

## **Analyzing Business Ethics Attitudes' of Bank Employees in Terms of Demographical Qualifications**

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### **Extensive Summary**

#### **1. Introduction**

Although the concept of business ethics have started to be used commonly in 1970's, analyzing ethical problems about businesses date back to ancient times (Luetge, 2015: 15). Business ethics is a kind of practical moral knowledge that analyses all moral problems encountered in business life (Arslan, 2005: 4). Business ethics also involves moral principles, governance issue, and codes of conduct of a business (Goel, Ramanathan, 2014: 49).

Main focus of this study is to analyze the bank employees' attitudes toward business ethics. Aim of the study is to analyze business ethics attitudes of bank employees according their demographical variables. The reason why bank employees were chosen can be explained in two ways. First; all banks have clearly defined, and written ethical codes. Secondly, the qualification of the job professed in banks reveals unethical behaviors immediately.

#### **2. Method**

ATBEQ (Attitudes toward Business Ethics Questionnaire) which is commonly used with its abbreviation has been used in order to survey business ethics attitudes. One of the main studies in the area belongs to Preble ve Reichel'e (1988) which analyzes the attitudes of business ethics of undergraduate students from USA and Israel were comparatively. The study results showed that although, there was a significant difference between mentioned groups, there was also similarities. Small (1992) used Preble and Reichel's (1988) study with Australian business students. According to the results the ethical values of the students from USA and Australia were similar.

ATBEQ was also used in this study in order to find out the ethical attitudes of bank employees. Target population of the study is the bank employees in Ankara city. Sample of the study is 270 employees randomly chosen from the target population. The

number of banks in Ankara city is 1077, and the number of employees in the mentioned banks is 197476 ([www.tbb.org.tr](http://www.tbb.org.tr): 10.02.2016). Accordingly, with the confidence level of 90%, and with 5% acceptable level of error, the sample size is 267.

Questionnaire technique was used to collect primary data. A validity and reliability proved scale which was developed by Neumann and Reichel in 1987 was used. All the answers were taken with 5point Likert scale.

The hypotheses of the study are mentioned below;

**H1<sub>0</sub>:** There is no significant difference between bank employees' gender.

**H2<sub>0</sub>:** There is no significant difference between bank employees' age levels.

**H3<sub>0</sub>:** There is no significant difference between bank employees' education levels.

**H4<sub>0</sub>:** There is no significant difference between bank employees' income levels.

**H5<sub>0</sub>:** There is no significant difference between bank employees' experience levels.

### 3. Findings

A factor analysis was applied to data obtained. After removing abnormal factors from the scale, a new factor analysis was done. The final result of the factor analysis is below:

**Table 4: Factors of Business ethics Attitudes**

Variables	Communality	Factor Loading	Varimax Rotation Factor Loading	Eigenvalue
<b>Knowledge about code of conducts of the bank</b>				4,615
Q33	.817	.878	.895	
Q32	.809	.860	.889	
Q31	.834	.883	.895	
Q34	.727	.832	.819	
Q35	.652	.725	.773	
<b>Futility of ethical values</b>				3,982
Q8	.650	.576	.686	
Q10	.549	.604	.676	
Q7	.715	.628	.616	
Q1	.531	.605	.590	
Q28	.559	.444	.561	
Q27	.550	.659	.547	
Q9	.439	.461	.409	
<b>Business ethics Consciousness</b>				2,175
Q4	.665	.426	.797	
Q5	.694	.466	.758	
Q2	.719	.717	.702	
Q3	.597	.432	.659	
Q25	.438	.527	.447	
<b>Rules of business life</b>				2,014
Q20	.721	.404	.786	

Q17	.670	.426	.718	
Q16	.566	.375	.564	
Q22	.474	.452	.394	
Q21	.526	.675	.393	
<b>Superiority of personal interest</b>				1,769
Q14	.693	.380	.787	
Q13	.594	.198	.740	
Q15	.622	.353	.663	
<b>Behaving accordingly business life</b>				1,346
Q23	.654	.486	.789	
Q24	.722	.568	.781	
<b>Competition</b>				1,143
Q12	.627	.533	.746	
Q26	.481	.473	.628	
Q11	.530	.400	.496	
<b>Business Decisions</b>				1,74
Q6	.727	.396	.774	
<b>The view of performance is the mirror</b>				1,001
Q29	.631	.586	.716	
Q30	.671	.490	.594	

There were nine factors obtained after factor analysis.

#### 4. Discussion

In order to determine the difference between gender and the mentioned factors, a normality test was done. It was found out that the variables were non-normally distributed. According to the Kruskal Wallis (KW) test results, it was found out that only the factor of business ethics consciousness differs according to the gender ( $p < 0.05$ ). It was also found out that there is a significant difference about futility of ethical values, business ethics consciousness, and superiority of personal interest according to age levels of the bank employees.

According to the results, it can be said that there is no significant difference between bank employees 'education level.

The results of the study show that some of subgroups of demographical variables have differences toward business ethics. The results of this study offer an inside into new studies.