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**Unethical Behavior and Social Class: Do Rich People Exert More
Unethical Behavior?**

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Abstract

Within the past five years many newspaper articles, documentaries and published books written by academics have accused ‘the rich’ to have become unethical and immoral beings, that the current financial crisis has been caused by ‘the upper-class’ and declare top managers to be greedy and heartless towards other socio-economic classes. Academic literature from the field of Economics supports these statements, but fails to provide a theoretical base for these claims. This study will attempt to fill this lack of theory by looking towards the Psychological literature and will investigate if these strong statements are justified by answering the following research question: ‘Do individuals of different social classes exert different amounts of unethical behavior?’

In the literature review some general theories about human behavior are discussed. It continues by outlining reasons for individuals to behave unethically and in which scenarios this would be most likely to happen. Special attention is given to organizational settings, where unethical behavior is often, unintentionally, promoted. A last section is devoted to the small amount of papers focused on the relationship between social class and unethical behavior and its significance. The findings in the literature contradict the strong statement described above and show that many situational factors and also the dynamics between the parties involved are also important factors in predicting unethical behavior.

By means of a questionnaire, a study was conducted in order to find empirical support for this theory. Even though there are some limitations to the study, the overall findings are that the relation between social class and unethical behavior might not be as strong and robust as has been claimed before. The results lack the power to confirm the theory, but enough evidence is found to call for more in-depth studies on this topic before any reliable statements can be made.

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Chapter 1 Introduction

The aim of this thesis is to examine whether different social classes exert different levels of unethical behavior. Throughout this research, a theoretical background based on psychology will be used to explain this phenomenon and its economic implications. In this first chapter, an introduction of the topic will be given and also an explanation as to why this is a relevant issue in today's society. Then the chapter will continue to give an introduction to the theories that will be discussed in chapter 2. Lastly, a short impression will be given of the study that has been conducted.

1.1 Introduction to the topic

Since the end of 2008 Europe has been fighting an economic crisis that originated from the burst of the American housing market. Multiple banks and financial institutions faced bankruptcy and could only recover with the support of their governments: in America Freddie Mac and Fannie Mae (seen as the start of the crisis and often referred to by the American press as the cause of the crisis) (Angelides, 2011), Citigroup (Dash & Creswell, 2008), and the Lehman Brothers (Mamudi, 2008); Icesave in Iceland (impacting many European countries) (Bowers, 2012); the Royal bank of Scotland and Lloyds Banking Group in the UK (Treanor, 2012); and Fortis Bank Nederland, ABN Amro, ING, SNS and AEGON in the Netherlands (NOS, 2013). As the crisis advanced, the debate arose on how it was possible that all these banks collapsed. Although there are many reasons, one main argument was the excessive risk top managements had taken over the years. This realization brought on many discussions about the unethical behavior that had become the social norm within the banking industry. People started accusing bankers to be immoral and greedy. Some took it even further, claiming that the crisis was caused by the upper class and that this group should be held accountable.

Although the critics were first focused on the excessive risk taking of companies, it soon became clear that there were more questionable things going on in multinational companies. The bonus schemes for top managers was the next scandal that was brought to light (Bowers et al., 2013), followed by tax evasion scandals like the case of Starbucks, Google and Amazon whom avoided paying taxes in the UK by transferring their profits to the Netherlands (Barford & Holt, 2012). But also in developing countries like Zimbabwe and Kenya do large companies exploit the tax regulations by agreeing to set up their company in

these countries without having to pay taxes the first 5 years. However, as soon as these companies have to start paying taxes, they either leave the country or make a restart under a different name and in that way avoid another 5 years of paying taxes (Tegenlicht, 2013). Although the companies are not doing anything that is illegal, the general opinion is that these actions are unethical.

From this short overview, it is clear that in the last five years the attitude towards top managers and executives has become very negative with respect to their moral behavior. However, the question remains why these people behave in such a different manner. Is it really an issue that arises from social class differences, or lays the cause of this behavior within the organizational structure of large companies? The main research question of this study will therefore be: ‘Do individuals of different social classes exert different amounts of unethical behavior?’

1.2 Introduction to the theory

The academic world responded to these events as well. Since 2008 various papers have been published on the issue of dishonesty and unethical behavior. The papers from the economic scholars mainly use experiments to show the relationship between unethical behavior and social class, but they do not provide any theory as to why this is the case. Scholars from the field of psychology have worked the other way around; they explain the relationship in terms of theory, but they often fail to perform experiments where the social class conditions are robust. It is therefore difficult to link the theory to the findings in the field.

In chapter 2 an overview is given of some of the relevant theories from psychologists, namely the theory of basic motives from Maslow (1943), and the norm focus theory from Cialdini, Reno and Kallgren (1990, 1993). Then a series of papers will be discussed in which these theories are tested empirically, both in laboratory setting, societal setting, and in organizational settings. Think for example of the Milgram experiments (1974), where an authority pressures a participant to administer electrical shocks to another person, or attempts by cities to reduce energy consumption in households by showing the household how high their usage is in comparison to their neighbors (Schultz, Nolan, Cialdini, Goldstein, & Griskevicius, 2007), or the findings of Baucus et al. (2008) that stimulating creativity within companies in order to enhance innovation also leads to many types of unethical behavior.

After this overview of the psychological theories, there will be a section on the literature devoted to the issue of social class and unethical behavior. Most of the literature is written by, or in collaboration with, Francesca Gino and Michael Kraus. Of both authors the relevant papers will be discussed and their main findings will be shortly compared.

1.3 Introduction to the study

The following two chapters of this thesis are devoted to the conducted study. The methods of the study are discussed in chapter 3, and the results and discussion in chapter 4. The empirical study is based on an experiment performed by Piff, Stancato, Côté, Mendoza-Denton, and Keltner (2012) with students from UC Berkeley. Unfortunately, the results of the study and its discussion are very limited. Therefore, the hypotheses and the design of the study have been adapted to correspond better with the literature review.

Chapter 3 includes details of the questionnaire design, the variables used to measure unethical behavior and social class, the data collection process, a power calculation, and an overview of the hypotheses. There will not be one general hypothesis as is the case in the Piff et al. paper, but every scenario will receive a separate hypothesis that examines if social class plays an important role in determining if the subject's exertion of unethical behavior depends on his or her social class. The reasoning will be based mainly on the norm focus theory and the factors that are important to this theory, but other theories are also taken into consideration.

The fourth chapter will be a detailed overview of the results and discuss its implications and limitations. Also some additional tests are run in response to some of the findings. In order to keep a clear structure throughout this chapter, the results are discussed per scenario. All hypotheses, save one, are confirmed by the data. However, the major limitation of these findings is that the adjusted R^2 levels of all questions are low. This means that the variance of the models cannot be accounted for by the variables that were included in this study and that further research should be done in order to make any assumptions about the relation between social class and unethical behavior.

Chapter 2 Literature Review

This chapter will start with the comparison between the economical and psychological assumptions of human behavior. Because of a lack on theory on the economical assumptions, the chapter will continue with some of the relevant psychological theories that have been developed (note that there are more theories to explain human motivation and behavior but the scope of this study does not allow for all theories to be explained in detail). The third section will give two examples of how an organizational setting can stimulate unethical behavior. Again, there are more examples that can be given, but these are some of the more interesting ones. The fourth section will focus on the relationship between unethical behavior and social class. Because there are two authors that have focused multiple papers on this subject, this section will compare between the two different approaches they have taken and their findings. The chapter will be concluded with a short conclusion.

2.1 Introduction to human motivation

Classical economic theory operates from the assumption that all agents behave like a 'homo economicus'. John Stuart Mill is seen as the first to write about this 'economic man', although the term 'homo economicus' was developed in reaction to his work (Persky, 1995). He describes human behavior in an economic setting as being rational and self-interested; people are motivated to maximize their own utility, which is done by maximizing their economic profit. Standard economic models have adopted this idea, stating that people make a cost-benefit analysis in order to behave in a manner that will give them the highest external reward (Mazar, Amir, & Ariely, 2008).

Around the same time period as the development of the 'homo economicus' principle, critics arose of this idea of humans being rational and self-interested. Even Adam Smith, one of the first to write that people are self-interested, wrote in his 'Theory of Moral Sentiments' that people do have a moral conscious that developed through social interaction (Brue & Grant, 2007). Nevertheless, this combination of Psychology and Economics was rejected by most of the economists in the first half of the 20th century. It was only in the second part of the 20th century that critics of the classical economic theory started to get attention with their theories that introduced terms like marginal utility, bounded rationality and uncertainty to the models (Boettke & Leeson, 2002).

Whereas economists assume that people are only concerned with maximizing their own utility, psychology considers other motives for behavior. As will be discussed in the psychological literature review, this paper will highlight three basic needs that motivate people: the need for affection (social needs), the need to feel good about oneself (self-esteem), and the need to be accurate (social cognition). All three will give a person internal reward, where economists focus on external reward (often in the form of money). In reality, human behavior is motivated by a combination of the two. In the remainder of this section, an overview of the relevant (social) psychology theories will be given, followed by a small discussion on what these theories imply for this study.

2.2 Overview of psychological theories

2.2.1 The hierarchy of needs

One of these psychological theories is the theory of basic motives from Maslow (1943), otherwise known as the hierarchy of needs (see Figure 1). According to this theory, a person's motivation is dominated by satisfying the needs in the order of the pyramid. Thus, a person will first be motivated to fulfill the basic needs (hunger, thirst) before they can satisfy the next level of needs (Gerrig & Zimbardo, 2008). Although the strict order of the needs has been proven not to hold in many occasions, this theory is still considered to be an important model for explaining the motivation of human behavior.

Figure 1 - Hierarchy of Needs Pyramid



The two levels that are of importance for this study are the third and fourth level: social needs and esteem needs. Social needs include the need for human interaction and relationships; people want to belong to a group and be loved by this group. It is especially

important that the affection is both given and received (Maslow, 1943). The esteem needs focus on both the desire to have a high self-esteem and self-respect, and to have the recognition and attention from others. The latter of the two, the need for esteem, is the research area of social psychology.

Social psychology looks at the influence other people have on one's thoughts, feelings and behavior (Aronson, Wilson & Akert, 2010). Social psychologists consider two basic motives for human behavior: people have the need to feel good about themselves (self-esteem), and people have the need to be accurate (social cognition). However, these two motives often contradict one another: when someone has an accurate perception about the world, they find that they have often behaved immorally or violated their personal beliefs. So in order to maintain the balance, individuals are likely to cheat by a little; just enough to improve their self-esteem and still being able to justify their behavior.

Although it will not be researched in this paper, it is important to note that people are not always aware that they make a decision that conflicts with one or more of these three basic needs (social needs, self-esteem and social cognition). Especially when the conflict is introduced very slowly, people are unconsciously adjusting their values and norms in order to justify their behavior towards themselves. This will start with seemingly harmless thing, but can lead to serious (legal) offences (Shu and Gino, 2012).

The next section will look into some more in-depth theories on the actual decision process people go through.

2.2.2 Norm focus theory

In 1990 and 1993, Cialdini, Reno, and Kallgren developed a theory in order to explain human social behavior. According to them, social norms affect a person's actions. A social norm is a rather general term that is explained differently among various academic disciplines. It can refer to the type of behavior that is considered 'normal', or it can refer to what is believed to be appropriate. This distinction is the base of the norm focus theory; these two types of social norms are motivated by two different needs. The first definition of a social norm is called descriptive norms and can be seen as originating from the need to belong to a social group (social needs). The second definition is called an injunctive norm and is motivated by the need to be accurate and feel good about oneself (social cognition and self-esteem) (Cialdini, Reno, & Kallgren, 1990; Reno, Cialdini, & Kallgren, 1993).

As can be expected, the descriptive and injunctive social norms will not always be in line with one another. Especially in the case of unethical behavior, where the behavior is not

approved of but exerted by many, an internal struggle will arise where a person must consciously decide which social norm to follow. The decision is influenced by the social context of the situation and will not always be consistent over time. Although Cialdini, Reno, and Kallgren do not elaborate on the social context in their 1990 and 1993 paper, many researchers have focused on it subject in the following years. Together they have identified several factors that play a role in this struggle of behaving in a matter that is often done or what is generally approved of.

The first factor is the saliency of the (unethical) behavior. In psychology, salience refers to how effective or prominent a stimulus is (VandenBos, 2006). Thus, in case of (un)ethical behavior it refers to a person's ability to relate a type of behavior with their ethical beliefs. When salience of a type of behavior is low, it is not clear for people if the behavior is considered ethical or not. Mazar, Amir, and Ariel (2008) conducted several experiments in order to see if making unethical behavior salient it would change their exerted behavior. They found that people will indeed behave more ethically when attention is drawn to their own moral standards. Schultz et al. (2007) looked into the effectiveness of saliency when looking at real life examples. Many campaigns that are issued to lower socially undesired behaviors like drug and alcohol abuse, littering, high energy consumption and gambling use the norm focus theory and try to increase the salience of these types of behavior. This particular study looks at the energy consumption issue. They found that giving high energy consuming household a descriptive message will cause a decrease in their energy consumption. For low energy consuming household this same message should be combined with an injunctive message, otherwise they will increase their energy consumption to match the average consumption.

Next to saliency, the degree to which a person identifies with the group that is exerting the unethical behavior will affect the person's social norms (Gino, Ayal, & Ariely, 2009). This idea originates from the social identity theory developed by Tajfel and Turner (1985). This theory states that a person's self identification depends on both personal identity (personality, abilities, and interests) and social identity. The social identity can be through various factors like gender, nationality, age or religion. The more factors that are alike, the more a person will identify him or herself with the group. As this in-group identity increases, a person will become motivated to adapt their social norms in order to match their in-group (Gino, Ayal, & Ariely, 2009). Therefore, if a person sees an in-group member exert unethical behavior, he or she is likely to alter their social norms in order to maintain the group identity. This will cause the group as a whole to start behaving more and more unethical.

2.2.3 Forcing to disobey social norms

As the two factors above describe situations in which people are gently persuaded to adapt their social norms, there are also situations in which people feel forced to act against the injunctive social norm. Two extreme examples are the experiments conducted by Asch (1956) and Milgram (1974). The Asch experiment has a simple methodology; a subject is placed in a room with three actors that are hired by the experimenter. The subject is not aware of this and believes the actors are simply other subjects. The whole group is shown two cards: one has a single line on it, the other has three lines on it that vary in length. The question asked is 'which of the lines on the second card has the same length as the line on the first card?' The answers are very obvious, and the first two rounds everyone answers correctly. However, from the third round onwards, the three actors give the same wrong answer. The actual experiment is: does the subject conform to the group or not? Many subjects reported afterwards to feel pressured to conform, although they knew the answer was wrong. This is a classic case of 'public compliance without private acceptance' (Aronson, Wilson, & Akert, 2010 p.255). In other words, the peer pressure led them to go against their beliefs of what is the right thing to do. And although the level of unethical behavior in this experiment is low, it does show that people often choose the descriptive social norm over the injunctive social norm.

The Milgram experiment shows the same principle but then instead of peer pressure it uses pressure from an authority figure. A subject is led to believe that the study is researching a new learning method in which a subject (the 'teacher' which will be the actual subject) as to teach a list of word pairs to another subject (the 'learner' which is an actor hired by the experimenter). If the 'learner' makes a mistake, the teacher has to deliver an electrical shock to him and with every following mistake, the voltage of the shock goes up. The experimenter, who looks and acts as an authority figure, stays with the 'teacher'. Around 150 volts and 210 volts, the actor would give cries of protests and the experimenter will request the 'teacher' to continue the experiment at all times. The real experiment is: up to what voltage will the subject continue to deliver the electric shocks? Astonishingly enough, 62.5% of the subjects delivered the highest shock of 450 volts, which is a lethal dosage. Again, people reported to feel pressured to continue the experiment. Of course, the Milgram experiment is an extreme case which is not likely to occur in real life. However, there are situations in real life in which people can feel pressured by either peers or an authority figure to exert behavior that they do not agree with.

2.3 Unethical behavior in organizational settings

In this next section, two examples will be given of situational pressures that occur in organizations (especially profit maximizing companies) that stimulated unethical behavior. Note that these are not the only situational pressures that play a role, but they do show how an organizational setting can unintentionally stimulate unethical behavior.

2.3.1 Creativity

A not so obvious stimulus to unethical behavior in the business world is creativity. The definition of creativity in a business context is explained clearly by Amabile (1996). She states that “creativity is the production of novel and useful ideas in any domain”. This definition points out that it is only the development of original ideas that is part of creativity, not the implementation of these ideas. The moment when the ideas are put into production is when creativity translates into innovation. This differentiation is important and this section will only look into the negative side effects that creativity brings to organizations.

Because creativity allows a person to deal with problems in a flexible way and find new solutions to solve them, creativity is viewed as the first step in the creation of wealth in a firm and should therefore be encouraged. However, recent studies have shown that there may be some downsides to stimulating creative problem solving. Baucus et al. (2008) from the field of business ethics are one of the first to point out that, although creativity has its purposes, it can also cause many problems with regard to unethical behavior. They discuss four issues that are associated with creativity: rule breaking, challenging authority, risk taking and the creation of conflict (p.102). Although they did not research these issues empirically and therefore do not have a clear idea of the magnitude of these issues, they do point out that it is important to know the complications that arise with stimulating creativity.

Later on Gino and Ariely (2012) look at this topic from a psychological perspective. Recall that in the previous section of this chapter it was explained that individuals seek the balance between maximizing their own outcome and the desire to view themselves positively with regards to the moral standards. What Gino and Ariely claim is that creativity promotes this behavior: the more creative a person is, the more able they are to reason their way around the unethical behavior in an original way (find loopholes in their own moral compass) and are therefore able to justify their behavior to themselves as morally acceptable (p. 446). With multiple experiments they have shown that creativity does indeed drive people to act more

unethically, both in individuals that have a creative personality and in individuals whose creative mindset were stimulated (p. 456).

2.3.1 Goal setting

A second stimulus that may lead to unethical behavior is the setting of goals and targets. Although it is seen as the most effective tool to motivate employees (Locke and Latham, 1990; Jensen, 2003), the setting of goals can also lead people to behave unethically. One situation in which this can happen is when an employee fails to meet his or her goal. Schweitzer, Ordóñez, and Douma (2004) explore this phenomenon and the motivation behind the unethical behavior.

According to the social cognitive theory (Bandura, 1991), achieving goals will increase a person's self-esteem and failing to achieve a goal will lower one's self-esteem. As explained earlier in this chapter, maintaining a high level of self-esteem is one of the most important motivators of human behavior, and faced with the risk of a reduction in this level can cause people to act unethically in order to still reach the goal that is set. This is the main research topic of Schweitzer, Ordóñez, and Douma's paper. They look at different types of goals and rewards that come with these goals and when people are more likely to lie (behave unethically) about their performance in order to meet this goal. Their main findings are that: 1) people are more likely to lie when they failed to meet a specific goal, 2) people are more likely to lie when they failed to meet a goal when there is a financial reward tied to that goal, and 3) people are more likely to lie when they failed to meet a goal by a small margin.

Jensen (2003) is taking this argument a step further, claiming that employees and managers that work with target systems are somewhat forced into behaving unethically: "These budget-based systems reward people for lying, and for lying about their lying, and punish them for telling the truth" (p. 380). This causes employees and managers to resort to gaming, a type of behavior that is often accepted in the business world as a tool to meet targets by shifting costs and revenues from one quarter to another quarter. The fact that this is accepted among this group of people is a sign of the different normal standard that has arisen and shows that organizational settings can indeed influence a person's personal moral compass.

Another consequence that goal setting systems may have is that employees may feel unfairly treated by the firm they work for. As defined by the equity theory of Adams (1965), fairness is measured by the input/output ratio of an employee in comparison to his or her coworkers. If this ratio is different among coworkers, employees with the lower ratio will feel

distress and may slack off. Many research papers have been written about this phenomenon and all the possible ways employees can become neglectful in their work. But more interesting to look at is what happens when employees start to actively retaliate. The emotion that often accompanies the feeling of unfairness is anger (Schweitzer and Gibson, 2007). This anger can cause employees to engage in vandalism, stealing and other unethical behaviors (Greenberg, 1990, 1993). Important to note is that the employee does not gain financially from this behavior, but the gain is more an emotional one because they release their emotional distress (Gino and Pierce, 2009). The next section will elaborate more on this.

2.4 Literature on unethical behavior, prosocial behavior and social class

To narrow the focus further, this section will look at the literature written about social class and unethical behavior. Many economic papers on this subject claim that upper-class individuals behave more unethical than lower-class individuals. However, these papers fail to back these findings up with actual theory. They only report what studies have found. This section will provide a short overview of limited number of papers with theory on this matter.

Most papers on this specific topic are written by/in cooperation with, two authors: Francesca Gino from the field of Business Administration, and Michael Kraus from the field of Social and Personality Psychology. To start with Gino, many of her papers have a focus on the underlying motives of unethical behavior. In three of them, all written together with Lamer Pierce, she looks at wealth and equity as motivators of unethical behavior. In *'The Abundance Effect: Unethical Behavior in the Presence of Wealth'* (2009) she found that individuals that worked in a wealthy environment but did not share in this wealth would have more feelings of envy. This resentment would in turn lead to unethical behavior like decreasing effort, sabotage, fraud and attrition (p. 143). So from this paper it seems that the middle class would be the group to engage in unethical behavior out of envy towards the upper class.

In *'Robin Hood Under the Hood: Wealth-Based Discrimination in Illicit Customer Help'* (2010) they continue their research and look into the interaction between employees and customers from different socioeconomic background. Again, they find that employees express a feeling of envy when interacting with wealthier customers, which can lead to unethical behavior. But more interesting is the interaction with a similar economic status or poorer customers; here the employees report feelings of empathy and behave unethically in an attempt to help the customer at the expense of the wealthier customers (hence the Robin Hood

reference). So from this study it would seem that unethical behavior is not necessarily bound to one socioeconomic group, but rather depends on the status of both parties involved and if these are the same or not.

The other professor whom has written on this subject is Michael Kraus (note that his papers are published in cooperation with many others). His research is focused on social class and looks into differences in behavior among social classes. And although he focuses on prosocial behavior instead of unethical behavior, it is still interesting to look into his findings. In *'Social Class, Solipsism, and Contextualism: How the Rich Are Different from the Poor'* (2012), he starts with explaining the essential differences between the upper- and lower-class from which he builds his theories. According to him, lower-class individuals explain behavior by looking at the context; "In essence, lower-class individual's system of knowledge is characterized by a sense that one's actions are chronically influenced by external forces outside of individual control and influence" (p. 549). This causes lower-class individuals to be aware of the people around them and to consider their actions in order to increase their own control of the situation. On the other hand, upper-class individuals explain behavior by looking at themselves. Because of their resources, they are free to pursue their own goals and feel that they 'make their own luck'. Contextual influences and other people are not important factors in achieving their goals and are therefore not taken into consideration.

To continue on the subject of prosocial behavior, Kraus states in *'Class and Compassion: Socioeconomic Factors Predict Responses to Suffering'* (2012) that the lower-class individuals are more empathetic towards others and show greater compassion to the suffering of others in comparison to upper-class individuals. This is due to their contextual interpretation of their environment and also because lower-class individuals are accustomed to a rougher context and are therefore better capable to relate to others in need. Related to this is the paper *'Class, Chaos, and the Construction of Community'* (2012) where he found that, in a situation of chaos, upper-class individuals will focus on personal financial gain instead of helping their community (such as volunteering for building projects in the community). The last relevant paper by Kraus is *'Having Less, Giving More: The Influence of Social Class on Prosocial Behavior'* (2010) where indeed the conclusion is drawn that, because lower-class individuals are more compassionate towards others, they are also exert more prosocial behavior than upper-class individuals.

Looking at these results, prosocial behavior is found significantly more among lower-class individuals than among upper-class individuals. However, this does not imply that upper-class individuals behave unethical. The fact that Gino and Pierce have indeed not found

direct evidence that upper-class individuals behave more unethically than lower-class individuals, but rather that it depends on the social class of all individuals involved suggests that the answer to the question ‘which social class behaves more unethically?’ is not as simple as it may seem.

2.5 Summary

Where economists claim that a person’s behavior is motivated only by maximizing their own utility or wealth, Psychologists believe that human behavior is a mixture of personal interest and influences from their environment. The need to be accurate about the world and having a positive self image are the main internal drivers for behavior, whereas a need to belong to a group and being accepted by them is the main external driver. Unethical behavior is often a result of conflict between these drivers; either internal or external factors drive someone to go against the social norms.

Multiple types of these external factors that can promote unethical behavior can be found in organizational settings. Creativity and goal or target setting are two of these factors that are present at almost all companies. Although they are commonly associated with increasing profit, there are negative side effects to them. Especially when left without a control system it can damage a company severely.

To the question if there is a relationship between social class and unethical behavior, which the popular press often claims, there does not seem to be a clear answer in the literature. Where Kraus has found that the upper-class definitely behaves less prosocial than the lower-class, the literature does not provide evidence why the upper-class should behave more unethical. Gino supports this by indicating that unethical behavior is often a reaction to the dynamics between the parties involved, and can just as easily be a lower- or middle-class individual behaving unethically in response to an upper-class individual.

Chapter 3 Method of Research

This chapter will provide an overview of the empirical study that was conducted in order to answer the research question. The first section outlines the research aims and its relations to the theory discussed in chapter 2. The second section will focus on the questionnaire design. The third section will list the hypothesis of this study with a short elaboration. The fourth section will give an overview of the variables that are relevant to this study. The fifth section will describe the data collection process and give the descriptive statistics of the subject group. The last section will give the results of the power calculation performed.

3.1 Research aims

As discussed in chapter 2, empirical studies conducted by economists often find that upper-class individuals exert more unethical behavior than lower-class individuals. However, the theory to explain this behavior is lacking. This study will therefore look at multiple scenarios to see if the claims of the economic world indeed hold in different situations. Ideally, a field experiment would be used in order to observe both upper- and lower-class individuals while they experience these scenarios. Unfortunately, the scope of this study does not permit this and a different approach had to be taken.

Instead of observing individuals, the participants had to fill in a questionnaire in which various scenarios were outlined (see Appendix 1). With the framing of the scenarios and the explanation they received at the start of the questionnaire it was ensured that participants understood the importance of vividly imagining that they were in the stated scenarios. Feedback that was received after the pilot study indeed showed that people were able to relate to the scenarios and did not have difficulties with imagining being in such a situation. The next section will elaborate on the details of the design.

Another deviation from the ideal was the difficulty of finding lower-class individuals. Organizations such as ‘de voedselbank’ and ‘Leger des Heils’ that support the lower-class either did not respond to my request or explained that they did not want to support students seeking out their clients because it damaged the privacy of their clients. Another approach was to contact high schools in disadvantaged neighborhood like ‘de Bijlmermeer’ in Amsterdam, and ‘de Schilderswijk’ in The Hague. This again resulted in no response at all or a short statement that they did not participate in student dissertation studies. The last attempt

was to go to stores like the ‘Primark’ to ask people to participate. There were some lower-class individuals that wanted to participate, but many refused or did not fall into the right category.

Despite the low response of lower-class individuals, the empirical study will attempt to answer the following research question: ‘Do individuals of different social classes exert different amounts of unethical behavior?’ The hypothesis is that it depends on social class, the social norm of the situation, and whether all individuals belong to the same social class or not. Therefore, all the scenarios will receive a hypothesis and will be reported in the third section of this chapter.

3.2 Questionnaire design

The questionnaire that was used in this study originates from a paper by Piff, Stancato, Côté, Mendoza-Denton, and Keltner (2012), where seven studies are presented that all measure unethical behavior among the upper-class. One of these studies, study number 3, used a questionnaire that directly measured tendencies to unethical decision making. Eight scenarios were presented to students from UC Berkeley and were asked to rated on a Likert-scale how likely it was that they would exert the same behavior. The students were also asked to fill in the MacArthur sociodemographic questionnaire in order to measure the student’s subjective social status. This questionnaire contains twelve questions: two questions in which the subject is asked to rank him- or herself relative to people in their community and their country with regard to status, and the remaining ten questions focus on education level, occupation, income and assets (MacArthur Foundation, 2008).

Two changes were made to the questionnaire. The first change was to translate the questionnaire from English to Dutch. The reason for this choice was to eliminate any language barrier that could occur. While translating the questions the essence of the scenario remained the same. However, some small adaptations were made like changing ‘downtown Berkeley’ into ‘het centrum van Haarlem’ and using percentage grades instead of letter grades. The translation was done by the researcher herself and discussed with two other students with regard to word choices and correctness of the translation.

The second change was to replace the MacArthur sociodemographic questionnaire. The main reason for this decision was to reduce the time needed to fill in the questionnaire. Instead, only a selection of questions was asked on socioeconomic status: highest educational degree earned, whether or not they had a job, and the combined income of both parents. These

questions were indicated by the MacArthur Foundation to be the most important questions besides the objective ranking section. By using this selection, the length of the questionnaire will be reduced to ten to fifteen minutes and still have a strong measure for socioeconomic status. The questions were asked at the end of the questionnaire to avoid priming the subject before responding to the scenarios.

3.3 Hypothesis

Recall that the research question is ‘do individuals of different social classes exert different amounts of unethical behavior?’ Since the literature does not give a conclusive reply, all scenarios that are included in the questionnaire will receive a separate hypothesis. The main reasoning will be based on the norm focus theory described in section 2.2.2 and 2.2.3. This means that social class is a determining factor for predicting unethical behavior when either there is a saliency issue (the rules are unclear), there is a clear in-group feeling and their social norm is to behave unethical, or if there is a social pressure that forces the subject to behave unethical. If these three factors are not applicable to the situation, the hypothesis will be that social class will play a role in the exerted (unethical) behavior.

The first scenario depicts a situation in which the subject has a part-time job at a McDonald’s restaurant in the city centre of Haarlem. One of the rules is that employees are not allowed to eat in the restaurant without paying for it. However, the subject came to work right after classes and is hungry. The manager is not around and the subject decides to eat a meal without paying for it. In this question, the rules are explicitly mentioned and there is no indication of an in-group feeling or social pressure from others. According to the norm focus theory, this would suggest that there is no internal conflict between the descriptive norm and the injunctive norm and there is no underlying reason why an individual would behave unethically. This leaves room for social class to play a role and the hypothesis is therefore that there will be a difference between the social class groups.

In the second scenario the subject is an office assistant whose main task is to copy document while sitting alone in a room. One day, the subject realizes that he or she has run out of printing paper at home. The subject decides to take one pack of paper from the office. Here the rules of taking home printing paper from the office are not clearly stated in the question. Although there are most likely implicit rules about this type of behavior, this cannot be assumed. Therefore, the theory suggests that there will be an internal struggle between the descriptive and injunctive norm which could lead to unethical behavior. It follows that the

hypothesis will be that there will be no differences between the social classes and their exerted behavior.

The third scenario illustrates a situation in which the subject is preparing for a final examination of a course. Because the group of students taking the exam is very large, there are two sessions: one today and one tomorrow. The professor is known to use the same version of the exam on both sessions. Some friends of the subject have managed to obtain a copy of the exam and are memorizing the correct answers. The subject decides not to look at the exam, but does ask which topics are included in the exam. In this question there is a clear mention of an in-group feeling; the individuals that obtained the copy of the exam are friends. These friends show express their social norm by their behavior, which gaining prior knowledge on the exam. The subject clearly as an internal struggle since he or she does not fully copies the behavior of the others but does indulge in unethical behavior. The fitting hypothesis is therefore that there will be no relation between social class and unethical behavior.

In the fourth scenario the subject had to stand in line for ten minutes at a supermarket (the Albert Heijn) in order to buy a bottle of coke and a croissant. After a while the subject notices that the cashier made a mistake with calculating the change and gave back €10 too much. The subject decides to keep the money. This question is a good example of a situation in which there are no explicit rules on what to. This will lead to a conflict between the two social norms (descriptive and injunctive) and could be followed by unethical behavior. The hypothesis to this question will therefore be that the three social classes will not report different behavior.

The fifth scenario sketches a situation in which the subject is given back a final exam and finds that the grade he or she has received is incorrect. Three answers are market correct while they are incorrect. If the subject reveals the mistake to the professor, his or her grade will fall from a 90% to a 70%. The subject decides not to tell the professor. From this description of the situation it is not apparent that rules have been established on what to do when a grading mistake is detected. According to the theory this will lead to an internal struggle between the descriptive and the injunctive social norm and could cause individuals to behave unethically. The hypothesis that follows is that there is no reason to believe that there is a relation between social class and unethical behavior.

In the sixth scenario the subject is enrolled in a statistics course for which he or she as to buy a software package. The price of the software is €50. A friend who is enrolled in the same course has already bought the software and offers the subject to lend it to him or her.

The subject accepts the offer and installs the software on his or her laptop. This question should be considered a bit differently than the other questions. From reasoning according to the theory, there should be a difference between the social classes. However, common knowledge is that this behavior has become common behavior and has been accepted by most individuals. There will be no conflict in social norms and the hypothesis is therefore that no differences exist between the social classes and their reported behavior.

The seventh scenario illustrates a situation in which the subject has a summer job and the boss of the company asks the subject to gain confidential information on a product from a competitor. The subject does this by posing as a student who is conducting a study on the company of the competitor and requests the information needed. As this type of behavior is a legal offence, the rules (although not explicitly stated) are clear on this behavior. It could be argued that there is a light form of social pressure here, since the request is made by the boss. Although there is no mentioning of being punished for saying no to this request, there could be a difference in how much social pressure is perceived by the different social classes. For example, a lower-class subject may need this summer job to pay for university and be afraid to say no due to fear of losing the job. Or an upper-class subject may be willing to take the risk of being punished since he or she has the resources to pay for a potential fine or lawyer. The hypothesis will therefore be that in this scenario there is a relation between social class and the reported behavior.

The eight and last scenario describes a team project for a course. The team's members are assigned by the professor. The members of the subject's team wait until the last moment to start working on the project and several of the members propose to copy an old project that their friends have handed in a previous semester. The subject agrees to this plan. For this scenario the rules are clear to all subjects since all schools and universities explain these rules very clearly to all students. There could be an in-group feeling towards the team members, but this is unlikely since the members are assigned by the professor. A form of social pressure (peer pressure) could be present, since the other members agree with one another on handing in this paper. This could cause people to agree in order to fulfill their social needs (think of the Asch experiment in section 2.2.3). Combining these arguments, the hypothesis for this question will be that social class does not predict the level of unethical behavior reported in this scenario.

3.4 Variables

The dependent variables in this study are the self-reported values of ethical behavior in the eight scenarios. For all scenarios, students were asked to rate the likelihood that they would exert the same behavior as was described in the scenario. This was done with a 7 point Likert-scale. The decision for a 7 point scale instead of a 5 point scale was that this prevents subjects from responding with 'neutral' too often; now they can also indicate 'slightly agree' or 'slightly disagree'. The responses were ranked as followed: (1) strongly disagree, (2) disagree, (3) slightly disagree, (4) neutral, (5) slightly agree, (6) agree, and (7) strongly agree.

The independent variable in this study is the social class of the participant. As explained in section 3.2, this variable is contained from three factors:

- Educational degree. The subject was asked what the highest educational degree was that they finished or were currently pursuing. Scoring high on this factor means that they either followed the VWO high school degree for subjects aged 18 or younger, and followed a university degree when older than 18. 8 of the participants (13%) did not meet this requirement.
- Job status. This factor indicates whether the subject currently has a job. This can either be a permanent job if they were already done with their study or taking a gap year, or a part-time job next to their studies. 28 subjects (46%) answered 'yes' to this question and therefore scored high on this factor.
- Combined income parents. For this question subjects had to indicate the (estimated) income of both parents. The following options were provided: lower than €15.000, €15.000 to €30.000, €30.000 to €45.000, €45.000 to €60.000, €60.000 to €75.000, €75.000 to €90.000 and above €90.000. The mode income in the Netherlands ('modaal inkomen') is €35.800 (CPB, 2013), and subjects scored high on this factor if the combined income of their parents was above 1.5 times the mode (so above €53.700, responding to the last three options in question). 30 subjects met this requirement.

When the subject scored high on the 'combined income parents' and at least one other factor, they were included into the category 'upper-class', otherwise they were added to the category 'middle-class'. 30 subjects were included into the upper-class category, since all subjects that scored high on the 'combined income parents' had at least one other high score. Interesting to see was that the 8 subjects that did not have either a VWO or university degree all scored low on the income factor.

Next to these variables, the age and gender of the subjects were added as control variables. Although there is no reason to believe that these should affect the results, it is useful to control for them.

3.5 Data collection

The actual data selection was done both through an electronic version and a paper version of the questionnaire. In the electronic version, only one question was visible on the screen and there was no option to go back to a previous question. The paper version had all questions printed on a separate page in order to create the same effect, although the subject could return to a previous question. However, in none of the paper version did the subject change his or her answer, which could indicate that they did not rethink a previous question. In both versions the subject first had to read an instruction in which it was explain that the questionnaire was part of a master thesis research and would only be used from this purpose. Next to that, it was made clear that the results were anonymous and were also asked not to discuss the scenarios with the people around them while filling out the questionnaire. Furthermore, emphasis was put on the fact that there were no incorrect answers and that the subjects had to choose the answer that reflected their own behavior best.

Three strategies were used to gather subjects: approaching high schools, asking acquaintances, and asking people in two different shopping streets. In total there were 74 subjects, of whom 8 were excluded because the questionnaires were incomplete. Therefore, 66 subjects were included in the research. The age of the subjects ranged from 15 to 27, with the average age being 20 years. 41% of this group was male and 59% female. These two variables will be used as control variables in the study.

3.6 Power calculation

A post hoc power analysis was performed in order to calculate the achieved power of this empirical study. The G*Power 3.1 program, developed by Faul, Erdfelder, Buchner and Lang (2007, 2009), was used to make the calculations. In order to obtain a reliable outcome, the power calculation is performed as if the statistical test used in the study was a Mann-Whitney test. The middle-class and upper-class groups are taken, and the outcome of the calculation can be generalized to include the lower-class group.

The effect size of the study is .402 which is generally seen as a moderate effect size (Cohen, 1988). Given the sample size of the groups (31 and 30) and the chosen α error

probability of .10, the achieved power of this study is .450. This means that there is a 55% chance of making a type two error, thus failing to reject the null hypothesis when it is false. This can be interpreted as a low power for this empirical study. In order to see what the required sample size is in order to obtain a power of .80 (thus a 20% chance to fail to reject an incorrect null hypothesis), an a priori power analysis was also conducted. This revealed that a sample size of 81 subjects per group would have been necessary to increase the power of this study, given the effect size and the α -level. Note that increasing the effect size could also have increased the power of the study, meaning that either the error variance could have been decreased or the treatment level variance could have been increased in order to increase the power of the study.

Chapter 4 Data Analysis and Discussion

In this chapter the results of the data analysis will be presented. All analyses are conducted in the program IBM SPSS Statistics 20 (IBM Corp., 2011). Section 1 will give the descriptive statistics of the scenarios per group. The second section will outline the results of the analysis per scenario. In the third section some alternative observations are discussed. These were not included in the hypotheses but may provide some relevant insights and further research possibilities. The last section will discuss the limitations of this study.

4.1 Descriptive statistics

In table 1 the descriptive statistics are showed per group, including the mean, standard deviation and median. This first view of the data already provides some interesting insights; the upper-class group does not have the highest mean on all questions. The middle-class group scored higher on the third question (cheating on the exam by having foreknowledge), and the lower-class group scored higher on questions four through eight. However, since the lower-class group only exists of five subjects, the median may give a more suitable impression. The upper-class group scores highest on questions one and two (eating at work, taking printing paper from work), the middle-class group again scores highest on the third question, upper-class and lower-class individuals both score highest on question four (receiving too much change), all groups score a seven on questions five and six (receiving an incorrect final grade, installing software without paying), and only on the last two questions do the lower-class individuals score highest (espionage, plagiarism).

Table 1 – Descriptive Statistics of Scenarios per Group

		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Lower Class N=5	Mean	3.80	3.40	4.20	6.80	7.00	7.00	4.40	4.20
	Std. Deviation	2.95	2.41	2.59	.48	.00	.00	2.41	2.95
	Median	2.00	2.00	3.00	7.00	7.00	7.00	5.00	6.00
Middle Class N=31	Mean	3.23	3.29	4.97	5.13	5.81	6.65	2.13	2.29
	Std. Deviation	2.00	1.70	1.87	2.19	1.56	.76	1.20	1.27
	Median	3.00	3.00	6.00	6.00	7.00	7.00	2.00	2.00
Upper Class N=30	Mean	4.67	4.10	4.57	5.60	6.63	6.83	3.17	2.97
	Std. Deviation	1.95	1.69	2.08	1.90	.72	.46	1.66	1.83
	Median	5.00	4.00	5.00	7.00	7.00	7.00	3.00	2.50

In order to check whether or not the age and gender of the subjects are evenly divided among the groups, table 2 provides the mean, standard deviation and median of these variables. Looking at the means, there are slight differences among the groups. However, when testing for significant differences with a Kruskal-Wallis test, none of these variables have a p-value below .1 (see table 3). Thus, these differences do not influence the outcomes of the statistical tests.

Table 2 – Descriptive Statistics of Other Variables per Group

		Age	Gender	Job
Lower Class N=5	Mean	18.80	.60	.60
	Std. Deviation	2.49	.55	.55
	Median	17.00	1.00	1.00
Middle Class N=31	Mean	20.87	.71	.52
	Std. Deviation	2.99	.46	.51
	Median	22.00	1.00	1.00
Upper Class N=30	Mean	19.50	.47	.40
	Std. Deviation	2.96	.51	.50
	Median	19.50	.00	.00

4.2 Results

In order to test if there are significant differences between the groups in their responses to the questions in the questionnaire, the analysis is done based on three statistical tests; the Kruskal-Wallis test (table 3), the Mann-Whitney test (table 4) and the ANOVA test (table 5). All questions will be discussed separately in the remainder of this section, ending with a short summary.

4.2.1 Results question 1

Recall that the first question concerned eating while being at work even though this is against the rules. According to the Kruskal-Wallis test there is a significant difference between the three groups, $\chi^2(2, N=66) = 7.467, p = .024$. By using a Mann-Whitney test the groups can be compared to one another pair wise and thus giving insight into where this difference lies. In order to avoid a type I error, the α -level is adjusted according to the Bonferroni adjustment (dividing the α -level by the number of tests run, in this case $\frac{\alpha}{3}$). For

Table 3 – Kruskal-Wallis Test

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Age	Gender	Job
Chi-Square	7.467**	4.093	.820	3.691	7.999**	2.096	9.447***	2.481	4.569	3.670	1.176

Note * = $p < .1$, ** = $p < .05$, *** = $p < .01$

Table 4 – Mann-Whitney Test

		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Lower Class and Middle Class N=36	Z	-.326	-.141	-.656	-1.833	-1.921	-1.160	-2.113	-1.075
Lower Class and Upper Class N=35	Z	-.793	-.933	-.216	-1.310	-1.183	-.854	-1.203	-.841
Middle Class and Upper Class N=61	Z	-2.768**	-1.981	-.778	-.999	-2.307*	-.992	-2.624**	-1.290

Note * = $p < .033$, ** = $p < .01$

Table 5 – ANOVA Test Parameter Estimates

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
Income Parents < €15.000	1.836	-2.839	1.727	1.672	-.200	.229	2.770*	4.276
€15.000 - €30.000	-1.121	.099	-1.359	1.663	.149	.407	.279	.918**
€30.000 - €45.000	-.547	-.618	.052	.134	-1.207**	-.110	-1.132*	-.227
€45.000 - €60.000	-.755	-1.406*	.192	-.006	-.495	.048	-1.266*	.280
€60.000 - €75.000	.120	-.282	.081	.052	-.433	.165	-.813	.432
€75.000 - €90.000	1.136	.530	-1.732*	1.627	-.212	.185	-.332	.997
Age	-.196**	.190**	-.033	-.041	-.075	.034	-.113*	-.077
Gender	.672	.435	.281	.064	.361	.199	.664*	.742*
Job	.131	.052	.172	.133	-.121	.139	.011	-.782*
Adjusted R ²	.168	.102	-.004	-.033	.106	-.043	.225	.179
Total N	66	66	66	66	66	66	66	66

Note * = p< .1, ** = p< .05

question 1 the Mann-Whitney test shows that there is a significant difference between the middle-class and upper-class: $z = -2.768, p < .01$. The ANOVA test estimates of the individual parameters are shown. For question 1 only age is significant: $\beta = -.196, p < .05$. Furthermore, the adjusted R^2 of this model is .168, meaning that 16.8% of the variance can be explained by this model. This suggests that there are other variables that explain 83.2% of unethical behavior exerted by subjects besides their social class.

These results suggest that middle-class individuals will rate themselves as less likely to violate the 'no eating' rule at work than the upper-class individuals. This finding is in line with the hypothesis stated in section 3.3: when there are clear rules imposed and there is no social pressure or group feeling, upper-class individuals will be more likely to behave unethically. An interesting additional finding in the ANOVA test suggests that age has an effect; namely that the older the subjects get the likelihood of violating the 'no eating' rule goes down with 0.2 points per year. However, it is debatable whether this effect is economically significant since the effect is small when comparing individuals that only differ 1 or 2 years to one another.

4.2.2 Results question 2

The second question asked the subjects the likelihood that they would take home printing paper from the office. Both the Kruskal-Wallis test and the Mann-Whitney test show that there are no significant differences between the different groups. The ANOVA test does give two significant effects; namely age ($\beta = .190, p < .05$) and the parents' income group of €45.000 - €60.000 ($\beta = -1.406, p < .1$) which corresponds to the middle-class group. However, the adjusted R^2 of this model is only .102, suggesting that 10.2% of the variance can be explained by social class.

The lack of a significant difference between the groups is in line with the hypothesis stated in section 3.3: due to the lack of clear rules people will be inclined to behave unethically and not because of their social class. Furthermore, the parameter estimates from the ANOVA test suggest that: 1) the older the subjects get the likelihood of taking home printing paper from his or her office increases with 0.19 points per year, and 2) subjects with parents that earn €45.000 to €60.000 per year score themselves 1.4 points lower on the likelihood scale of taking home printing paper from their office than the subjects with parents that earn more than €90.000. For the age variable it is again debatable whether it is economically significant, but the income group €45.000 - €60.000 does have a large effect and therefore has an economical significance.

4.2.3 Results question 3

Question 3 referred to a situation in which the subject's friends have a copy of an exam that he or she is taking tomorrow and that he or she asks these friends which topics are included in the exam. The Kruskal-Wallis test and the Mann-Whitney test do not find a significant difference between the groups. The ANOVA test gives one significant effect; the income parents group €75.000 - €90.000 ($\beta = -1.732, p < .1$). The adjusted R^2 of this model is actually negative: $-.004$. This suggests that there is irrelevant information included in the model.

With this question there are also no significant differences between the social groups. The hypothesis claims this result as well; the in-group feeling will cause individuals to follow the group's example, even if this goes against their own judgment. This means that social class will not be the reason for this unethical behavior. However, the ANOVA test did find a significant parameter estimate; the income group of €75.000 to €90.000 score themselves 1.73 points less likely to exert this behavior than the subjects with parents in the income group above €90.000. The effect is economically significant and is therefore a curious finding, since these two income groups both belong to the upper-class group. This might indicate that even within social groups there are differences.

4.2.4 Results question 4

In the fourth question the subject notices belatedly that he or she received too much change from the cashier and does not return to the store to correct this mistake. Again, the Kruskal-Wallis test and the Mann-Whitney test do not find any significant differences between the groups. The ANOVA test also does not find any significant parameter estimates for this question. The adjusted R^2 is $-.033$, indicating that irrelevant variables have been added to the model.

The hypothesis supports this finding and claims that the lack of clear rules will cause people to behave unethically, not their social class. Interesting to note is that this is the only question that refers to money and no relation between unethical behavior and social class is found.

4.2.5 Results question 5

The fifth question related to the subject receiving a final exam grade which is too high and the subject does not report this with the professor. The Kruskal-Wallis test reports a significant difference between the three groups: $\chi^2(2, N=66) = 7.999, p = .018$. According to

the Mann-Whitney test the significant difference is between the middle-class and the upper-class: $z = -2.307, p < .033$. The ANOVA test found the income group €30.000 - €45.000 to be a significant parameter estimate: $\beta = -1.207, p < .05$. The adjusted R^2 of this model is .106 which corresponds to 10.6% of the variance of the model being explained by these variables.

The findings of the ANOVA test can be explained as the income group of €30.000 to €45.000 (middle-class group) score themselves 1.207 points less likely to keep quiet about the incorrect grade than the subjects with parents in the income group above €90.000. This corresponds to the findings of the Kruskal-Wallis test and the Mann-Whitney test and can be considered as an economically significant effect.

The results that were found differ from the hypothesis; the hypothesis claimed that because of a lack of clear rules individuals would exert unethical behavior regardless of their social class. However, the findings would suggest that social class does matter and that may not be a saliency problem (the rules are clear), or the situation is valued differently. This will be discussed more thoroughly in section 4.4.

4.2.6 Results question 6

This question asked the subject whether they would borrow a software package from a friend instead of buying it themselves. Both the Kruskal-Wallis test and the Mann-Whitney test did not find any significant differences between the groups. Also the ANOVA test showed no significant parameter estimates. The adjusted R^2 is -.043, suggesting that irrelevant variables were included in the model.

The findings are conclusive with the hypothesis; that this spreading of software has become commonly accepted behavior and is done by most individuals, regardless of social class.

4.2.7 Results question 7

In the seventh question the subject is asked to rate the likelihood that they will gain confidential information on a product from a competitor. According to the Kruskal-Wallis test there is a significant difference between the three groups: $\chi^2(2, N = 66) = 9.447, p = .009$. By conducting a Mann-Whitney test, the exact difference is found between the middle-class and the upper-class group: $z = -2.624, p < .01$. The ANOVA test gives five significant estimates: the income groups below €15.000 ($\beta = 2.770, p < .1$), €30.000 - €45.000 ($\beta = -1.132, p < .1$), and €45.000 - €60.000 ($\beta = -1.266, p < .1$), age ($\beta = -.113, p < .1$), and gender ($\beta = .664, p < .1$).

This question has the highest adjusted R^2 of .225, which implies that 22.5% of the model variance is explained.

The fact that the Kruskal-Wallis test and the Mann-Whitney test found a significant difference between the groups is in line with the hypothesis. In this case the rules are clear about this type of behavior, there is no in-group feeling and the social pressure is not large enough to cause people to be persuaded by the boss. This leaves room for social class to play a role in the exertion of unethical behavior. The parameter estimates show that subjects that reported parental income to be below €15.000 scored themselves to be 2.77 points more likely to exert this behavior than subjects with parents in the income group above €90.000. This outcome should be considered with caution, since there was only one subject that fell into this category. Likewise, the subjects from the income groups €30.000 - €45.000 and €45.000 - €60.000 (both middle-class) are 1.13 and 1.27 points less likely to gain the confidential information than the subjects with parents in the income group above €90.000. These two findings confirm the findings of the Kruskal-Wallis test and the Mann-Whitney test and are large enough to be considered economically significant.

Age and gender are also indicated as significant effects; as the subjects get older they are less likely to exert this behavior by .11 point per year, and males indicated to be .66 points more likely to exert this behavior than females. Even though the economical significance is fairly small, it could still be interesting to further research this gender difference.

4.2.8 Results question 8

The eighth and last question concerned a group project where several members propose to hand in a friend's paper from a previous semester and the subject agrees with this plan. The Kruskal-Wallis test and the Mann-Whitney test did not find any significant differences between the groups. The ANOVA test estimates give three significant results: gender ($\beta = .742, p < .1$), employment status ($\beta = -.782, p < .1$), and the income group €15.000 - €30.000 ($\beta = .918, p < .05$). The adjusted R^2 of this question is .179, thus 17.9% of the variance in this model can be accounted for by the variables included.

The fact that no significant difference is found between the groups is in line with the hypothesis. In this question there is social pressure present, which indicates that social class is not a significant factor in the exertion of unethical behavior. The ANOVA test did find one significant parameter estimate among the income groups, namely in the €15.000 to €30.000 group. Subjects in this group scored themselves as .91 points less likely to hand in a paper from someone else than the subjects with a parental income of above €90.000. But as in the

previous question, this group consists of a very small number of subjects and predictions should not be made based on this finding. Moreover, males indicated to be .74 points more likely to hand in a paper not written by them than females, and subjects that have a job indicated to be .78 points less likely to exert this behavior. The economical significance for these two parameters is small but could still be of interest for further research.

4.3 Results of within group comparison

As described in the previous section, the main results correspond fairly well with the hypotheses. Since some of the questions refer to similar situations, it can be interesting to test within group differences to these questions by performing a Wilcoxon test (table 6). This section will again discuss the findings of this test per question.

Table 6 – Wilcoxon Signed Ranks Test

	Q1 – Q2	Q4 – Q5	Q3 – Q8
Lower Class	-.184	-1.000	.000
Middle Class	-.259	-1.648*	-4.463**
Upper Class	-1.122	-2.822**	-2.764**

Note * = $p < .1$, ** = $p < .01$

4.3.1 Comparing questions 1 and 2

The first two questions have a similar setting and a similar act; while being at work, the subject consumes or takes something that is not his or hers to take. The differences lies in two things: 1) in the first scenario it is explicitly stated that the described behavior is not allowed whereas in the second scenario it is implicit assumption, and 2) in the first question there is a basic need that needs to be fulfilled (hunger) whereas the second question refers to a luxury good taken (printing paper). By performing a Wilcoxon test it can be determined whether or not the subjects regard these questions as similar and thus exert similar behavior.

In table 6 the results are shown and no support is found that would indicate that the social class groups report different behavior in these two questions. This would indicate that the subject's behavior is not affected by the type of good that is taken or by having implicit or explicit rules. This finding is contradicting both the norm focus theory, which states that the level of saliency (how clearly rules are stated) does matter, and the Maslow's pyramid of needs, which suggests that people would be willing to behave unethical in order to fulfill a basic need than any other need. It could also be that the combination of basic needs and explicit rules versus luxury good and implicit rules counterbalance the results.

4.3.2 Comparing questions 4 and 5

In these two questions a mistake is made by someone else and it is up to the subject to decide whether or not to correct this mistake. In the first scenario the cashier made the mistake and the subject received €10 too much change. In the second scenario the professor made a mistake in grading, giving the subjects a grade that was 20% higher than it should have been. There are two differences that could change the exerted behavior: 1) question 4 is concerning money whereas question 5 is concerning a grade, and 2) in question 4 the mistake is noticed later on whereas in question 5 the mistake is noticed right away.

The Wilcoxon test found that both the middle-class ($z = -1.648, p < .1$) and the upper-class ($z = -2.822, p < .01$) behaved significantly different between these two questions. Both groups reported to be more likely not to correct the mistake in the fifth question than in the fourth question. This is an interesting finding since the economic intuition would suggest that money is valued more than grades and individuals would therefore be more likely to keep the money than keep the grade. It could mean that the subjects in this study value a 20% higher grade more than they value €10. The second interesting fact is that in question 4 the subject will have to put in more effort to correct the mistake than in question 5 since the mistake is noticed later and the subject would have to return to the store. This would mean that the increase in the subject's self-esteem by correcting the mistake should be values higher than the effort cost of returning to the store.

4.3.3 Comparing questions 3 and 8

The last comparison is between two questions that both relate to a school setting where the subject is indulging in a form of cheating. In question 3 the subject receives prior knowledge on an exam and in question 8 the subject hands in a paper that is copied from someone else. The stated difference in this question is that in question 3 the information is provided by friends and in question 8 the paper is provided by your group mates that are chosen for you and not necessarily your friends. Another difference is that in question 3 it concerns an exam and in question 8 a paper. Although this is not stated, most students are aware that the chances of getting caught on copying a paper are higher than the chances of getting caught on having prior knowledge of an exam.

Two of the three groups are found to report significantly different behavior between the two questions: the middle-class group ($z = -4.463, p < .01$) and the upper-class group ($z = -2.764, p < .01$). Whereas the subjects in the previous comparison all reported to be likely to exert the described behavior and only differed in the level of likeliness, in this comparison the

subjects reported extreme differences. In the exam question both subjects in the middle-class and upper-class reported to be likely to behave similarly to the scenario, but in the paper question both groups reported it to be unlikely that they would exert the unethical behavior that was described in the question. Reasons for this large difference could be that in question 3 there is an in-group feeling with the others whereas there is no group feeling in question 8. It could also be that the chances of getting caught play a role, even though this is not explicitly stated. As stated above, the methods of detecting plagiarism are advanced and therefore the chances of getting caught may be perceived as higher, even though there is no proof for this. It could also be that subjects believe the punishment for getting caught for copying a paper are higher than the punishment for having prior knowledge of an exam and are therefore less likely to take this risk.

4.4 Implications and limitations

Most results were conclusive with the hypotheses written in section 3.3; question 5 was the only result to differentiate. There can be many reasons for this; there may indeed be differences in social class and their social norms about reporting mistakes made by a professor. However, it could also be that the subjects attended schools where the rules were clear about these situations and causes the differences, or that some social groups use social pressure to force individuals to report or not report mistakes and that other social groups do not have this social pressure. A totally different reason could be that it depends on the relationship between the subject and the professor. In order to fully understand this result, further research should be done on this type of situation.

Before continuing to describe the implications of this study, note that all adjusted R^2 levels were low. This indicates that, although social class does seem to play a role in the exertion of some types of unethical behavior, most of the behavior cannot be explained by social class. This general finding is also in line with the theory and therefore further research should be done in this field. Especially including situational factors and group dynamics should be studied in relation to unethical behavior. The results and implications of this study should therefore not be taken as solid truths, but be read with caution.

This study found that, in many scenarios, there seems to be no relationship between unethical behavior and social class. For the three questions that did have a significant difference between social classes, the model fit was fairly low (being .168, .106, and .225) this would imply that, even though social class does play a role, it can only account for 10 to

22 percent of the difference in exerted unethical behavior. Furthermore, the economic significance of these differences in behavior is also not as extreme as some would make them appear to be; in none of the findings did the social classes report opposite behaviors, thus one group ranging in the 'not likely' area (scoring between 1 and 3) and another in the 'likely' area (scoring between 5 and 7) (see the descriptive statistics in table 1).

As stated before, this study has some limitations. The first major limitation was the lack of response from organizations and individuals that fall into the category lower-class. If there had been more resources and time, maybe this group could be persuaded to cooperate in these types of studies. Unfortunately, they were not willing to help students. The second limitation also concerns the sample size, but it includes the other social classes as well. As explained in chapter 3, a large amount of time was put into contacting high schools in order to find subjects and asking people in the city centre of Haarlem if they would be willing to fill in the questionnaire. The aim was to collect 150 questionnaires, but due to some last minute cancellations this number was reduced to 66. Again, with more time and more resources this might have been prevented, but unfortunately this was not available. A third limitation is the type of data that was collected. This study chose to have a questionnaire that was easy to understand and did not take too much time to fill in. This resulted in having ordinal data instead of ratio scale data, which leads to fewer options for statistical testing and less powerful tests being used.

The choice for using a questionnaire itself can be seen as a limitation. However, this is debatable. The best choice would have been to have a field experiment, but this was not an option within the scope of this study. The second best option, having subjects fill in a questionnaire, might raise some questions about the reliability of the answers. It could be argued that subjects will not take the time to think about their answers, or to even lie about their answers. The first argument was easily controlled for, since most of the questionnaires were filled in on paper and there I was present to see if they indeed took the time to think about their answers (this was indeed the case; none of the subjects was done within 5 minutes). The second argument is a bit harder to control for. Although none of the subjects had an incentive to lie and it was made clear that the questionnaires were anonymous and only used for this study, people could still lie. However, if this was the case than no significant results would have been found. Since this did not happen this argument cannot be proven to be correct.

The last limitation of this study has already been pointed out in section 3.2. The method of measuring social class may be less valid. Because the choice was made to keep the

questionnaire short, not all questions of the MacArthur sociodemographic questionnaire were included in the study. This could be a limitation to the study, and for further research it is suggested to reevaluate this choice.

Chapter 5 Conclusion

In this study the main research question is: ‘Do individuals of different social classes exert different amounts of unethical behavior?’ Due to a lack of economic theory on this topic, the main theoretical framework is build upon theories from Psychology. By using this framework in combination with an existing questionnaire, a new light is shed on the relation between social class and unethical behavior.

In chapter 2 a number of psychological theories have been explained that could help behavioral economists understand the underlying motivations of human behavior and unethical behavior. Examples are given of how organizational settings can unintentionally stimulate unethical behavior and thus highlight the importance of understanding the causes of unethical behavior. The limited amount of research on social class and unethical behavior is discussed and findings are compared. The main finding here is that there are indications that social class plays a role in the amount of unethical behavior that is exerted, but it is not clear which social class behaves more unethical and it is often dependent on the dynamics of the situation and the parties involved.

The hypotheses of this study are therefore carefully considered and not consistent over the different scenarios. This decision will distinguish this study from the previous conducted studies in the economics field, where the assumption has been that upper-class individuals behave more unethical than middle-class and lower-class individuals without regarding other factors. The results confirm that indeed not every scenario finds a relationship between social class and unethical behavior, and in the scenarios that did find a relation it could only account for 10% to 22%.of the reported behavior. This further supports the argument that the academic world should be careful with claiming that upper-class individuals behave more unethical than others and should conduct more research to support their statements.

Because the power and the robustness of the study are not high, the findings of this study cannot be generalized for the total population of the Netherlands. It is therefore not possible to give concrete practical or social implications other stating that the relationship is not as clear cut as suggested by some authors and suggesting that more research should be conducted. This study could be used as a starting point for further research. Examples are: 1) to look at the generation gap and the relation between social class and unethical behavior, 2) looking at social class and unethical behavior that concerns monetary means versus concerning non-monetary means (consumer goods or grades), and 3) if reminding subjects of

the punishment for getting caught (even for things where chances of getting caught are almost zero) will change the relation between social class and unethical behavior.

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Appendix 1

Voor mijn Master Thesis ben ik een onderzoek aan het doen naar gedragspatronen onder studenten. Het is belangrijk zo eerlijk mogelijk antwoord te geven op de vragen. Er zijn geen fouten antwoorden, dus kies de optie die het beste bij jou past. De enquête is anoniem, dus niemand zal weten wat je hebt ingevuld.

Nu volgen een aantal korte beschrijvingen van verschillende situaties. Probeer je zo goed mogelijk in elke situatie in te leven. Oftewel, stel je dat jij je in de beschreven situatie verkeerd. Bij elke situatie wordt gevraagd een indicatie te geven hoe waarschijnlijk het is dat je het beschreven gedrag zal vertonen. Het is daarom erg belangrijk dat je jezelf goed inleeft in de situatie. Als je dit doet kan je bet er voorspellen wat jij wel of niet zou doen in zo een situatie.

Nogmaals, de resultaten zijn anoniem en er zijn geen fouten antwoorden.

Vraag 1

Je werkt bij de McDonald's in het centrum van Haarlem. Het is niet toegestaan om tijdens je werk iets te eten zonder daarvoor te betalen. Je bent meteen uit school naar je werk gegaan en hebt geen tijd gehad om te eten. Aangezien de manager niet aanwezig is, maak je wat te eten klaar en eet dit op zonder ervoor te betalen.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk **Ze**er waarschijnlijk

Vraag 2

Je werkt bij een lokaal advocatenbureau als kantoormedewerker. Jouw taak is om kopieën te maken van dossiers in een klein kantoor waar je alleen zit. Je bedenkt je ineens dat thuis het printpapier op is. Je besluit een pak papier uit het kantoor mee te nemen naar huis.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk **Ze**er waarschijnlijk

Vraag 3

Je bent bezig met het leren voor een examen dat morgen zal plaatsvinden. Omdat de groep zo groot is, moet een deel van de klas het examen vandaag maken en het andere deel van de klas zal het examen morgen maken. De docent staat erom bekend dat zij beide groepen hetzelfde examen geeft. Iemand uit de eerste groep heeft het examen meegesmokkeld en geeft deze aan jou en je vrienden. Je vrienden storten zich op het onthouden van de goede antwoorden. Jij kijkt niet naar het examen, maar vraagt wel welke onderwerpen erin voorkomen zodat je je daar op kunt concentreren.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk **Ze**er waarschijnlijk

Vraag 4

Je hebt 10 minuten in de rij gestaan bij de Albert Heijn voor een flesje cola en een croissant. Na een tijdje kom je erachter dat de cassière je €10 teveel heeft teruggegeven. Je haalt je schouders op en houdt het geld.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk **Ze**er waarschijnlijk

Vraag 5

Nadat het cijfer van een examen dat voor 100% je eindcijfer bepaald bekend zijn gemaakt, krijg je de kans om het examen in te zien. Wanneer je het examen bekijkt, zie je dat de professor 3 vragen goed heeft gerekend die eigenlijk fout zijn. Als je deze fout meldt bij de professor gaat je cijfer van een 9 naar een 7. Je besluit niets te zeggen.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk

Zeer waarschijnlijk

Vraag 6

Je volgt het vak statistiek waarvoor je verplicht bent een software pakket te kopen van €50. Een vriend heeft het software pakket al gekocht en vraagt of je het wilt lenen. Je zegt ja en installeert het op je laptop.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk

Zeer waarschijnlijk

Vraag 7

Je hebt een zomerbaantje en je baas vraagt of je hem wilt helpen met het verkrijgen van geheime informatie over een product van de concurrent. Je stemt hiermee in en gaat naar het bedrijf en doet jezelf voor als een student die onderzoek doet naar hun bedrijf en vraagt naar de informatie.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk

Zeer waarschijnlijk

Vraag 8

Bij een van de vakken die je volgt moet je samenwerken in een team. De teamleden worden door de leraar gekozen. Jouw teamleden beginnen pas op het laatste moment met werken. Een aantal stellen voor om een project te kopiëren van vrienden die het vak een tijdje geleden hebben gevolgd. Jij stemt hiermee in.

Hoe waarschijnlijk is het dat jij dit zou doen? Kruis 1 bolletje aan.

Zeer onwaarschijnlijk

Zeer waarschijnlijk

Vul de volgende gegevens in

Leeftijd: _____

Geslacht: Man Vrouw

Woonplaats: _____

Nationaliteit: _____

Hoogste opleiding (niet afgerond): _____

Nationaliteit vader: _____

Beroep vader: _____

Nationaliteit moeder: _____

Beroep moeder: _____

Heb je momenteel een (bij)baan?

- Ja
- Nee

Wat is het gezamenlijke inkomen van je ouders op jaarbasis? (als je het niet weet, maak een zo goed mogelijke schatting) Kruis 1 bolletje aan.

- < €15.000
- €15.000 - €30.000
- €30.000 - €45.000
- €45.000 - €60.000
- €60.000 - €75.000
- €75.000 - €90.000
- > €90.000