
<tr>
<td>CPI</td>
<td>Corruption Perceptions Index</td>
</tr>
<tr>
<td>CV</td>
<td>Cultural Values</td>
</tr>
<tr>
<td>EL</td>
<td>Education Level</td>
</tr>
<tr>
<td>EQ</td>
<td>Ethics Quotient</td>
</tr>
<tr>
<td>FA</td>
<td>Fraud Awareness</td>
</tr>
<tr>
<td>IDV</td>
<td>Individualism Index</td>
</tr>
<tr>
<td>IRB</td>
<td>Institutional Review Board</td>
</tr>
<tr>
<td>IVR</td>
<td>Indulgence versus Restraint Index</td>
</tr>
<tr>
<td>JA</td>
<td>Japan</td>
</tr>
<tr>
<td>LTO</td>
<td>Long Term Orientation Index</td>
</tr>
<tr>
<td>MAS</td>
<td>Masculinity Index</td>
</tr>
<tr>
<td>NASDAQ</td>
<td>National Association of Securities Dealers Automated Quotations</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Cooperation and Development</td>
</tr>
<tr>
<td>PA</td>
<td>Panama</td>
</tr>
<tr>
<td>PDI</td>
<td>Power Distance</td>
</tr>
<tr>
<td>PTSD</td>
<td>Post Traumatic Stress Disorder</td>
</tr>
<tr>
<td>SEC</td>
<td>Securities and Exchange Commission</td>
</tr>
<tr>
<td>SOX</td>
<td>Sarbanes-Oxley Act of 2002</td>
</tr>
<tr>
<td>UAI</td>
<td>Uncertainty Avoidance Index</td>
</tr>
<tr>
<td>US</td>
<td>The United States of America</td>
</tr>
<tr>
<td>USM</td>
<td>The University of Southern Mississippi</td>
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</table>
Chapter 1: Introduction

How would you feel if you lost everything? What if your job, savings, home, and livelihood all disappeared through no fault of your own? Unfortunately, that is the very situation in which many employees find themselves when their companies or investments fail due to fraud. It is difficult to say how many people are affected by fraud each year, because it is underreported by the victims, likely due to shame (“Financial Fraud,” 2015, para. 14). It is known, however, that approximately 5% of yearly revenues worldwide are lost to fraud-related activities (“Report,” 2014, p.4).

Fraud is defined as the intentional misrepresentation of facts for the purpose of personal gain, whether financial or otherwise (Fairfax, 2008, p.66). By documenting all inflows and outflows of assets in a firm, it is easier to keep track of the firm’s activities and detect fraud. Even so, as dishonest employees find new ways to hide their deceitful actions, a company fortified with good internal controls can still be susceptible to fraud. In fact, fraudulent financial reporting (fraud related to the misrepresentation of financial statements and other financial information) is one of the most common types of fraud (Stanwick & Stanwick, 2014, p.236). As such, business ethics training is imperative in business, despite good internal controls being in place to prevent fraudulent and illegal acts. In many cases, employees, not computers, are the main force behind fraud detection. Educating business students about fraud in universities is crucial, because prevention is always less costly than the damages that could result from said fraud (“Report,” 2014, p.76).

Perhaps the most famous and disastrous example of fraudulent financial reporting is the Enron case, which is known around the world as the very reason why the Sarbanes-
Oxley Act of 2002 (SOX) was enacted (Stanwick & Stanwick, 2014, p.297). Enron’s accountants were following orders from Jeff Skilling and Ken Lay, who were both CEOs of the company at one time (p. 291). Enron employees were expected to overstate the revenues of the company so that it appeared more successful than it actually was. This was done to encourage further investment into the firm, and to increase the stock prices. Skilling even went on record as to say that he believed he had done nothing wrong (p. 305). This incident, which cost millions of dollars and the livelihoods and retirement funds of so many people, caused the concept of corporate social responsibility to be reevaluated. Research and regulations about business conduct have since expanded to what we know today (p. 306).

In order to determine if there is a cultural link between a country’s cultural values, consumer ethics, and fraud awareness, this study administered a questionnaire to college students in Japan, Panama, and the United States. These students will not have previously received in-depth education in business ethics and will therefore provide a viewpoint not yet influenced by higher education in fraud prevention.

The three countries examined in this research were chosen with the Corruption Perceptions Index (CPI) in mind. CPI is a measure of how corrupt the public sector of a country appears to be, based on data taken from businesspeople and related experts who have reliable knowledge about the current state of the nation. A yearly study performed by Transparency International compiles the data they collect from these experts and ranks countries according to their CPI, ordered from 1 to 180 with 1 being the least corrupt and 180 being the most corrupt. In 2017, the United States was tied with Austria and Belgium for 16th place, Japan was in 20th, and Panama was 96th (“Corruption,” 2017). These
countries therefore provide a variety of perceived corruption levels, as well as being relatively distant from one another in both culture and geography.

The purpose of this research is to learn more about how much or how little a group’s cultural values as well as the group’s personal sense of ethics on average may influence opinions about fraudulent financial behavior in a business setting. There have been many studies related to international ethics, but there are few discussing how different factors influence fraud awareness in different countries and what governments and firms can learn from their international counterparts. If there indeed is a significant correlation between an identifiable cultural factor and a country’s CPI, businesses as well as individuals seeking to improve the business landscape may use these values and techniques to improve upon their professional environment. It is hoped that this research will make preventing fraud domestically as well as conducting business internationally easier as we understand cultural differences and ethical standards in more detail.

Chapter 2: Literature Review

Fraud is a serious crime, but many often do not understand how big a part it plays in society. It causes businesses to fail, which in turn harms the economy. The human aspect of fraud also emphasizes the importance of this study. It has been shown that victims of fraud can sometimes develop Post Traumatic Stress Disorder (PTSD), and struggle with shame in addition to financial duress after they have experienced the aftermath of fraud (Malamed, 2013, p.36). The following discussion will explain the negative effects of fraud through recent examples of its perpetration, as well as explain the literature used as a basis for comparing cultures in this study. The unique aspects of
each country and their possible relationship to fraud awareness will also be briefly explained.

**Recent History of Fraud Prevention**

Historically, the concept of fraud prevention was not an important factor in organizational culture until approximately fifteen years ago, when several cases of fraud occurred and opened communication about how it could be reduced (Stanwick & Stanwick, 2014, p.297). Even after legislation was created to fight fraud, the Securities and Exchange Commission (SEC) did not fully take advantage of these laws and was rather complacent in its approach to enforcement (p. 260).

However, the SEC became an enforcer of regulations in 2009, after Bernie Madoff was charged with perpetrating what is perhaps the largest financial scam in history (p. 262). This event proved the importance of fraud detection and improved upon the methods through which fraud is reported (p. 260). Madoff had created over 13,000 accounts through his company Securities Investments, LLC (p. 259). He would take investors’ money, promising huge returns. He did, in fact, give incredible amounts of money back to his early customers after “investing” their capital. In 2008, however, it was uncovered that his operation was a huge Ponzi scheme, which is a scam in which money from newer investors is used to pay off older investors (“Ponzi,” 2013, para. 1). It was the largest Ponzi scheme in history, causing losses of approximately fifty billion dollars over a period of twenty years (p. 258). Madoff was the former chairman of the National Association of Securities Dealers Automated Quotations (NASDAQ), and used his connections to protect himself from claims that might damage his reputation. This bias extended to the SEC, who had a whistleblower warn them about Madoff multiple
times beginning in 2000. The SEC generally ignored these claims or conducted a few superficial investigations, and Madoff was only caught after he lost the ability to keep up with his massive liabilities and his scheme collapsed (p. 258).

Many people do not realize that fraud has an impact not only on a company or organization, but on the innocent people involved in the situation as well. Each of the 13,000 accounts affected by the Madoff case represented the hard-earned money and livelihood of a person. Since many of the investors recommended Madoff’s securities to their friends and family members, some of them found their entire household in a state of bankruptcy once the Ponzi scheme was taken down. Besides the fact that the commitment of fraud is illegal and simply viewed as being morally wrong, fraud prevention is imperative in order to protect individuals who are guilty of nothing more than trusting the wrong person (Stanwick & Stanwick, 2014, p. 259).

**Complacency of Executives**

In a survey conducted by Ernst & Young, it was found that of the 1,700 executives surveyed in 43 countries, 39% of them believe that corruption is a normal part of business. Though 81% of those surveyed had ethics policies at their companies, 58% of them did not receive any training about said policies (Stanwick & Stanwick, 2014, p. 5). Ernst & Young’s study highlights the complacency that has become so prevalent in today’s modern business world. It is a frightening notion that these executives were mostly high-level managers, who potentially can impart their dangerous thinking to their subordinates, which makes corruption an integral part of their company’s culture. Ethics education is clearly the cure needed to combat the virus of unethical practices.
Hofstede’s Model

To explain the basic differences among cultures, one must consider Hofstede’s Model, which was created by Geert Hofstede in 2001 (Hofstede, 2001, xix). It is widely used in the world of business to understand the reasons why business is conducted differently in certain cultures. This study employs the updated 2010 version of the model, which now consists of six cultural values:

(1) Individualism/Collectivism (IDV) – Refers to how much the culture champions the importance of the individual versus the good of the society as a whole.

(2) Masculinity/Femininity (MAS) – Cultures that are referred to as masculine are highly competitive and focus on ambition; feminine cultures highly value quality of life. In other words, masculine cultures “live to work” while feminine cultures “work to live.”

(3) High/Low Power Distance (PDI) – Power distance measures how equal or unequal individuals are in a society, and how much the members of that society are willing to accept it.

(4) Long-term/Short-term Orientation (LTO) – Long-term oriented cultures are willing to make sacrifices and put forth a lot of time and effort towards a goal that will come to fruition after a long period, whereas short-term oriented cultures prefer more immediate gratification.

(5) High/Low Uncertainty Avoidance (UAI) – Uncertainty avoidance refers to the level at which people can tolerate uncertainty in any situation.

(6) Indulgence/Restraint (IVR) – This component, which is the newest addition to the model, is the tendency of members of a society to either indulge their personal
desires or restrain themselves for some greater good in any situation (Hofstede, 2011, p. 9). These six characteristics summarize the major defining characteristics of any culture and shall be applied to the countries involved in this study. It should also be noted that all comments made about each culture are directed at the culture as a whole, and that this information can never be used to describe an individual in any country, as each person is unique. A cultural analysis only captures the average of the whole population (p. 3).

When applying Hofstede’s Model to the United States, the results are as illustrated in Illustration 1:

Illustration #1 Hofstede’s Model - United States

As is visible in the graph above, the United States is highly individualistic, as well as relatively masculine. This might indicate that an employee may be motivated to commit fraud by ambition without thinking about the impact of his or her actions on others. The high indulgence and low long-term orientation also points to the fact that those who live in the U.S. may be more prone to decisions for the sake of a short-term gain, made with little foresight.
Illustration 2 below\textsuperscript{2} illustrates the cultural components of Japan, according to Hofstede’s research.

*Illustration #2 Hofstede’s Model - Japan*\textsuperscript{2}

\begin{center}
\begin{tabular}{c c c c c c}
<table>
<thead>
<tr>
<th></th>
<th>Power Distance</th>
<th>Individualism</th>
<th>Masculinity</th>
<th>Uncertainty Avoidance</th>
<th>Long Term Orientation</th>
<th>Indulgence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Japan</td>
<td>54</td>
<td>46</td>
<td>95</td>
<td>92</td>
<td>88</td>
<td>42</td>
</tr>
</tbody>
</table>
\end{tabular}
\end{center}

Japan’s notable characteristics are its collectivism, masculinity, and long-term orientation\textsuperscript{2}. It is possible that Japanese workers may consider the impact of their actions on the society more than the average worker from the U.S. The Japanese are very long-term oriented and are willing to slowly work towards their goals. However, the culture is highly masculine, despite having a relatively high power distance. The fact that a person from Japan may have a high level of ambition yet cannot “climb the ladder” easily may be a motivating factor in the commitment of fraud.

Panama’s model is slightly different, as it is still incomplete\textsuperscript{3}:
It is interesting that not enough data about Panama has been collected in recent years in order to measure LTO and IVR. There are very few resources available about business and culture in Panama. The fact that one of the most widely-used models in business research is incomplete in its application to Panama reinforces the idea that this is a country which should be studied further. A lack of understanding about the country could potentially be a roadblock to the reduction of corruption. Still, it is easy to see that Panama has an extremely high power distance\(^3\). Thus, it must be nearly impossible to improve one’s position in society, which may be a reason as to why Panama has such a high level of corruption (Hofstede, G., Hofstede, G. J., & Minkov, 2010).

Though extensive research has provided relative measures of corruption with which we may compare nations, it is important to remember that the definition of ethics is not the same in every culture. Moving forward in this research, the goal will be to analyze the influence of cultural values on fraud awareness using measures that have been internationally accepted as the standard for business ethics and fraud prevention. It is also imperative that any future discussion will be without bias towards a particular country’s idea of ethics. The purpose of this study is not to point out right and wrong:
rather, it is to impartially analyze countries to facilitate the reduction of fraud and encourage education in international business and business ethics.

Chapter 3: Methodology

This study analyzes the relationship between fraud awareness, cultural values, and individual personal ethics in Japan, Panama, and the U.S. The following discussion details how these connections shall be drawn and interpreted.

Hypothesis

The null hypothesis for this study is as follows:

H0: Fraud awareness will be the same for respondents from Japan, the U.S.A., and Panama.

The following alternate hypotheses have been created to predict the outcome:

H1: Fraud awareness will be the highest in Japan, slightly lower in the U.S., and lowest in Panama.

H2: The six cultural values of Hofstede’s Model will have a greater influence on high fraud awareness than the ethics quotient.

These hypotheses were formulated keeping both personal experience of the researchers and relevant literature in mind. As Japan’s 2014 Corruption Perceptions Index (CPI) score was higher than that of the other two countries, it was expected that, on average, the Japanese students would be more adept at spotting fraud in any given situation (Corruption, 2014).

However, since the beginning of this project, new sets of data have been released by Transparency International. In particular, the 2017 results are of interest. Japan no longer has a CPI score that is higher than that of the United States. Since 2014, the CPI of
the United States has increased from 74 to 75, while Japan’s CPI has decreased from 76 to 73. Panama remains the lowest scoring country in this study, and its CPI has not changed on average since 2014 (though it did increase in 2015 and decrease in both 2016 and 2017). In light of this new information, it should be noted that the basis for the original hypothesis is no longer valid. Japan and the United States have very similar CPI scores as well, so it also would not necessarily be an informed guess to say that the opposite hypothesis will then be true.

Methods

Research design. This study was conducted through the administration of a three-part questionnaire, with each part measuring different variables. The three measures specifically designed for the survey are Fraud Awareness (FA), Ethics Quotient (EQ), and Cultural Values (CV), respectively as presented in the questionnaire. Participants in the study filled out the questionnaire through Qualtrics, the online survey management tool. This software allowed for ease of collecting and exporting data in any location and was accessible both in traditional and mobile formats.

Sample. The purpose of this research is to learn more about the influence of culture and personal ethics on fraud detection and prevention, and use the information to encourage the reduction of corruption both in the U.S. and around the world. Therefore, the population is defined as all people who have the potential to work in Japan, Panama, and the United States. Undergraduate students in the three countries who have not taken a business ethics class have been chosen as the sample which represents this vast group, because these students are the future of the workforce and have not yet received any
significant training in the subject of fraud detection. As such, they will provide insight into the environment in which they live without the influence of extensive education.

In the U.S., the sample was primarily gathered from freshman and sophomore-level business classes at the University of Southern Mississippi (USM). However, responses were also solicited via Facebook and face-to-face communication from USM students of non-business majors so as to further diversify the data set. As in all groups surveyed for this study, the most important criteria was that the students had not yet taken business ethics classes; as such, seeking out students of different majors helped to reduce any bias that might arise from using solely business majors, though the professors who emailed the survey to their students in the U.S. group were all from the College of Business. Regardless of major or nationality, all participants were asked not to take the survey unless they had not yet taken business ethics.

The Japanese data was taken from the following schools: Hitotsubashi University and Seisen University in Tokyo, Japan, and Saitama University in Saitama, Japan. These schools were chosen because they are all four-year universities at which the researchers had contacts.

Originally, it was planned that the Panamanian sample would be collected from Florida State University’s Panama City location. However, it took an unexpectedly long time to make contact with the appropriate people at the University due to various obstacles. In order to collect data in a timely manner for the purposes of this thesis, the Panamanian sample was mostly collected from students at the University of Southern Mississippi who came to the United States as part of the Panamá Bilingüe Program, which is an initiative created by Panama’s government that involves educating future
English teachers by sending them to American universities for the purpose of eventually creating a completely bilingual nation (“Participants,” 2015, para. 4). It should be noted that this group of students has a higher mean age than the other groups in the study. A small portion of the sample was still taken from Florida State in Panama, and data is currently being collected there for further expansion of this research.

At least fifty responses were collected from each country, as that is the benchmark for accuracy set by Hofstede’s Model of cultural value measurement (Hofstede, 2001, p. 41). The data sets were not limited to fifty responses, however, as more responses create a sample that is more accurate to the population and reduces margin of error (Dolnicar, 2016, p. 999). Once the data had been collected, there were 192 usable responses from the U.S., 50 usable responses from Japan, and 50 usable responses from Panama. A usable response is defined by the researchers as one in which the respondent answered most of the questions in good faith. That is, a detrimental number of questions is not left blank, and the participant did not give any indication that he/she did not answer the questions honestly. A verification question was added to the survey so that students who were simply clicking through the questions without giving them any thought would be easily identifiable and their responses would not be included in the data. The question required the respondent to simply select “of little importance” (the fourth option). This question was designed to invalidate responses in which the survey taker did not select the fourth choice. This was a mostly effective preventative measure in the United States; however, this question was disregarded in the Japanese and Panamanian groups because many of the respondents did not understand the purpose of the question. The question still managed to mitigate most of the problem for which it was designed, because the
respondents who are most likely to take the survey without reading it properly are those students in the U.S. who were offered bonus points for its completion, and who therefore may be focused solely on getting extra credit, rather than helping a fellow student with a research project.

**Preparations.** The questionnaire was evaluated, edited, and submitted to the Institutional Review Board (IRB) at the University of Southern Mississippi for approval. This approval was needed before the start of the survey, as the testing involved human subjects. As the data is kept completely anonymous, the potential for any harm coming to students by taking the questionnaire is almost non-existent, so the survey was approved through an expedited review process.

The fraud awareness and ethics quotient portions of the questionnaire were translated into Spanish and Japanese by professional translators, then reviewed by the primary researcher. The VSM 2013 cultural values portion had already been translated into both languages, and both translations were available on Geert Hofstede’s website.

All three translations were entered into Qualtrics, and the survey was distributed via an anonymous link. Survey settings were adjusted so that a participant could not take the survey more than once.

Upon the completion of the data collection, the data was downloaded and saved in Microsoft Office Excel, where the statistical analysis and appropriate calculations were performed.

**Quantitative Measurement.** Each portion of the questionnaire measures a different variable; as such, appropriate measures have been taken to convert the responses into a measurable value for each variable in each response.
**Fraud Awareness.** The first part of the questionnaire, which measures an individual’s Fraud Awareness (FA), is composed of original situational questions, which test whether or not a person is able to detect fraud in the workplace. The situational questions were developed based on a list of questions used by Certified Fraud Examiners to measure fraud risk in a company (Keith, 2008, para. 1). The most relevant fraud awareness topics were selected and original vignettes that tested the risk factor from each question were formed by the researchers. The responses are based on a five-point Likert scale. When presented with each vignette, the student was prompted with a statement, and asked to select his/her answer from a range of “Strongly Agree” to “Strongly Disagree.” Some of the vignettes are worded so that a “strongly disagree” answer indicates the highest level of FA, and some are worded so that the “strongly disagree” answer indicates the lowest level of FA. For ease of interpretation, the highest level of FA will have a value of 5 and the lowest level of FA will have a value of 1.

In Qualtrics, data points are assigned a number based on the order of the answer options. For those questions in which the more ethical answer was “Strongly Agree,” the data points were reverse coded so that an answer of “Strongly Agree,” which normally has a value of 1, would have a value of 5 for the purpose of calculating the total FA score. In the same manner, “Agree,” which is usually a 2, would have a value of 4, and “No opinion/Neither” would remain a 3. For questions in which the most ethical answer is “Strongly Disagree,” no reverse coding was necessary.

Once reverse coding was complete, a respondent’s answers to the six FA questions were added up and the value that resulted represents the FA score of each participant.
**Ethics Quotient.** The Ethics Quotient (EQ) measure included in the second part of the questionnaire is designed to judge the respondent’s basic personal consumer ethics. The questions in this section are a slightly modified version of Dr. Srivatsa Seshadri’s (2009) study on Panamanian ethics in marketing and consumerism (p. 311). These are also situational questions but are more related to common ethical circumstances that someone might encounter in daily life. These questions were previously applied to a similar population as the one of interest in this study. Additionally, the individual EQ value is relevant to business in general. Only questions 8, 10, 11, 13, and 14 were added up to measure EQ, however. Questions 7, 9, and 12 are subjective questions that do not have a “correct” answer; these questions either have a different ethical response depending on the culture or they were deemed not to be easily understandable by non-U.S. audiences. The chosen questions were determined to be compliant with the Organization for Economic Cooperation and Development’s (OECD) recommended guidelines for multinational enterprises. These guidelines are an international framework of suggestions for ethical behavior in business and corporate responsibility and are followed by 42 countries’ governments. These types of frameworks facilitate international commerce despite cultural differences that would normally cause discrepancies in business practices (“Guidelines,” 2011, p. 3).

**Cultural Values.** The Cultural Values (CV) measurement is unique in that it is actually not one variable, but six different variables which represent each aspect of Hofstede’s Model: Individualism/Collectivism (IDV), Masculinity/Femininity (MAS), Power Distance Index (PDI), Long-term/Short-term Orientation (LTO), Uncertainty Avoidance Index (UAI), and Indulgence/Restraint (IND) (Hofstede, 2010, n.p.). These
variables are measured using the VSM 2013, which was designed and copyrighted by Geert Hofstede, the researcher who created the model itself (Hofstede, 2010, n.p.). The CV questions were included in the third section of the questionnaire.

The fourth section of the questionnaire includes simple demographic questions that were originally included in Geert Hofstede’s questionnaire (Hofstede, 2010, n.p.). See Appendix A for the full version of the questionnaire.

**Analysis and Interpretation**

The first analysis presents descriptive statistics of the demographic questions included in the fourth section of the questionnaire. Multiple regressions and correlations were used to compare the responses from each country for FA, EQ, the six Hofstede dimensions, age (AG), and education level (EL), with FA acting as the dependent variable. The calculated coefficients in each country regression will be compared for hypothesis testing purposes. The model for each country regression is as follows:

\[
FA(c) = f(EQ, PDI, IDV, MAS, UAI, LTO, IVR, AG, EL)
\]

where \( c \) represents the country being analyzed. The abbreviations for Japan, Panama, and the United States are JA, PA, and US respectively.

A result is considered to be statistically significant if its p-value falls below 0.05, which means that there is more than a 95% chance that the result is not random, and therefore a less than 5% chance that the data is meaningless.

To compare the nations on the six cultural dimensions (PDI, IDV, MAS, UAI, LTO, and IVR), the equations provided in Geert Hofstede’s VSM 2013 manual were applied, which are defined in the following table\(^1\):
Table #1: Formulas Used in Cultural Values Calculation

<table>
<thead>
<tr>
<th>Cultural Value</th>
<th>Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td>Power Distance (PDI)</td>
<td>( \text{PDI} = 35(m07 - m02) + 25(m20 - m23) + C(pd) )</td>
</tr>
<tr>
<td>Individualism Index (IDV)</td>
<td>( \text{IDV} = 35(m04 - m01) + 35(m09 - m06) + C(ic) )</td>
</tr>
<tr>
<td>Masculinity Index (MAS)</td>
<td>( \text{MAS} = 35(m05 - m03) + 35(m08 - m10) + C(mf) )</td>
</tr>
<tr>
<td>Uncertainty Avoidance Index (UAI)</td>
<td>( \text{UAI} = 40(m18 - m15) + 25(m21 - m24) + C(ua) )</td>
</tr>
<tr>
<td>Long Term Orientation Index (LTO)</td>
<td>( \text{LTO} = 40(m13 - m14) + 25(m19 - m22) + C(ls) )</td>
</tr>
<tr>
<td>Indulgence versus Restraint Index (IVR)</td>
<td>( \text{IVR} = 35(m12 - m11) + 40(m17 - m16) + C(ir) )</td>
</tr>
</tbody>
</table>

In the above equations, the variables designated by m followed by a number represent the mean score for that particular question (e.g. \( m07 \) = mean of question 7 on the VSM 2013 questionnaire). A constant is also added at the end of each calculation, indicated by \( C(\text{variable abbreviation}) \). This constant is added to each score in order to scale the cultural dimensions to measures between 0 and 100, in the case that any of the countries produce a negative result. As the constant is added uniformly across all country samples, it has no bearing on the results relative to comparability between nations. The constants in this study were chosen so that the lowest occurring negative score in a particular dimension would become zero. The constants used for each dimension in this study are:

Table #2: Constants Assigned to Each Cultural Value

<table>
<thead>
<tr>
<th>Cultural Value</th>
<th>Constant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Power Distance (PDI)</td>
<td>( C(pd) = 0 )</td>
</tr>
<tr>
<td>Individualism Index (IDV)</td>
<td>( C(ic) = 0 )</td>
</tr>
<tr>
<td>Masculinity Index (MAS)</td>
<td>( C(mf) = 27 )</td>
</tr>
<tr>
<td>Uncertainty Avoidance Index (UAI)</td>
<td>( C(ua) = 38 )</td>
</tr>
<tr>
<td>Long Term Orientation Index (LTO)</td>
<td>( C(ls) = 6 )</td>
</tr>
<tr>
<td>Indulgence versus Restraint Index (IVR)</td>
<td>( C(ir) = 0 )</td>
</tr>
</tbody>
</table>
Chapter 4: Results

Demographic Statistics

This chapter contains the results and information gleaned from the data collected in this study. The final data set includes 50 usable responses from Japan, 50 responses from Panama, and 192 from the United States. The following table shows the gender ratios comprising each data set.

*Table #3: Gender of Respondents*

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
<th>No response</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Japan</strong></td>
<td>33</td>
<td>16</td>
<td>1</td>
<td>50</td>
</tr>
<tr>
<td><strong>Panama</strong></td>
<td>41</td>
<td>9</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td><strong>United States</strong></td>
<td>119</td>
<td>73</td>
<td></td>
<td>192</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>193</td>
<td>98</td>
<td>1</td>
<td>292</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
<th>No response</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Japan</strong></td>
<td>66%</td>
<td>32%</td>
<td>2%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Panama</strong></td>
<td>82%</td>
<td>18%</td>
<td></td>
<td>100%</td>
</tr>
<tr>
<td><strong>United States</strong></td>
<td>61.98%</td>
<td>38.02%</td>
<td></td>
<td>100%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>66.10%</td>
<td>33.56%</td>
<td>0.34%</td>
<td>100%</td>
</tr>
</tbody>
</table>

As is shown in Table 3 above, all data sets were comprised of mostly females. Though it is not ideal that the ratio between men and women is not equal, it is fortuitous that women are the majority group in all of the samples and not just in certain data sets.

As this study seeks to compare the overarching culture that exists within a nation, respondents were only asked to confirm their nationality, and not their race. Those respondents who identified as something other than American, Japanese, or Panamanian were not included in the data set.
The mean age of the American data set was 24.17, for the Japanese data it was 22.96, and in the Panamanian data it was 30.06.

Respondents were also asked to provide how many years of school they had attended, beginning with elementary school\textsuperscript{4}.

\textit{Table #4: Education Level of Respondents}

<table>
<thead>
<tr>
<th>Years of Education</th>
<th>United States</th>
<th>Panama</th>
<th>Japan</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 years or over</td>
<td>21</td>
<td>20</td>
<td>4</td>
<td>45</td>
</tr>
<tr>
<td>17 years</td>
<td>19</td>
<td>6</td>
<td>4</td>
<td>29</td>
</tr>
<tr>
<td>16 years</td>
<td>44</td>
<td>8</td>
<td>5</td>
<td>57</td>
</tr>
<tr>
<td>15 years</td>
<td>40</td>
<td>4</td>
<td>11</td>
<td>55</td>
</tr>
<tr>
<td>14 years</td>
<td>29</td>
<td>3</td>
<td>12</td>
<td>44</td>
</tr>
<tr>
<td>13 years</td>
<td>25</td>
<td>4</td>
<td>8</td>
<td>37</td>
</tr>
<tr>
<td>12 years</td>
<td>13</td>
<td>2</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>11 years</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>10 years or less</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>192</td>
<td>50</td>
<td>50</td>
<td>292</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Years of Education</th>
<th>United States</th>
<th>Panama</th>
<th>Japan</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 years or over</td>
<td>11%</td>
<td>40%</td>
<td>8%</td>
<td>15%</td>
</tr>
<tr>
<td>17 years</td>
<td>10%</td>
<td>12%</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>16 years</td>
<td>23%</td>
<td>16%</td>
<td>10%</td>
<td>20%</td>
</tr>
<tr>
<td>15 years</td>
<td>21%</td>
<td>8%</td>
<td>22%</td>
<td>19%</td>
</tr>
<tr>
<td>14 years</td>
<td>15%</td>
<td>6%</td>
<td>24%</td>
<td>15%</td>
</tr>
<tr>
<td>13 years</td>
<td>13%</td>
<td>8%</td>
<td>16%</td>
<td>13%</td>
</tr>
<tr>
<td>12 years</td>
<td>7%</td>
<td>4%</td>
<td>12%</td>
<td>7%</td>
</tr>
<tr>
<td>11 years</td>
<td>0%</td>
<td>4%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>10 years or less</td>
<td>1%</td>
<td>2%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
Cultural Values

Illustrations 4, 5, and 6 below include the calculated cultural values for the three samples: Japan, Panama, and the United States. It should be noted that the following results from the Hofstede’s Model section of the survey should be read as a six-dimensional comparison between the nations in this study alone. These scores should not be used to represent the entire country in a comparison with countries besides those mentioned here. The calculations for Hofstede’s Model produce scores that are only relevant to each study in which it is conducted and cannot be compared to those from samples in other studies, including those collected by Geert Hofstede himself.

Illustration #4: Cultural Values of Japanese Sample

![JAPANESE VALUES](image-url)
As shown in the figures above, there are two cultural values with a score of zero.

Occasionally, samples produce a negative score when certain cultural dimensions are applied to them, and a constant must be added to the equation to ensure that the data is on a scale from 0 to 100 for the purposes of presenting data that is easily read and organized.

However, as this constant is the same across all countries, it does not affect the
comparison between the nations. In Hofstede’s original research, it is rare to see that a
country has a score of zero for any of the dimensions. That is because the set of countries
he uses is much larger, and only the lowest scoring nation(s) in the group may carry a
zero value for any of the six dimensions. In this research, as there are only three countries
in the set, it is not strange to see that two of them have a zero score.

Illustration #7: Summary of Countries’ Cultural Values

Correlations

In order to determine if there is any significant relationship between the relevant
variables in this study and the age and/or education level of the respondents, a correlation
was run based on this information. These Pearson’s correlation coefficients were then
tested for significance using a t-value calculation, regularized lower incomplete beta
function, and t-distribution cumulative distribution function. A calculation software
developed by Soper (2018) based on Cohen et al.’s (2003) work was used to aid this
process. These formulas produced p-values for the correlations, which can be found
under each respective country’s correlation table.
Though the p-value tables provide which correlations are significant, it is worth noting that based on Pearson’s correlation significance levels, a correlation for the Japanese and Panamanian data is generally considered significant if the absolute value of the measure of relation (R) is greater than or equal to 0.23 (“Statistical,” n.d.). This is the standard significance level because these two data sets have fifty respondents each, and the analysis in the research is being conducted at a 95% confidence level. In the case of the American data, each R’s absolute value must be greater than or equal to 0.12, because that group contains 192 responses. Performing the test with the formulas is always more accurate, but the benchmark provides a useful way to check answers.

P-values in this study are always significant if they are less than 0.05. Note that all shaded cells in the below tables contain statistically significant values.

*Shaded cells contain statistically significant values*
Table #6: P-Values of Japanese Variable Correlations

<table>
<thead>
<tr>
<th></th>
<th>FA</th>
<th>PDI</th>
<th>IDV</th>
<th>MAS</th>
<th>UAI</th>
<th>LTO</th>
<th>IVR</th>
<th>EQ</th>
<th>Age</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>FA</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PDI</td>
<td>0.1433</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IDV</td>
<td>0.3116</td>
<td>0.2556</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAS</td>
<td>0.1102</td>
<td>0.4140</td>
<td>0.2838</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UAI</td>
<td>0.3273</td>
<td>0.1130</td>
<td>0.0919</td>
<td>0.4839</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LTO</td>
<td>0.2804</td>
<td>0.2228</td>
<td>0.3021</td>
<td>0.4575</td>
<td>0.1133</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IVR</td>
<td>0.2930</td>
<td>0.3985</td>
<td>0.0705</td>
<td>0.1417</td>
<td>0.0013</td>
<td>0.0714</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EQ</td>
<td>0.2766</td>
<td>0.2056</td>
<td>0.0131</td>
<td>0.4047</td>
<td>0.0958</td>
<td>0.0109</td>
<td>0.2063</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>0.0088</td>
<td>0.4354</td>
<td>0.3291</td>
<td>0.2104</td>
<td>0.0553</td>
<td>0.0123</td>
<td>0.3980</td>
<td>0.4910</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>0.2523</td>
<td>0.3915</td>
<td>0.0201</td>
<td>0.4681</td>
<td>0.0014</td>
<td>0.2951</td>
<td>0.0639</td>
<td>0.0175</td>
<td>0.1555</td>
<td>1</td>
</tr>
</tbody>
</table>

*Shaded cells contain statistically significant values

Table #7: Variable Correlations for Panamanian Data

<table>
<thead>
<tr>
<th></th>
<th>FA</th>
<th>PDI</th>
<th>IDV</th>
<th>MAS</th>
<th>UAI</th>
<th>LTO</th>
<th>IVR</th>
<th>EQ</th>
<th>Age</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>FA</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PDI</td>
<td>0.3282</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IDV</td>
<td>0.0511</td>
<td>-0.0464</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAS</td>
<td>0.0459</td>
<td>0.1122</td>
<td>-0.0808</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UAI</td>
<td>-0.0023</td>
<td>-0.0213</td>
<td>-0.2979</td>
<td>0.0776</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LTO</td>
<td>0.2351</td>
<td>-0.0488</td>
<td>-0.1544</td>
<td>0.2385</td>
<td>0.0048</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IVR</td>
<td>0.0407</td>
<td>0.0576</td>
<td>-0.0018</td>
<td>-0.2554</td>
<td>-0.2543</td>
<td>-0.1583</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EQ</td>
<td>0.4169</td>
<td>0.2243</td>
<td>0.1577</td>
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<td>-0.1451</td>
<td>-0.0077</td>
<td>0.0527</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>0.2855</td>
<td>0.3326</td>
<td>0.0528</td>
<td>-0.2196</td>
<td>-0.0313</td>
<td>-0.0037</td>
<td>0.0086</td>
<td>0.2292</td>
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<tr>
<td>Education</td>
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<td>0.0816</td>
<td>-0.0220</td>
<td>-0.1413</td>
<td>-0.0414</td>
<td>0.1732</td>
<td>-0.1251</td>
<td>0.0744</td>
<td>1</td>
</tr>
</tbody>
</table>

*Shaded cells contain statistically significant values
Table #8: P-Values of Panamanian Variable Correlations

<table>
<thead>
<tr>
<th></th>
<th>FA</th>
<th>PDI</th>
<th>IDV</th>
<th>MAS</th>
<th>UAI</th>
<th>LTO</th>
<th>IVR</th>
<th>EQ</th>
<th>Age</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>FA</td>
<td>1</td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>PDI</td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>IDV</td>
<td>0.3623</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAS</td>
<td>0.3758</td>
<td>0.2190</td>
<td>0.4297</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UAI</td>
<td>0.4937</td>
<td>0.4419</td>
<td>0.0178</td>
<td>0.2962</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>LTO</td>
<td>0.0501</td>
<td>0.3682</td>
<td>0.1422</td>
<td>0.0476</td>
<td>0.4867</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IVR</td>
<td>0.3895</td>
<td>0.3455</td>
<td>0.4953</td>
<td>0.0368</td>
<td>0.0374</td>
<td>0.1361</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EQ</td>
<td>0.0013</td>
<td>0.0587</td>
<td>0.1370</td>
<td>0.0614</td>
<td>0.1574</td>
<td>0.4791</td>
<td>0.3582</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>0.0222</td>
<td>0.0091</td>
<td>0.3580</td>
<td>0.0628</td>
<td>0.4146</td>
<td>0.4901</td>
<td>0.4764</td>
<td>0.0546</td>
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</tr>
<tr>
<td>Education</td>
<td>0.4264</td>
<td>0.0258</td>
<td>0.2867</td>
<td>0.4400</td>
<td>0.1640</td>
<td>0.3876</td>
<td>0.1145</td>
<td>0.1933</td>
<td>0.3039</td>
<td>1</td>
</tr>
</tbody>
</table>

*Shaded cells contain statistically significant values

Table #9: Variable Correlations for American Data

<table>
<thead>
<tr>
<th></th>
<th>FA</th>
<th>PDI</th>
<th>IDV</th>
<th>MAS</th>
<th>UAI</th>
<th>LTO</th>
<th>IVR</th>
<th>EQ</th>
<th>Age</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>FA</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PDI</td>
<td>-0.2384</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IDV</td>
<td>0.2176</td>
<td>-0.0138</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAS</td>
<td>0.0842</td>
<td>0.0937</td>
<td>-0.1388</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UAI</td>
<td>0.0358</td>
<td>-0.2251</td>
<td>0.0085</td>
<td>-0.2467</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LTO</td>
<td>-0.2354</td>
<td>-0.0319</td>
<td>0.1032</td>
<td>0.1130</td>
<td>0.2071</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IVR</td>
<td>0.0308</td>
<td>0.2479</td>
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<td>0.1111</td>
<td>-0.3923</td>
<td>-0.1935</td>
<td>1</td>
<td></td>
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</tr>
<tr>
<td>EQ</td>
<td>0.3645</td>
<td>-0.3203</td>
<td>0.1045</td>
<td>-0.0475</td>
<td>0.0955</td>
<td>-0.0812</td>
<td>-0.1004</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>0.2587</td>
<td>0.0943</td>
<td>0.0580</td>
<td>0.4085</td>
<td>-0.2108</td>
<td>-0.1756</td>
<td>0.1199</td>
<td>0.1798</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>0.0729</td>
<td>-0.0470</td>
<td>-0.1625</td>
<td>0.3290</td>
<td>-0.1152</td>
<td>0.1828</td>
<td>0.0965</td>
<td>-0.1686</td>
<td>0.1290</td>
<td>1</td>
</tr>
</tbody>
</table>

*Shaded cells contain statistically significant values
Multiple regressions were also run on these variables for each country, based on
the $FA(c) = f(EQ, PDI, IDV, MAS, UAI, LTO, IVR, AG, EL)$ model, where $FA$ is the
dependent variable. See next page for continuation.\textsuperscript{11}
Multiple Regressions

Table #1: Multiple Regression Model for Japanese Sample

\[ FA(JA) = (PDI, IDV, MAS, UAI, LTO, IVR, EQ, AG, EL) \]

<table>
<thead>
<tr>
<th>Regression Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple R</td>
</tr>
<tr>
<td>R Square</td>
</tr>
<tr>
<td>Adjusted R Square</td>
</tr>
<tr>
<td>Standard Error</td>
</tr>
<tr>
<td>Observations</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ANOVA</th>
</tr>
</thead>
<tbody>
<tr>
<td>df</td>
</tr>
<tr>
<td>Regression</td>
</tr>
<tr>
<td>Residual</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coefficients</th>
<th>Standard Error</th>
<th>( t ) Stat</th>
<th>( P ) value</th>
<th>Lower 95%</th>
<th>Upper 95%</th>
<th>Lower 95.0%</th>
<th>Upper 95.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intercept</td>
<td>13.8092</td>
<td>5.1207</td>
<td>2.6667</td>
<td>0.0102</td>
<td>3.4596</td>
<td>24.1586</td>
<td>3.4596</td>
</tr>
<tr>
<td>PDI</td>
<td>-0.0081</td>
<td>0.0103</td>
<td>-0.7916</td>
<td>0.4333</td>
<td>-0.0285</td>
<td>0.0126</td>
<td>-0.0285</td>
</tr>
<tr>
<td>IDV</td>
<td>0.0020</td>
<td>0.0075</td>
<td>0.2642</td>
<td>0.7930</td>
<td>-0.0132</td>
<td>0.0172</td>
<td>-0.0132</td>
</tr>
<tr>
<td>MAS</td>
<td>-0.0070</td>
<td>0.0070</td>
<td>-1.0106</td>
<td>0.3183</td>
<td>-0.0211</td>
<td>0.0070</td>
<td>-0.0211</td>
</tr>
<tr>
<td>UAI</td>
<td>0.0070</td>
<td>0.0079</td>
<td>0.8869</td>
<td>0.3805</td>
<td>-0.0085</td>
<td>0.0229</td>
<td>-0.0085</td>
</tr>
<tr>
<td>LTO</td>
<td>-0.0010</td>
<td>0.0105</td>
<td>-0.0943</td>
<td>0.9253</td>
<td>-0.0223</td>
<td>0.0203</td>
<td>-0.0223</td>
</tr>
<tr>
<td>IVR</td>
<td>-0.0033</td>
<td>0.0092</td>
<td>-0.3586</td>
<td>0.7218</td>
<td>-0.0220</td>
<td>0.0153</td>
<td>-0.0220</td>
</tr>
<tr>
<td>EQ</td>
<td>-0.1967</td>
<td>0.4908</td>
<td>-0.4008</td>
<td>0.6907</td>
<td>-0.7953</td>
<td>1.1887</td>
<td>-0.7953</td>
</tr>
<tr>
<td>Age</td>
<td>0.1661</td>
<td>0.0802</td>
<td>2.0707</td>
<td>0.0449</td>
<td>0.0040</td>
<td>0.3283</td>
<td>0.0040</td>
</tr>
<tr>
<td>Education</td>
<td>0.1861</td>
<td>0.3164</td>
<td>0.5882</td>
<td>0.5957</td>
<td>-0.4534</td>
<td>0.8256</td>
<td>-0.4534</td>
</tr>
</tbody>
</table>

As is shown in the above regression, only age produced a significant p-value, which means that it can definitively be said with a 95% degree of confidence that age is the only significant explanatory variable in the Japanese data. The other variables do not show a small enough p-value, which may be why the significance F shown in the ANOVA table is showing that the regression overall is not very significant to explain fraud awareness in this group.
The regression of the Panamanian data also shows only one variable with significant relationships with FA; EQ shows a p-value of 0.02. The regression overall is showing to be significant, however, with a significance F of 0.04.
Table #13: Multiple Regression Model for American Sample

<table>
<thead>
<tr>
<th>Regression Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple R</td>
</tr>
<tr>
<td>R Square</td>
</tr>
<tr>
<td>Adjusted R Square</td>
</tr>
<tr>
<td>Standard Error</td>
</tr>
<tr>
<td>Observations</td>
</tr>
</tbody>
</table>

**ANOVA**

<table>
<thead>
<tr>
<th></th>
<th>of</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
<th>Significance F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
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<td>707.4001</td>
<td>78.6000</td>
<td>7.5148</td>
<td>2.51404E-09</td>
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<tr>
<td>Residual</td>
<td>182</td>
<td>1903.5995</td>
<td>10.4593</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>191</td>
<td>2611.0000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coefficients</th>
<th>Standard Error</th>
<th>t Stat</th>
<th>P-value</th>
<th>Lower 95%</th>
<th>Upper 95%</th>
<th>Lower 95.0%</th>
<th>Upper 95.0%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intercept</td>
<td>2.6563</td>
<td>2.9385</td>
<td>0.9039</td>
<td>-3.1417</td>
<td>8.4542</td>
<td>-3.1417</td>
<td>8.4542</td>
</tr>
<tr>
<td>PDI</td>
<td>0.0039</td>
<td>0.0056</td>
<td>0.6951</td>
<td>0.4879</td>
<td>-0.0072</td>
<td>0.0150</td>
<td>0.0150</td>
</tr>
<tr>
<td>IDV</td>
<td>-0.0020</td>
<td>0.0052</td>
<td>-0.3775</td>
<td>0.7063</td>
<td>-0.0122</td>
<td>0.0083</td>
<td>0.0122</td>
</tr>
<tr>
<td>MAS</td>
<td>0.0004</td>
<td>0.0049</td>
<td>0.0823</td>
<td>0.9943</td>
<td>-0.0093</td>
<td>0.0101</td>
<td>-0.0093</td>
</tr>
<tr>
<td>UIA</td>
<td>0.0053</td>
<td>0.0039</td>
<td>1.3429</td>
<td>0.1810</td>
<td>-0.0025</td>
<td>0.0130</td>
<td>-0.0025</td>
</tr>
<tr>
<td>LTO</td>
<td>0.0012</td>
<td>0.0047</td>
<td>0.2608</td>
<td>0.7946</td>
<td>-0.0080</td>
<td>0.0104</td>
<td>-0.0080</td>
</tr>
<tr>
<td>IVR</td>
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<td>0.0046</td>
<td>-1.2595</td>
<td>0.1968</td>
<td>-0.0131</td>
<td>0.0027</td>
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</tr>
<tr>
<td>EQ</td>
<td>1.4797</td>
<td>0.2880</td>
<td>5.1770</td>
<td>0.0000</td>
<td>0.0926</td>
<td>2.0589</td>
<td>0.0926</td>
</tr>
<tr>
<td>Age</td>
<td>0.1395</td>
<td>0.0339</td>
<td>4.0050</td>
<td>0.0000</td>
<td>0.1027</td>
<td>0.2364</td>
<td>0.1027</td>
</tr>
<tr>
<td>Education</td>
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<td>0.1354</td>
<td>0.3748</td>
<td>0.7086</td>
<td>-0.2228</td>
<td>0.3277</td>
<td>-0.2228</td>
</tr>
</tbody>
</table>

The regression of the data from the United States is overall highly significant, as can be seen from the significance F measure in the ANOVA table. This is the most significant data set of three, which is to be expected given its large sample size. This means that this data is highly sufficient to explain the FA measure. EQ and age both show high significance levels, as demonstrated by their p-values. The other variables are not significant.

**Chapter 5: Discussion**

The main purpose of this research was to compare the fraud awareness and cultural values of Japan, Panama, and the United States, to determine if the respondents’ personal consumer ethics, cultural values, and/or any demographic factors showed any
correlation with fraud awareness, and to find which one of the variables had most of an influence on fraud awareness.

By reviewing the correlation tables, it is possible to see if any of the variables are significantly correlated.

**Variable Relationships**

**Japan.** The following variable pairs were found to be significantly correlated: AG and FA, IDV and EQ, IDV and EL, UAI and IVR, UAI and EL, LTO and EQ, LTO and AG, and EQ and EL.

Individualism (IDV) was positively correlated with the ethics quotient (EQ) and education level (EL), and the ethics quotient and education level were positively correlated also. Given that the Japanese sample is mainly comprised of undergraduate college students, it is likely that these students are gaining a greater awareness of both themselves and how they affect those around them during their time at their respective universities.

Uncertainty Avoidance (UAI) was negatively correlated with Indulgence (IVR) and education level (EL). This means that as this group gains more years of education experience as well as more indulgent tendencies, the group will tend to be less averse to uncertainty.

Long Term Orientation (LTO) had an inverse relationship with the ethics quotient (EQ). This might be explained by the fact that long-term-oriented countries tend to subscribe to the contingency theory of problem solving, and that right or wrong highly depends on the situation. These types of cultures also tend to believe that there is no reason to go out of one’s way to mitigate social injustice. Given that Japan is known as
being highly long-term-oriented, it would not be unusual if these types of beliefs had an influence on this group’s ethical decision making (Hofstede, 2001, p. 365-366). This sample also demonstrated a relatively high LTO compared to the other two countries (see Illustration 4). LTO was also positively correlated with age.

Most notably of these is the positive correlation of fraud awareness (FA) and age (AG). Theoretically, this could indicate that added life experience has a positive effect on fraud awareness. The multiple regression calculated on the Japanese data set supports this finding given the p-value for age in the regression was roughly 0.04, indicating significance in its relationship with fraud awareness. Neither cultural values nor consumer ethics, however, had a statistically significant influence on fraud awareness in this data set.

Panama. The following variable pairs were found to be significantly correlated: FA and PDI, FA and EQ, FA, and AG, PDI and AG, PDI and EL, IDV and UAI, MAS and LTO, MAS and IVR, and UAI and IVR.

Fraud awareness was positively correlated with power distance, the ethics quotient, and age. In other words, if the group is more willing to accept that people are not equal in society, is more ethical in consumer situations, or is older on average, so will they be more fraud aware. The ethics quotient was also the only variable to produce a significant p-value in the regression, supporting the idea that EQ has a significant positive influence on FA.

Power distance was also positively correlated with age and education level. This result indicated that perhaps there is a generational gap, or that the educational system might influence Panamanians’ view of their position in society. A more in-depth analysis
of these factors would be useful in future research. There is currently very little quality research on these topics as they relate to Panama, so more primary research would certainly be necessary.

Uncertainty avoidance was negatively correlated with both individualism and indulgence, and indulgence and masculinity were negatively correlated as well. Masculinity was also positively correlated with long-term orientation.

**United States.** The American analysis provided a large number of significant correlations. The positive correlations are the following: FA and IDV, FA and EQ, FA and AG, PDI and IVR, MAS and AG, MAS and EL, UAI and LTO, LTO and EL, UAI and LTO, LTO and EL, IVR and AG, EQ and AG, and EL and AG. The negative correlations are: FA and PDI, FA and LTO, PDI and EQ, IDV and MAS, IDV and EL, MAS and UAI, UAI and IVR, UAI and AG, and LTO and AG. This large number of significant results may be a result of the larger data set that was collected in the U.S.

The most important variables which should be analyzed here are FA, EQ, and AG, because the ethics quotient and age were both found to be highly significant in the FA(US) regression.

It is interesting that individualism is positively correlated with fraud awareness. The United States is well-known as being one of the most individualistic countries in the world. As can be seen in Illustration 7, the U.S. scored much higher in the individualism category than the other two countries. Hofstede’s original research displays the same fact. Individualism is often characterized by self-orientation; that is, people in individualistic countries tend to take care of themselves and their immediate family over the group, which seems to contradict the basic function of fraud awareness. However,
individualist countries are also characterized by holding everyone to the same value standards, a concept known as universalism (Hofstede, 2001, p. 227).

FA is negatively correlated with PDI and LTO. This means that the more unequal the balance of power is in an organization in the U.S., the lower the fraud awareness will be. Similarly, the more long-term oriented that organization is, the lower FA will typically be. It is difficult to postulate what could be causing these inverse relationships, but perhaps they could shed insight into American attitudes about management in an organization or the government in the country as a whole and how they plan for the organization’s future.

**Chapter 6: Conclusion**

**Summary of Findings**

**FA Scores.** Japan received a mean FA score of 20.1, Panama had a mean of 19.5, and the U.S. had a mean of 21.125, meaning that the U.S. was the most fraud aware country of the group, followed by Japan and then Panama. As such, we can reject the null hypothesis. This is consistent with the findings of the 2017 CPI Index study, so these results are not surprising. However, the H1 hypothesis was created with the 2014 CPI Index in mind, and predicted that the order would be Japan, the U.S., then Panama, so that hypothesis is rejected as well.

**EQ vs CV.** The H2 hypothesis predicted that cultural values would have a greater influence on fraud awareness than the ethics quotient. However, this was also incorrect. In the Japanese data set, neither EQ nor CV significantly explained FA. In the Panamanian and American data sets, however, EQ proved to be a significant explanatory
variable for FA, as evidenced in the regression models. The H2 hypothesis should also be rejected. As EQ had more of an influence on FA than CV.

**Age.** Though it was not originally considered in the hypotheses for this research, it is certainly worth considering how age affected the results of the survey. In all three countries, age demonstrated a significant correlation with fraud awareness, and in Japan and the U.S., age proved to definitely be a significant explanatory factor for FA in those countries’ regressions.

**Limitations and Directions for Future Research**

This research provides general insight into the differences in ethical opinions between Japan, Panama, and the U.S. The countries involved were chosen because they provide a wide range of corruption levels. This study is exploratory in nature and designed so that the findings will provide future researchers insight into what drives fraud awareness in various countries. The findings should help us to information between nations and find solutions to prevent fraud in the future.

As any other similar study, this study does have a few limitations. It is very difficult and expensive to collect large amounts of data, so the sample has been taken from relatively small geographic areas within each country. Culture can vary in different locations within a country, especially in the large and culturally diverse United States. There is also the problem of sampling college students. Though they provide a diverse group of people, college students are often in similar life situations to one another (e.g. increased stress, lower income, etc.). Therefore, the data will not be an ideal subset of the whole population. If the study were to be expanded in the future, it would be useful to make the sample larger and more diverse. It was clear by comparing the data from the
United States with that of Panama and Japan that the American data set provided more
descriptive statistics and lower p-values, indicating a higher confidence level that the data
was significant.

A future sample would also be much more accurate in regards to the cultural
comparisons if the samples from each of the countries were more similar to one another.
By making the selected countries’ groups of participants equally representative of the
larger population, the results would theoretically indicate the differences in cultural
values in a more direct manner that is mostly uninfluenced by outside variables. Due to
the time constraints of data collection, the Panamanian sample was collected from a
slightly different group than expected, and its mean age was significantly higher than that
of the other two groups. All groups in this study had a higher percentage of female
respondents. The Panamanian sample especially was overwhelmingly composed of
women at 82%. Ideally, future data sets will include equal representation of males and
females.

The Panamanian participants were instructed to select their native language from
a drop-down box before beginning the survey, but three Panamanian respondents opted to
take the survey in English instead of Spanish. There were not enough usable responses
from Panama to allow for the exclusion of these responses. Those who took the survey in
English were of the group from the advanced class in the Panamá Bilingüe Program, so it
is likely that they understood the survey well enough. Each language has its own subtle
nuances, so that it is best for respondents to read the questions in their native tongue. It is
recommended that separate survey projects for each language be made in Qualtrics or the
applicable survey tool in the future, so that respondents do not have the opportunity to select a language that is not their native tongue.
References


Appendix A: English Questionnaire

Information and Consent

ATTENTION: This study is designed for individuals 18 and older. If you are not yet 18 years of age, please do not proceed with taking this survey.

The following questionnaire is designed to help the researcher understand different aspects related to your job and about yourself. Its main purpose is to determine your opinions and perceptions.

Your responses are anonymous and will be kept in strict confidence. The results will be presented as a summarized total so that individual responses cannot be identified. Your consent to participate is given by filling out the questionnaire. This study has been developed for research purposes.

Participation in this study is voluntary and you may withdraw at any time. This questionnaire has been approved by the Institutional Review Board (IRB) of the Office of Research Integrity at The University of Southern Mississippi in compliance with standards for the protection of human research subjects. The IRB may be contacted by phone at +1(601) 266-5997 or by fax at +1(601) 266-4377. You may also email the IRB at IRB@usm.edu.

To have any questions answered that you may have about the survey, please contact Rachel Williamson, Principal Investigator, at rachel.williamson@usm.edu. You may also contact Dr. Maria Leach, Honors Thesis advisor, at maria.leach@usm.edu.

Thank you for participating in this survey. Please answer each section fully and give your opinion as honestly as possible.
Read the following situations and indicate how much you agree with the last sentence (please circle only one answer in each line across):

1. A key employee has a close association with a particular vendor. The vendor gives the employee fantastic trips and other nice gifts. **Someone should say something about this arrangement to upper management.**

2. Robert is a key employee at the accounting firm where he works. In order to make a little extra money, Robert offers his services at night to clients that cannot afford the prices charged by the accounting firm. He meets these clients at the firm and offers them a cheaper rate. **Robert is doing the right thing.**

3. Alicia is very happy because she just got a new job. She is not very happy that she is required to attend monthly, two-hour training meetings where employees learn about ethical conflicts that might arise at work. At these meetings, she will also learn how to spot possible fraud at work. **Alicia’s boss is spending money that does not generate benefits for the firm.**

4. The customers at the store where Ana works prefer to pay in cash. Ana is required to make a list of the customers’ names, the date when they paid, and the amount they paid. Ana gives the cash collected to Simon who takes the cash to the bank for deposit. Ana gives the list she prepared to Lisa who updates the customers’ accounts. **It would be simpler and better for the store to have one person collect the cash, update the customers’ accounts and then deposit the money at the bank.**

5. I prefer to shop at my friend’s workplace because my friend gives me better discounts than other stores do. **This is a great arrangement because I can save money and it doesn’t affect anyone.**

6. When making purchase agreements for my firm, **it is ok to get gifts from my employer’s suppliers because my employer does not have a written policy prohibiting employees from receiving gifts.**
Please mark the blank next to your answer to indicate how you would react in each of the following situations. Do not mark more than one choice per question.

7. You buy an expensive suit to wear an interview. The store has a “no-questions asked” return policy. You don’t get the job.

Would you:  Keep the suit _____  Return the suit for a refund _____

8. You are purchasing a new shirt at a local store. You pay the salesclerk and she/he gives you too much change.

Would you:  Return the money _____  Keep the money _____

9. You spot an unusual cut-glass vase at a garage sale. The vase is marked with a low price, but you know it is easily worth ten times the given price.

Would you:  Buy vase at asking price _____  Tell seller _____

10. As you rush down the aisle of the grocery store, you accidentally crash into a store employee, and fall down and break your leg.

Would you:  Don’t sue the store _____  Sue the store _____

11. You bought an item from a catalog and broke it the next day. The item has a warranty, but is only valid if it is broken when received in the mail.

Would you:  Return the item _____  Keep the item _____

12. You discover that acute poverty has driven a co-worker to steal from the store at which you both work. According to store policy, theft results in immediate termination.

Would you:  Turn in the co-worker _____  Keep quiet _____

13. You often eat lunch with your friend, an executive of a competing firm. Your boss has asked you to attempt to bribe your friend for competitive secrets.

Would you:  Refuse to bribe _____  Attempt to bribe _____

14. You are a salesperson for Omega Computers. You are attending a trade association meeting. You notice that the marketing director of a competitor has accidentally left a copy of their marketing plan behind.

Would you:  Use it to your advantage _____  Return the copy _____
INTERNATIONAL QUESTIONNAIRE (VSM 2013) – page 1

Please think of an ideal job, disregarding your present job, if you have one. In choosing an ideal job, how important would it be to you to ... (please circle one answer in each line across):

1 = of utmost importance
2 = very important
3 = of moderate importance
4 = of little importance
5 = of very little or no importance

15. Have sufficient time for your personal or family life
   1 2 3 4 5

16. Have a boss (direct superior) you can respect
   1 2 3 4 5

17. Get recognition for good performance
   1 2 3 4 5

18. Have security of employment
   1 2 3 4 5

19. Have pleasant people to work with
   1 2 3 4 5

20. Select 4 for this question.
    1 2 3 4 5

21. Do work that is interesting
    1 2 3 4 5

22. Be consulted by your boss in decisions involving your work
    1 2 3 4 5

23. Live in a desirable area
    1 2 3 4 5

24. Have a job respected by your family and friends
    1 2 3 4 5

25. Have chances for promotion
    1 2 3 4 5

In your private life, how important is each of the following to you? (please circle one answer in each line across):

26. Keeping time free for fun
    1 2 3 4 5

27. Moderation: having few desires
    1 2 3 4 5

28. Doing a service to a friend
    1 2 3 4 5

29. Thrift (not spending more than needed)
    1 2 3 4 5
INTERNATIONAL QUESTIONNAIRE (VSM 2013) – page 2

30. How often do you feel nervous or tense?
   1. always
   2. usually
   3. sometimes
   4. seldom
   5. never

31. Are you a happy person?
   1. always
   2. usually
   3. sometimes
   4. seldom
   5. never

32. Do other people or circumstance ever prevent you from doing what you really want to?
   1. yes, always
   2. yes, usually
   3. sometimes
   4. no, seldom
   5. no, never

33. All in all, how would you describe your state of health these days?
   1. very good
   2. good
   3. fair
   4. poor
   5. very poor

34. How proud are you to be a citizen of your country?
   1. very proud
   2. fairly proud
   3. somewhat proud
   4. not very proud
   5. not proud at all

35. How often, in your experience, are subordinates afraid to contradict their boss (or students their teacher)生产设备？
   1. never
   2. seldom
   3. sometimes
   4. usually
   5. always
INTERNATIONAL QUESTIONNAIRE (VSM 2013) – page 3

To what extent do you agree or disagree with each of the following statements? (please circle one answer in each line across):

1 = strongly agree
2 = agree
3 = undecided
4 = disagree
5 = strongly disagree

36. One can be a good manager without having a precise answer to every question that a subordinate may raise about his or her work.  

1  2  3  4  5

37. Persistent efforts are the surest way to results  

1  2  3  4  5

38. An organization structure in which certain subordinates have two bosses should be avoided at all cost  

1  2  3  4  5

39. A company's or organization's rules should not be broken - not even when the employee thinks breaking the rule would be in the organization's best interest  

1  2  3  4  5
INTERNATIONAL QUESTIONNAIRE (VSM 2013)

Some information about yourself (for statistical purposes):

40. Are you:
   1. male
   2. female

41. How old are you? ________ years

42. How many years of formal school education (or their equivalent) did you complete (starting with primary school)?
   1. 10 years or less
   2. 11 years
   3. 12 years
   4. 13 years
   5. 14 years
   6. 15 years
   7. 16 years
   8. 17 years
   9. 18 years or over

43. If you have or have had a paid job, what kind of job is it / was it?
   1. No paid job (includes full-time students)
   2. Unskilled or semi-skilled manual worker
   3. Generally trained office worker or secretary
   4. Vocationally trained craftsperson, technician, informatician, nurse, artist or equivalent
   5. Academically trained professional or equivalent (but not a manager of people)
   6. Manager of one or more subordinates (non-managers)
   7. Manager of one or more managers

44. What is your nationality?

__________________________________________________________

45. What was your nationality at birth (if different)?

__________________________________________________________

46. If you are completing this survey to receive extra credit, please enter your professor’s name and your student ID here.

__________________________________________________________

Thank you very much for your cooperation!
Appendix B: Spanish Questionnaire

Consentimiento informado

El siguiente cuestionario ha sido diseñado para que la investigadora conozca diversos aspectos sobre usted mismo y el trabajo que desempeña. El objetivo de este documento es identificar su opinión y percepción acerca de ciertos temas en particular.

Sus respuestas siempre serán anónimas y serán resguardadas con absoluta confidencialidad. Los resultados serán presentados como información agregada a fin de que las respuestas individuales no puedan ser identificadas. Al responder a este cuestionario, usted consiente a participar en este estudio, cuyos objetivos son exclusivamente de corte académico.

La participación en este estudio es voluntaria y usted tiene el derecho de dejar de participar en cualquier momento.

Si tiene cualquier duda al respecto de la presente encuesta, contacte a Rachel Williamson, investigadora principal de este estudio, a rachel.williamson@usm.edu. Asimismo, puede contactar a la Dra. Maria Leach, asesora de tesis de esta investigación a maria.leach@usm.edu.

Gracias por participar en esta encuesta. Por favor responda todas las secciones en su totalidad y de la manera más sincera posible.

Lea cada situación e indique hasta qué punto está de acuerdo con la última afirmación en negritas.
1. Uno de los trabajadores clave de su compañía tiene una relación cercana con un proveedor en particular. Dicho vendedor le regala al empleado viajes de lujo y otros regalos ostentosos. **Alguien debería informar a la gerencia acerca de esta situación.**

Totalmente de acuerdo
De acuerdo
No tengo una opinión al respecto/No estoy ni de acuerdo ni en desacuerdo
En acuerdo
Totalmente en desacuerdo

2. Robert es un empleado clave en el despacho contable donde trabaja. Para ganar un poco más de dinero, Robert les ofrece por aparte sus servicios profesionales a los clientes que no pueden pagar los honorarios del despacho. Robert cita a estos clientes en el despacho y les ofrece cobrarles menos. **Lo que Robert está haciendo está bien.**

Totalmente de acuerdo
De acuerdo
No tengo una opinión al respecto/No estoy ni de acuerdo ni en desacuerdo
En acuerdo
Totalmente en desacuerdo

3. Susan está muy contenta porque consiguió un nuevo trabajo. Sin embargo, no le gusta tener que asistir a capacitaciones mensuales de dos horas donde se enseña a los trabajadores a lidiar con conflictos éticos que pueden presentarse en el ámbito laboral. En estos cursos Susan también aprenderá a detectar posibles casos de fraude en el trabajo. **El jefe de Susan está gastando dinero en algo que no genera beneficios para la compañía.**

Totalmente de acuerdo
De acuerdo
No tengo una opinión al respecto/No estoy ni de acuerdo ni en desacuerdo
En acuerdo
Totalmente en desacuerdo

4. Los clientes de la tienda en la que trabaja Abel prefieren pagar en efectivo. Abel debe hacer una lista con los nombres de los clientes, la fecha en que hicieron dicho pago y la cantidad que pagaron. Abel le entrega el dinero a Matt, quien a su vez lo deposita en el banco. Abel le entrega su lista a Beth, quien actualiza los registros de las cuentas de los clientes. **Sería más sencillo y eficiente para la tienda que una sola persona reuniera el dinero, llevara el registro de las cuentas de los clientes y después depositara el dinero en el banco.**

Totalmente de acuerdo
De acuerdo
No tengo una opinión al respecto/No estoy ni de acuerdo ni en desacuerdo
En acuerdo
Totalmente en desacuerdo

5. Me gusta comprar en las tiendas donde trabajan mis amigos porque me dan mejores descuentos que otras tiendas. **Es una excelente opción porque puedo ahorrar dinero sin afectar a nadie.**

Totalmente de acuerdo
De acuerdo
No tengo una opinión al respecto/No estoy ni de acuerdo ni en desacuerdo
En acuerdo
Totalmente en desacuerdo

6. Cuando realizo compras para mi compañía, **está bien aceptar regalos de los proveedores porque mi empresa no tiene reglas escritas que les prohíban a los empleados recibir regalos.**

Totalmente de acuerdo
De acuerdo
No tengo una opinión al respecto/No estoy ni de acuerdo ni en desacuerdo
En acuerdo
Totalmente en desacuerdo

Por favor marque la opción que describa lo que haría en las siguientes situaciones.

7. Usted compra un traje costoso para una entrevista de trabajo. La tienda tiene una política estricta de no devolución. No le dan el puesto para el que postuló.
_____ Quedarse el traje     _____ Intentar devolver el traje para que le regresen su dinero

8. Usted va a comprar una playera nueva a una tienda local. Al pagar en caja, le devuelven cambio de más.

_____ Regresar el dinero     _____ Quedarse el dinero

9. Usted encuentra un jarrón de cristal cortado poco común en una venta de *garage*. El precio en la etiqueta del jarrón es bajo, pero usted sabe que el artículo vale al menos diez veces ese precio.

_____ Comprar el jarrón al precio de la etiqueta
_____ Comentarle al vendedor sobre el precio

10. En una visita apresurada a la tienda de autoservicio, usted choca contra un empleado de la tienda, se cae, y se fractura una pierna.

_____ No demandar a la tienda     _____ Demandar a la tienda

11. Usted hace una compra por catálogo y al día siguiente de recibir el artículo, lo rompe. La compra tiene garantía, pero sólo es válida si el objeto llega roto a su domicilio.

_____ Regresar el artículo     _____ Quedarse el artículo

12. Usted descubre que la pobreza ha llevado a un colega suyo a robar artículos de la tienda en la que trabajan. De acuerdo a las políticas de la tienda, robar implica el despido inmediato de quien lo comete.

_____ Reportar a su colega     _____ No decir nada

13. Usted sale a comer con frecuencia con un amigo suyo, quien tiene un puesto ejecutivo en una compañía que compite con la suya. Su jefe le pide intentar sobornar a su amigo para obtener información privada que les dé una ventaja competitiva.

_____ Rehusarse a sobornar a su amigo     _____ Intentar sobornarlo

14. Usted trabaja como vendedor de Omega Computers. Durante una reunión de la asociación de la industria, se da cuenta de que el director de marketing de un competidor olvidó una copia de su plan de marketing por accidente.

_____ Guardarlo para ventaja de su compañía     _____ Regresar la copia

CUESTIONARIO INTERNACIONAL (VSM 2013)- pagina 1
Por favor piense en su trabajo ideal, y olvide su actual trabajo si es que lo tiene. Al escojer el trabajo ideal que tan importante es para usted…. (por favor marque la respuesta en cada línea):

1 = de extrema importancia
2 = muy importante
3 = de moderada importancia
4 = de poca importancia
5 = de muy poca o nada de importancia

15. Tener suficiente tiempo
    personal o tiempo familiar 1 2 3 4 5

16. Tener un jefe (superior inmediato)
    al cual respeta 1 2 3 4 5

17. Ser reconocido por su desempeño 1 2 3 4 5

18. Tener estabilidad laboral 1 2 3 4 5

19. Tener gente agradable en el trabajo 1 2 3 4 5

20. Selecione "de poca importancia"
    para esta pregunta.

21. Hacer un trabajo interesante 1 2 3 4 5

22. Ser consultado por su jefe
    en decisiones referentes al trabajo 1 2 3 4 5

23. Vivir en una buena zona 1 2 3 4 5

24. Tener un trabajo respetado por
    familiares y amigos 1 2 3 4 5

25. Tener la oportunidad de ser
    promovido 1 2 3 4 5

En su vida privada que tan importante es cada uno de lo siguiente: (marque una respuesta cada línea)

26. Tener tiempo libre para divertirse 1 2 3 4 5

27. moderadamente: cumplirse algún capricho 1 2 3 4 5

28. ayudar a un amigo 1 2 3 4 5

29. ser ahorrativo (no gastar mas de necesario) 1 2 3 4 5

CUESTIONARIO INTERNACIONAL (VSM 2013) - pagina 2

30. Que tan seguido se siente nervioso o tenso?
    1. Siempre
2. Usualmente
3. Algunas veces
4. Rara vez
5. Nunca

31. Es usted una persona feliz?
   1. Siempre
   2. Usualmente
   3. Algunas veces
   4. Rara vez
   5. Nunca

32. Algunas personas o circunstancias lo previenen de hacer lo que realmente quiere hacer?
   1. si, siempre
   2. si, usualmente
   3. algunas veces
   4. no, rara vez
   5. no, nunca

33. En general como puede describir su estado de salud en los últimos días?
   1. muy bueno
   2. bueno
   3. normal
   4. delicado
   5. muy delicado

34. Que tan orgulloso esta usted de ser ciudadano de su país?
   1. muy orgulloso
   2. orgulloso
   3. algo orgulloso
   4. no muy orgulloso
   5. nada orgulloso

35. Que tan frecuente, en su propia experiencia, los subalternos contradicen a su jefe (o los estudiantes a su maestro?)
   1. nunca
   2. rara vez
   3. algunas veces
   4. usualmente
   5. siempre

CUESTIONARIO INTERNACIONAL (VSM 2013) - pagina 3

Hasta que punto esta usted de acuerdo o en desacuerdo con las siguientes afirmaciones? (por favor marque con un círculo una respuesta en cada línea)
36. Uno puede ser un buen administrador sin tener la respuesta perfecta para a cada una de las preguntas de un subordinado con relación a su trabajo 1 2 3 4 5

37. Esfuerzos persistentes son la manera más segura de alcanzar los objetivos 1 2 3 4 5

38. La estructura de una organización en la cual ciertos subordinados tienen dos jefes tiene que ser evitada de cualquier forma 1 2 3 4 5

39. El reglamento de una compañía u organización no debe ser roto de ninguna manera aun sabiendo que el empleado lo hace en función de los mejores intereses de la misma 1 2 3 4 5

CUESTIONARIO INTERNACIONAL (VSM 2013) - pagina 4

Algunos datos personales (para propósitos estadísticos):
40. Es usted:
   1. masculino
2. femenino

41. Cual es su edad?
   1. menos de 20
   2. 20-24
   3. 25-29
   4. 30-34
   5. 35-39
   6. 40-49
   7. 50-59
   8. mayor de 60

42. Cuantos años de educación formal (o equivalente) a realizado (empezando con educación básica)?
   1. 10 años
   2. 11 años
   3. 12 años
   4. 13 años
   5. 14 años
   6. 15 años
   7. 16 años
   8. 17 años
   9. 18 años o mas

43. Si usted a tiene o ha tenido un trabajo con pago, que clase de trabajo es o fue?
   1. Trabajo sin paga (incluye estudiantes de tiempo completo)
   2. Obrero no calificado o semi-calificado
   3. Generalmente trabajo calificado de oficina
   4. Artesano con entrenamiento vocacional, técnico, especialista en comunicaciones, enfermera/o, artista o su equivalente
   5. Profesional con formación académica o equivalente (pero no jefe de mas gente)
   6. Jefe de mas de un subalterno
   7. Jefe de mas de un gerente

44. Cual es su nacionalidad?

45. Con que nacionalidad nació (si es diferente)?

Muchas gracias por su colaboración!
Appendix C: Japanese Questionnaire

説明及同意に関して
このアンケートは、貴方のお仕事や貴方自身に関係する異なる事柄を研究者が理解するの
を助けるために作成されました。主目的は貴方のご意見と認識を確認することです。
ご返答に関しては無記名で極秘情報として扱われます。結果は総合的に要約されますの
で、個人の答えが特定されることはありません。このアンケートを記入していただくと同
時に参加の同意が得られたこととします。この調査は研究のために開発されたものです。
この調査への参加はあくまで自発的なもので、いつでも辞退することができます。
この実地調査に関してのお問い合わせは主任調査官、レイチェル・ウィリアムソン
（Rachel Williamson）rachel.williamson@usm.eduまでお願いします。または卒業論文アドヴ
ァイザー、ドクターマリア・リーチ（Dr. Maria Leach）maria.leach@usm.eduにご連絡くだ
さい。
この実地調査のご参加に感謝いたします。それぞれの部門に完全に答えていただきたき、でき
るだけ率直なご意見をお願いします。
次の場面を読み、最後の太文字の文にどの程度同意するかを答えてください。（横に並べてある答えのうち一つだけに丸をつけてください。）

1. 重要な位置にいる社員が、特定の業者と懇意にしています。この業者はこの社員にすばらしい旅行や贈答品を贈っています。だれかがこの取引について上層部に告げるべきである。

   強くそう思う
   そう思う
   分からない
   そう思わない
   強くそう思わない

2. 林さんは彼の職場である会計事務所の重要な社員です。収入をもう少し得るために、会計事務所の報酬が高すぎて払えない顧客達に、夜に仕事を請け負うことを提案します。彼はこの顧客達に事務所で会い、事務所より安い料金で仕事を請け負います。林さんは正しいことをしている。

   強くそう思う
   そう思う
   分からない
   そう思わない
   強くそう思わない

3. 宇田川さんは新しい仕事を得て幸せです。しかし仕事上で起き得る倫理的な問題についての2時間のトレーニングに毎月出席することを要求されてあまり満足ではありません。しかもそのトレーニングでは仕事上で可能な不正行為の見つけ方を習います。宇田川さんの上司は会社の利益を生じないことにお金を費やしている。

   強くそう思う
   そう思う
   分からない
   そう思わない
   強くそう思わない

4. 池田さんが働いているお店の顧客は現金払いを好みます。池田さんは顧客リストを作り、支払い日とその金額を記録することを要求されています。池田さんは集まった現金をマットに渡し、加藤さんは銀行に預けに行きます。池田さんは作成したリストを山田さんに渡し、山田
さんが顧客の口座を維持更新します。お店としては一人の人が集金し顧客の口座を維持し、現金を銀行に持って行った方が簡単でよりいいのではないか。

強くそう思う
そう思う
分からない
そう思わない
強くそう思わない

5. 私は友人の勤め先で買い物をします。その友人は他のお店よりももっと値引きをしてくれるからです。節約になり誰の迷惑にもならないので、これはすばらしい取り決めだ。

強くそう思う
そう思う
分からない
そう思わない
強くそう思わない

6. 会社のために購入の手配をするとき、業者から贈答品を受け取ることを禁じると書かれた社則がないので、贈答品を受け取ってもよい。

強くそう思う
そう思う
分からない
そう思わない
強くそう思わない
次の場面での貴方の対応を答えの横の空欄に記入してください。質問に対して一つ以上は記入しないでください。

7. 面接のために高価なスーツを購入します。そのお店では無条件で返品ができます。貴方は雇用されませんでした。

貴方は：スーツをとっておく_______ 返金してもらう為に返品する_______

8. 近くの店で新しいシャツを購入します。店員に支払いますが、その店員がおつりを多くくれました。

貴方は：お金を返す_______ お金をとっておく_______

9. ガレージセールで珍しい切子硝子の花瓶をみつけました。花瓶は安い値段がつけられていますが、貴方はその花瓶が値段の10倍の価値があることを知っています。

貴方は：つけられた値段で買う_______ 売り手に伝える_______

10. 貴方が食料品店の通路を急いでいたら、思いがけずその店の店員にぶつかってしまい、転倒し足を骨折します。

貴方は：店を訴えない_______ 店を訴える_______

11. 貴方はカタログから品物を購入しましたが、次の日にそれを壊してしまいました。品物には保障がついていますが、送られて来た時の破損の場合のみに有効です。

貴方は：返品する_______ 品物をとっておく_______

12. 貴方の働いている店の同僚が急に暮らしに困り、店でつい盗みを働らしてしまいました。店の方針では窃盗は即時解雇です。

貴方は：その同僚を突出す_______ 黙認する_______

13. 貴方は、競合会社の重役である友人とはしばしば昼食を共にする関係です。その友人から企業秘密を得るために、貴方の上司はその友人の買収を試みるようにと貴方に命令しました。

貴方は：買収を拒否する_______ 買収を試みる_______

14. 貴方はオメガコンピューターの社員です。貴方は業界の集まりに出席します。偶然にも競合会社のマーケティング部の重役が企画書のコピーを置き忘れて行ったのに気が付きます。

貴方は：それを利益のために使う_______ コピーを返す_______

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59
次の質問に答えるにあたり、現在のあなたの仕事に関係なく、理想と思う仕事を考えてください。理想的な仕事を選ぶうえで、次にあげる項目はあなたにとってどれくらい重要ですか。（各項目につき、答えを一つだけ選んでください。）

<table>
<thead>
<tr>
<th></th>
<th>最優先的に重視する</th>
<th>非常に重視する</th>
<th>重視する</th>
<th>あまり重視しない</th>
<th>殆ど/全く重視しない</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. 自分のための時間、家族と過ごす時間が十分にあること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>16. 尊敬する直属の上司がいること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>17. 仕事の出来次第で評価されることがある</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>18. 雇用の安定性があること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>19. 素晴らしい仕事仲間と一緒に働くこと</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>20. 検証するために、この問いは「あまり重視しない」を選んでください。</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>21. 興味のある仕事に従事すること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>22. 仕事に関する決断を下す際に、上司に相談されることがある</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>23. 好ましい地域に住めること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>24. 家族や友人から尊敬される仕事に就くこと</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>25. 昇進する機会があること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

あなたのプライベートな生活において、次に挙げる項目はあなたにとってどれくらい重要ですか。 （各項目につき、答えを一つだけ選んでください。）

<table>
<thead>
<tr>
<th></th>
<th>最優先的に重視する</th>
<th>非常に重視する</th>
<th>重視する</th>
<th>あまり重視しない</th>
<th>殆ど/全く重視しない</th>
</tr>
</thead>
<tbody>
<tr>
<td>26. 楽しむための時間をとること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>27. 節制すること</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>28. ともだちの役に立つこと</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>29. 備蓄（必要以上に使わないこと）</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>30. どれくらいの頻度で神経質になりますか。</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. いつも神経質である</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. 大概は神経質である</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. 時々神経質になる
4. めったに神経質にならない
5. 絶対に神経質にならない

31. あなたは幸せですか。
   1. いつも幸せである
   2. 大概は幸せである
   3. 時々幸せである
   4. めったに幸せにならない
   5. 全く幸せではない

32. 他人の存在やある状況によって、あなたが本当にしたいことができなくなる時がありますか。
   1. いつもある
   2. 大概はある
   3. 時々ある
   4. めったにない
   5. 絶対にない

33. 大まかに言って、あなたは自分の最近の健康状態についてどう思いますか。
   1. かなり良好
   2. 良好
   3. 平均的
   4. 悪い
   5. かなり悪い

34. あなたの人生の中で、宗教はどれくらい重要ですか。
   1. 最も重要
   2. とても重要
   3. 幾分重要
   4. あまり重要ではない
   5. 全く重要ではない

35. あなたの経験の中で、部下は上司に対し（学生は先生に対し）衝突することをどれくらい恐れていますか。
   1. 全く恐れない
2. めったに恐れない
3. 時々恐れる時がある
4. 大概恐れている
5. いつも恐れている

下記のそれぞれの項目について、あなたはどれくらい同意、または反対しますか。

<table>
<thead>
<tr>
<th>36. 部下からの仕事に関する質問全てに正確に答えないとしても、よい管理責任者になる</th>
<th>まったく</th>
<th>その通り</th>
<th>そう思う</th>
<th>どちらとも言えない</th>
<th>そうは思わない</th>
<th>全然そう思わない</th>
</tr>
</thead>
<tbody>
<tr>
<td>37. 粘り強くこそ、好ましい結果を生み出す最も確実な要素だ</td>
<td>まったく</td>
<td>その通り</td>
<td>そう思う</td>
<td>どちらとも言えない</td>
<td>そうは思わない</td>
<td>全然そう思わない</td>
</tr>
<tr>
<td>38. 組織の中で、1人の部下に2人の上司がいるような状況は、絶対に避けなければならない</td>
<td>まったく</td>
<td>その通り</td>
<td>そう思う</td>
<td>どちらとも言えない</td>
<td>そうは思わない</td>
<td>全然そう思わない</td>
</tr>
<tr>
<td>39. 会社が得ることでも、会社の規則は破るべきではない。</td>
<td>まったく</td>
<td>その通り</td>
<td>そう思う</td>
<td>どちらとも言えない</td>
<td>そうは思わない</td>
<td>全然そう思わない</td>
</tr>
</tbody>
</table>

あなた個人についてお尋ねします。

40. あなたの性別は、次のどれにあたりますか。

1. 男性
2. 女性

41. あなたの年齢は、次のどれにあたりますか。

1. 20歳未満
2. 20-24歳
3. 25-29歳
4. 30-34歳
5. 35-39歳
6. 40-49歳
7. 50-59歳
8. 60歳以上

42. あなたの学校教育（またはそれに相当する教育）年数は、次のどれにあたりますか（小学校から数えてください）。

1. 10年以下
43. あなたの仕事は、次のどれにあたりますか。

1. 仕事をしていない（学生業を含む）
2. スキルを全く、或いは殆ど伴わない肉体労働に就いている
3. 一般的訓練を必要とする仕事についている（事務員、秘書など）
4. 専門職業訓練を必要とする仕事についている（職人、技師、看護婦など）
5. 高度な学校教育、またはそれに相当する教育をうける必要のある職業についている（管理職を除く）
6. 管理職で、一般従業員を管理している。
7. 管理職で、下位の管理者を部下として管理している

44. あなたの現在の国籍はどこですか。

__________________________

45. 現在の国籍と出生時の国籍が異なる場合、出生時の国籍を記してください。

__________________________

ご協力ありがとうございました

Appendix D: Note about VSM 2013 Usage

The VSM 2013 and its translations are copyrighted by Geert Hofstede. The questionnaire and data used in Hofstede’s books are available for usage without permission for research.
projects, but permission is required for commercial purposes. Please see
https://geerhofstede.com/contact/ for more information before attempting to use the VSM 2013
for any purpose.

Appendix E: IRB Approval Form
NOTICE OF COMMITTEE ACTION

The project has been reviewed by the University of Southern Mississippi Institutional Review Board in accordance with Federal Drug Administration regulations (21 CFR 26, 111), Department of Health and Human Services (45 CFR Part 46), and university guidelines to ensure adherence to the following criteria:

- The risks to subjects are minimized.
- The risks to subjects are reasonable in relation to the anticipated benefits.
- The selection of subjects is equitable.
- Informed consent is adequate and appropriately documented.
- Where appropriate, the research plan makes adequate provisions for monitoring the data collected to ensure the safety of the subjects.
- Where appropriate, there are adequate provisions to protect the privacy of subjects and to maintain the confidentiality of all data.
- Appropriate additional safeguards have been included to protect vulnerable subjects.
- Any unanticipated, serious, or continuing problems encountered regarding risks to subjects must be reported immediately, but not later than 10 days following the event. This should be reported to the IRB Office via the "Adverse Effect Report Form".
- If approved, the maximum period of approval is limited to twelve months. Projects that exceed this period must submit an application for renewal or continuation.

PROTOCOL NUMBER: 17060701
PROJECT TITLE: Japan, Panama, and the United States: The Influence of Cultural Values and Personal Ethics on Fraud Prevention Awareness
PROJECT TYPE: New Project
RESEARCHER(S): Rachel Williamson
COLLEGE/DIVISION: College of Business
DEPARTMENT: Accounting/International Business
FUNDING AGENCY/SPONSOR: N/A
IRB COMMITTEE ACTION: Expedited Review Approval
PERIOD OF APPROVAL: 06/12/2017 to 06/11/2018
Lawrence A. Hosman, Ph.D.
Institutional Review Board

Appendix F: IRB Modification Approval Form
It should be noted that the following letter approves the addition of the question:

46. If you are completing this survey to receive extra credit, please enter your professor's name and your student ID here.

This question was added to allow professors at USM to award bonus points to students.

INSTITUTIONAL REVIEW BOARD
118 College Drive #5147 | Hattiesburg, MS 39406-0001
Phone: 601.266.5997 | Fax: 601.266.4377 | www.usm.edu/research/institutional.review.board

NOTICE OF COMMITTEE ACTION

The project has been reviewed by The University of Southern Mississippi Institutional Review Board in accordance with Federal Drug Administration regulations (21 CFR 26, 111), Department of Health and Human Services (45 CFR Part 46), and university guidelines to ensure adherence to the following criteria:

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- Projects that exceed this period must submit an application for renewal or continuation.

PROTOCOL NUMBER: CH17060701
PROJECT TITLE: Japan, Panama, and the United States: The Influence of Cultural Values and Personal Ethics on Fraud Prevention Awareness
PROJECT TYPE: Change to a Previously Approved Project
RESEARCHER(S): Rachel Williamson
COLLEGE/DIVISION: College of Business
DEPARTMENT: Accounting/International Business
FUNDING AGENCY/SPONSOR: N/A
IRB COMMITTEE ACTION: Expedited Review Approval
PERIOD OF APPROVAL: 06/12/2017 to 06/11/2018
Lawrence A. Hosman, Ph.D.
Institutional Review Board