

Banks Employees Awareness of The Corruptions Practices

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ABSTRACT--- *We intended in this study to examine the degree of awareness, perceptions and reactions of employees of corruptions practices in Bahraini Banks. Our finding demonstrated that males are more involved in such practices and it seems that there is a considerable lack of awareness among employees on the danger of such phenomenon on the nation economy. Some of them are acting corruptly due to two major causes either because family nepotism or because of the low wage and the necessity to get bribes to cover their expenses. Nonetheless the low respect of the law seems to be also an important reason of those irregularities. Bahrain even is an Islamic country, the values of the society themselves have changed and in some ways bribes are perceived especially by the young generation as a way of life and has not the strong negative connotation in the society as before. Therefore managers should increase and adjust not only the employees' awareness but especially the level of their salaries proportionally to the prices rising level. Also it is crucial that the authorities should be more severe and rigorous in this matter by inflicting strict sanctions on who are acting corruptly*

Index Terms: *Corruption practices, Employees awareness, employees perceptions, employees reactions, corruption causes, corruption effects*

I. INTRODUCTION

The topic corruption has paid the attention considerably of many researchers in the literature of management, and has created a large debate concerning its definition, causes and effects, (Klitgaard, R., 1998). The large practices spreading, as have been emphasized not only the by the Mass Media but also by the academics researches in order to show its risks and negative consequences on the whole economy and at the same time to find solutions for this dangerous phenomena (Kaufmann et al, 1998). Therefore Discussions about Corruptions have been developed not only to state a definition but especially to focus on the effects side and how to counter its negative repercussions (Bayley, 1966).

Nonetheless, most the economists or others investigators are more interested to assess the macro effects of such phenomenon, and fewer studies have examined in micro scope, means inside the black boxes of the organizations.

More especially we are interested here in this paper to examine the degree of the Awareness of employees regarding such phenomenon and to show the effect of the corruptions practices on the employees' perceptions in Bahraini Banks.

In fact many negative effects of the corruptions practices are directly related to the employees' interests and others can indirectly damage their perception and their

commitments. We quote hers for instance, whenever the managers accepting acting corruptly because of family relationship or because getting important bribes, certainly this make the employee imitating the same behavior or being disappointed of such irregularities, consequently his performance and his trust will be damaged. This is dangerous outcome of the corruption process on the employee reputation and performance and hence on the whole organization reputation and performance.

Whenever the managers are practicing such irregularities the whole image of the organization will be spoiled.

Also accepting bribes from customers to get the job done easily (Palmier, L. , 1983) is a new concept believed not only by the most of customers, but also by some employees who are finding an extra source of irregular outcomes and they are not only aware about its risk but also they became convinced that it is inevitable to do it.

However others employees are against such corruption and they are concerned by the Bank reputations that they work in and they are not involved corruption transactions. They believe that it has an enormous effect in the Bank performance and on the whole economy as well.

Therefore, our study proposes to assess the degree of employees' awareness, perceptions, and eventually reactions on such corruption practices.

A. Problem Statement

Corruption as irresponsible action has rousing the consideration of many investigations. With the high international level of corruptions practices (Enste, et al, 2017), many companies in Bahrain are more concerned by how countering this tendency. However, Corruptions practices in Bahrain are still minimis comparing with the developed countries although they are showing more rhetoric concerning the adoption of Best practices. Bahrain is an Islamic country and its culture is not accepting such irresponsible and unethical practices. However, many transactions are made on the basis of bribes offers. Especially in the banking field, these irregularities are more perceivable and remarkable since the importance of the transactions with customers and the crucial role of banks to finance many investments in the country.

Therefore we try to examine in this research the degree of employees' awareness of the risk of acting corruptly, why Bribes practices are initiated in Banks, how they can affect the employees' perceptions and how employees are reacted?

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B. Research Objectives

This study aims to reveal the danger of corruptions practices and how employees perceive these irregularities and the degree of their awareness regarding such irregularities.

Habitually, the man nature is refusing the irregularity because it is forbidden by the moral rules whatever those rules are inspired from religion, organizational, societal, or legal references. However we are facing nowadays are more and more irregularities in the human behavior for instance acting corruptly in the Banking transactions which is not only against the legal rules but also against the moral and religion rules in Bahrain in this case.

Such analysis of employee awareness and perceptions of the corruptions practices can aid to understand its main causes and how to react to mitigate such initiatives (Dimant et al 2017).

C. Hypothesis of the study

It resorts from our research questions our main assumptions as described below

1. There are Corruption practices in Banks in Bahrain
2. Employees know the main causes of corruptions practices
3. Employees are aware of corruption risks
4. Employees are reacting against of corruptions practices

D. Significance of Research

Our analysis emphasizes the importance of the employees' awareness of corruptions practices in order to motivate them to react against and to have the initiative to stop such irregularities by adjusting their own behavior. Also our results will point out the main causes of corruptions practices in Bahraini Banks, and may stir the attention of authorities to understand how much it is important to solve and find prompt remedy for that irregular process. Therefore the concerned organizations should undertake corrective measures in order to mitigate this phenomenon. Most of employees are disappointed of such irregular behavior and they want to work in a 'cleaned area' so they will be more satisfied and motivated to work and especially to be proud of their belonging to such perfects Banks.

This study also will direct future researches on how we can mitigate the corruption practices and may conducting more deep investigations on the relationship between for instance the corporate social responsibility and the level of corruption.

E. Institutional Framework

Bahrain has set up a legal anti-corruption framework and the Penal Code criminalizes most corruption offenses in both the public and the private sector; including passive and active bribery and abuse of office. Nonetheless, enforcement is poor .Petty corruption is rare in Bahrain and thus companies contend with a low risk of corrupt.

The Penal Code criminalizes active and passive bribery, and the acceptance or offer of any other undue advantage such as gifts, abuse of power, embezzlement, money laundering, in both the public and the private sector. Bribery and embezzlement can carry a sentence of up to 10 years'

imprisonment.

Bahrain has signed and ratified the [United Nations Convention against Corruption](#) (UNCAC). However, the country is not signing to the [OECD Convention on Combating Bribery](#).

F. Anti-Money Laundering

The CBB requires all conventional banks in Bahrain to comply with the applicable laws, regulations and must implement programmes against Money Laundering and Terrorist Financing by establishing and maintaining appropriate systems and controls to limit the vulnerability to Financial Crime. Specifically, as a condition of the banking license granted to each bank, the CBB requires banks to comply with all aspects of legislation and regulations related to anti-money laundering and combating terrorist financing mandated by the Financial Crime Module of the CBB, including Customer Due Diligence (CDD) rules.

G. Conceptual Framework

We propose in this study an exploratory investigation through a survey and direct interviews addressed to a sample of employees in top Banks in Bahrain in order to assess their awareness, perceptions and reactions regarding the corruptions practices.

So in the conceptual model we are focusing to demonstrate the relationship between Corruption practices as dependent variable and the employees' awareness, perceptions and reactions as independents variables.

The diagram below can describe this relationship

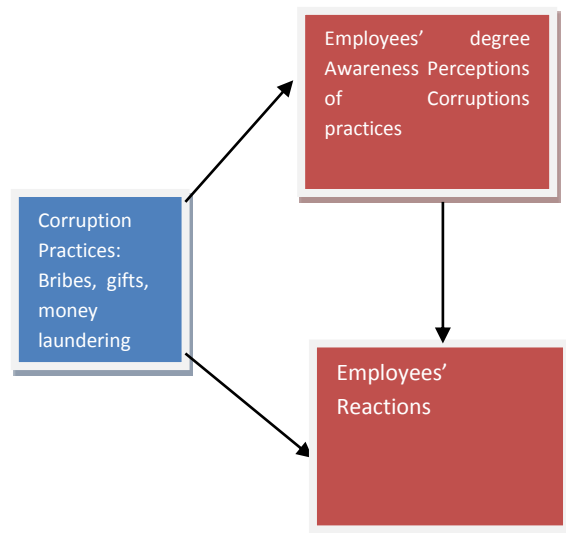


Fig 1. Conceptual Framework

II. LITERATURE REVIEW

This section provides a review of literature about the definition, types, causes and effects of corruption practices.

A. Definition Of Corruption

Corruption existed everywhere from long time whenever there are transactions between buyers and sellers in general sense. According to (Carl Fredrich, 1972) "Corruption is a



kind of behavior which deviates from the norm actually prevalent or behaved to prevail in a given context”. So this abnormal behavior is associated with a specific or particular motivation, namely that of private gain at others stakeholders expense. Bribes are one of the main tools of corruption.

Thus the “corruption is always an exploitation of the position benefits.”

Oxford English Dictionary (OED) define the term corruption as “ Perversion or favor, the use or existence of corrupt practices”

One of the most popular definition of corruption was given by (Palmier ,1983). According to this definition corruption is seen as the use of the office position for private advantage.

Owing to the divergence that can occur between theorique and empirical application, some researchers have differentiated between good, bad, and ambiguous corruption. (Katsenelinboigen, 1983) and (Arnold Heindehmer, 1970) have identified these types of corruption.

*Actions whose harmful effects on society are questionable. White acts accepted by all the stakeholders

*Actions that unambiguously harm society. Such acts should be treated as corrupt and criminal.” Gray and blacks acts not accepted and perceived as wrong by all the stakeholders.

So it is clear that we cannot get an unanimous definition for the term Corruption.

Extortion is another type of corruption. In the Oxford English Dictionary “ Extortion is the act or practice of extorting (defined as either to wrest or wring from a person, extract by torture or to obtain from a reluctant person by violence, torture, intimidation, or abuse of legal or official authority, or – in a weaker sense by importing, overwhelming arguments or any powerful influence) or wresting especially money, from a person by force on by undue exercise of authority or power.”

Managers can demand or request bribes and kickbacks from private agents. At the other end of the scale is petty theft of items such as office equipment and stationary, vehicles and fuel. The perpetrators of petty theft are usually middle and lower-level officials, compensating, in some cases, for inadequate salaries.

B. Causes Of Corruption

We will focus in this section on the factors that can explain in some way or create conditions or opportunities for corruption initiatives.

According to (Holmes ,1993) the causes of corruption are mainly divided into three categories, cultural, psychological, and system-related.

For the cultural factor means that certain types of corruption are more or less acceptable by the traditional Banking culture.

For example (Leiken Robert, 1997) writes that in Africa bribes become major modes of transactions. Under the extortion type imposed by the government on the banking managers.

However in Bahrain many of Banks employees are totally convinced owing to their ISLAM religion that it is

“HARAM” means they are scared from the GOD punishment before can be inflicted by the Law itself. So the Islamic Culture Shared among the majority of the employees may curb the corruption tendency in Bahrain.

It can be also because of the tradition of low respect for the law.

In opposition owing to the respect of the law In German the corruption was in very low levels. In Bahrain also there is evidence that people trust on the law. During the interviews many banking agents ensure that it is strictly forbidden and they are solving problems with the help of the Law and not with the help of Bribe.

The corruption initiative can be also more initiated by young people and by the current generation more than by old people and more than before. Before it was shared a tradition of the respect of the law, rules, and religion among the whole society.

Now days, in many countries, and in Bahrain in particular even is an Islamic country, the values of the society themselves have changed and in some ways bribes are perceived by the young generation as a way of life and has not the strong negative connotation in the society as before. They argument this view by stating that because of the difficulties they faced now to find job, to cover their expenses and especially because of the croissant inflation rate of the prices. The bribery was largely spread and becomes as a norm to solve many problems more efficiently than the Law. Therefore most of current citizens come to see some types of corruption as normal and beneficial.

Another factor seems to be also causing corruption initiatives is the psychological factor. In fact some people are naturally evil means they are ready to commit criminal acts, including corruption in any system they are belonging to. Also many others people they can be influenced by the group effect means under the group pressure they can imitate their bosses or their colleagues taking bribes, and they may choose to indulge too. So, they have to beneficiate as their colleagues do otherwise they will be considered hors the system and stupid men.

In Bahraini banks some employees they stated this pretext “why I do not take advantage of bribes when my colleagues they do”.

The fear also can affect people to act corruptly. A subordinate under the influence of his boss/superior can be perform engaged in corrupt practices.

In Bahrain some of interviewed employees tell us about the occurrence of such cause of corruption and they are acting corruptly as it was assigned by their superior to do so.

Some others peoples cannot refuse offers of gifts given by generous customers and they feel they deserve to be rewarded.

Bahraini customers are generous by nature and some of them are ready to give valued gifts in order to facilitate or prompt the achievement of their request. An employee finds sometimes too difficult to refuse their gifts and so they will be engaged in bribes practices.

(Holmes, 1993) suggests also another psychological cause

of the corruption is the nepotism when the people acts corruptly and against the law to help one of his family. This cause of corruption can be considered widespread in Bahrain and if the employee who is in high position and refuse to help his relatives even against the institutional law, will be rejected and marginalized from his own micro and macro family. Under this view to serve relatives is a priority and a must rather than respecting the law rules.

Low wages against a prices raising significantly the cost of living. So given the relative to the wage rate, it is somewhat inevitable that many employees will look for any means to supplement their meager ventures, such as bribes.

Recently in Bahrain the prices are enormously increased, and the wage is not increasing in the same rate. The gap between the cost of living and the wage level can explain in somewhat the corruption practices.

C. The Effects Of Corruption

It is obviously that the corruption practices in Banks have negatives effects on the economic development and on the society as well.

Tanzi and Davoodi's findings show that large-scale corruption indeed has powerful effects on both the quality and the quantity of investments.

Banks are the main source of financing the most important projects investments. So decisions of providing important loans are not taken under scientific and economic examination but under bribes procedures, so there is risks that those projects may be will not profitable, and therefore those customers will not be able to pay their annuities to the banks. Not only the banks will be in difficulties which sometimes lead to the bankruptcy, but also the whole economy and society will be damaged, no economics incomes no creation of jobs... And per consequence many of the looser investors who are not able to finance their loans they will leave their country.

So when corrupt superior in the banks affect the approval of investment project the rate of return as calculated by cost-benefit analysis ceases to be the criterion for project selection.

According to (Tanzi, 1995) "the widespread corruption in the investment budget will not only reduce the rate of return to new investment in a country, but will also affect the rate of return the country gets from its existing infrastructure."

Moreover, higher spending on capital projects will reduce the resources available for other spending.

Corruption increases the costs of doing business that small organization s bear a disproportionately large share of these costs and that bribes can prevent organization from growing. So the costs of corruption and bureaucratic delays may price some potential new businesses out of market or drive them underground.

According to (World Bank Development ,1997) foreign direct investment may still flow to countries in which corruption is systemic

High levels of corruption add to the risk of a country being marginalized in the international economy.

Corruption influences the human formation, which is the most important input in the economic development. When the revenues are reduced, the resources which should be allotted to education for example will be reduced. The

available resources to finance the social spending will be reduced also. In fact, corruption is associated with lower education and health spending according to quantitative analysis made by (Mauro Paolo, 1997).

III. METHODOLOGY

This Section presents the methods used for this study including the research design, the respondents of the study, research instrument, validation of the instrument, data gathering procedure, scoring procedure and the statistical treatment of data.

This study made use of the exploratory method through survey addressed to the employees of top 10 banks in Bahrain¹ with direct interview conducted with some of them working in the banks of our sample. This method of investigation was employed to gather and analyze data related to employees' awareness regarding the corruption initiatives and how these practices can influence their perceptions.

The motivation to choose this sample of banks is that because they are listed under the most admired banks in 2017. So we are expecting getting significant answers.

First we collected data through the answers of our respondents. Then, the qualitative data will be analyzed to help explain the dependent variable. This method provides descriptive statistics that can give explanation of the research problem and understanding of the phenomena by exploring respondents' views in depth based on the quantitative results.

This survey research encompasses the measurement procedures that involve selecting a sample of respondents from a population and administering a questionnaire.

The research covers Four (4) Banks in the Kingdom of Bahrain. The data to be used in this study comes from survey questionnaire with a sample size of 20 using a non-probabilistic sampling. Each bank was been given 5 questionnaires to answer.

Part 1 of the questionnaire deals with employee profile as described in the table below:

Gender

Age

Qualifications

Part 2 of the questionnaire determines the Frequency of Corruptions Practices in the banks of our sample in Kingdom of Bahrain. The items will be rated using scale ranging from:

Never	Seldo m	Sometimes	Often	Alway s
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Part 3: This part explores the **Employees Awareness of the corruption practices**. The items will be rated using scale ranging from:

No	Maybe	yes	I do not know
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Part 4: Employees Awareness of the main causes of corruption practices

The items will be rated using scale ranging from:

not at all significant	Slightly significant	Somewhat significant	Moderately significant	Strongly significant
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Part 5 of the questionnaire explores the employees' perceptions of corruption practices

No	Seldom	Maybe	yes	I do not know
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Part 6: The final part of the questionnaire assesses the **Employees reactions to corruptions practices**

The items will be rated using scale ranging from:

No	It has happened	Several times
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Our final outputs will be as percentage representations of summative views of our respondents regarding each component of our investigation

However the main questions addressed in interview directly to the employees are as follows

Types of Corruptions

Which kind of corruption is the most practiced in your bank?

Causes of corruption

What is the main cause that let you acting corruptly?

Effects of corruptions

Do you know the effects of the bribes?

Awareness of the corruption phenomenon

Is the corruption legal or illegal practice?

Reactions to corruption

How can you stop the corruptions initiatives in your banks?

IV. RESULTS AND FINDINGS

Table1. Part 1: Employees' profile

	ARAB BANKING CORPORATION	ALBARAKA BANK GROUP	ITHMAR BANK	GULF INTERNATIONAL BANK
Employees numbers	344	12,644	700	7,700
Respondents	5	5	5	5
Bachelor Degree	3	4	4	4
Master degree	1	1	1	1
PhD	1	0	0	0
Gender	3Male/2Female	3Male/2Female	4Male/1Female	4Male/1Female

Source: 2017 Annual report of the Banks

It resorts from the table that most of our respondents are having a Bachelor degree and they are dispersed from the management level to the tactical level. Some of them refused to give answers because it is a strong debate and they do not want to get problems in their workplaces even it was anonymous questionnaire.

Nonetheless, it is very important to say that when we interviewed the female employee about this phenomenon we notice a total fear and refusal to such irregularities however it seems that Bribes are more likely to be accepted by male employees. This result confirms the weakness nature of the woman and she seems to be more reticent to do irregularities.

Table2. Part 2: Frequency of Corruptions Practices

	Never	Seldom	Sometimes	Often	Always	
I think corruption is part of the business culture in my bank	14	3	2	1	0	
I have faced a personal circumstance of Corruption practices in my bank	13	4	2	1	0	
I accept to do irregularities if my manager oblige me to act	5	12	2	1	0	
Total	32	19	6	3	0	60
Percentage	53.33	31.67	10	5	0	100 %

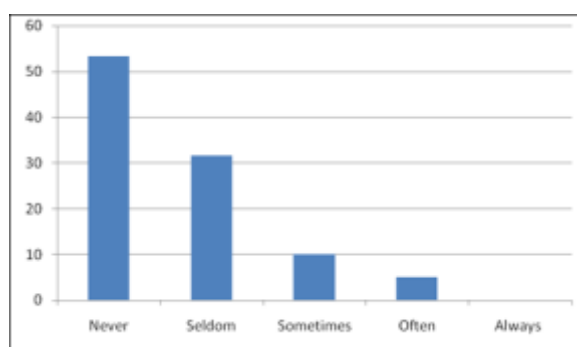


Fig 2. frequency of corruption practices

It's clear from the statistic results that the corruption practices, in the top ranked banks in Bahrain, are rarely happening since about 53.33% of the employees infirmed the occurrence of such irregularities in their banks. However 31.67 of them are confirming that is infrequently practiced.

Furthermore when we asked some of them about the law instructions, Most of them they confirm that they know that it is strictly prohibited and inflicted by the banks rules, local law and 'Chariaa' recommendations. So if there are violations, it is initiated individually by some of particular employees misbehaving and by nature are irregular persons.

Nonetheless, others interviewed employees stated that the most dominant corruption practices in his bank is the bribe whatever is given in terms of money, gifts, services ect

He also advances that there are particular customers, in sometimes, are providing generous bribes since they wants to get important amount of loans.

Table3. Part 3: Employees Awareness of the corruption practices

	No	Maybe	yes	I do not know
I know that the corruption practices are legally forbidden	1	12	15	2
I know that the corruption practices have a disaster impacts on my reputation	2	7	16	1
I know that the corruption practices have a disaster impact on Bank reputation	1	6	6	7
I know that	2	3	8	7

the corruption practices have a disaster impact on the whole economy				
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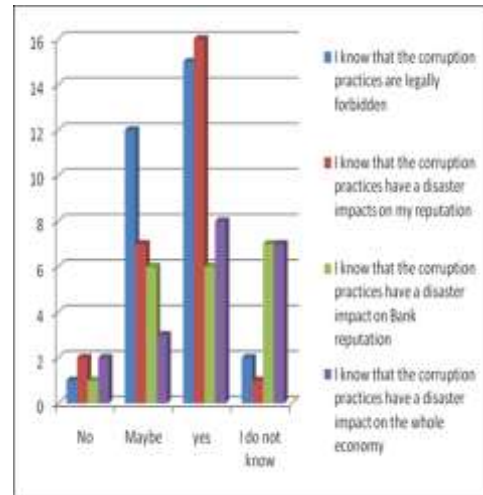


Fig 3. Distribution of Employees Awareness of corruption practices.

From this distribution it seems that the employee is more aware and careful about his own reputation rather than about the reputation if his bank in case of corruption practices. However the employees are less aware about the law instructions. Furthermore the employees seem to be indifferent regarding the impact of the corruption practices on the whole economy. One of our interviewees said that 'we know that is it Haram and it is strictly forbidden but it happened in some Banks'.

Table4. Part 4: Employees Awareness of the main causes of corruption practices

	not at all significant	Slightly significant	Somewhat significant	Moderately significant	Strongly significant
corruptions happens because of the low respect of the law	2	1	0	3	14
Corruption happens because some people are naturally evil	1	3	1	7	8

Corruption happens because some employee can be influenced by the group effect	4	1	1	2	12
Corruption happens because of the nepotism(Family reason)	0	0	1	2	17
Corruption happens because of the low wages	1	1	2	1	15

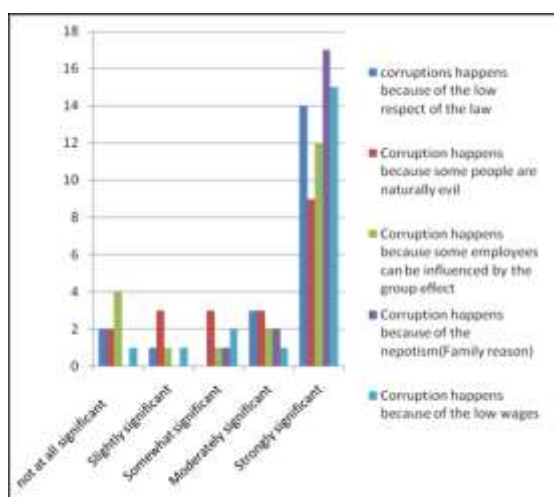


Fig 4. Employees Awareness of the main causes of corruption practices

From the above statistics, it resorts that the four important causes of corruptions practices, in Bahraini Banks, that seem to be strongly significant are essentially: the family reason Nepotism, the low wage, the low respect of the Law, then the group effect.

This result corroborates the Holmes 1993 suggestions. Many of employees they are abusing their position to serve their relatives and they can violate the rules to realize the transactions of one of his family. So he finds himself between two embarrassing situations which prioritization he should take, in one hand should he respect the rules, in this case will be rejected from his family, and in other hand should he violate the law and commit such irregularities and may be inflicted by the law. Unfortunately most of them they decline to do such irregularities even they are convinced that is prohibited, because they see that it is more dangerous to be refused by the family or by the whole society in which he is living and he will be marginalized per consequence. So this is the paradox suffered by the employee sometimes. He finds himself sometimes obliged to act corruptly. However other employees can initiate such irregularities to serve their family because they consider that it is a compulsory duty regarding their relatives and they

want to be the ‘guru’ of their families, psychological satisfaction, they want be esteemed by others by serving them even at the expenses of the law. In this case corruption has a positive connotation in their sense.

Some of our interviewees emphasizing the Family cause and they stated: ‘we are sometimes pushed to act corruptly in order to help a member of family and by this way we will be more respected and have more power in our family.

Corruption seems to happen in second degree because of the low wage, so some employees accept bribes to cover their expenses since their salary is not enough to finance all their needs and desires. With low wage, they find the bribes as another resource to help themselves to cover their expenses.

Furthermore, from our findings, the non respect of law can explain in third degree the corruption practices. Many employees even they know that it is strictly forbidden to act corruptly, they continue accepting bribes or practicing corruptions transactions. This can be explained because of the tow first main causes means that those employees to cover their expenses or to facilitate certain transactions for their relatives, they can infringe the law and acting corruptly.

We can summarize the above analysis in the diagram of fishbone analysis as follows

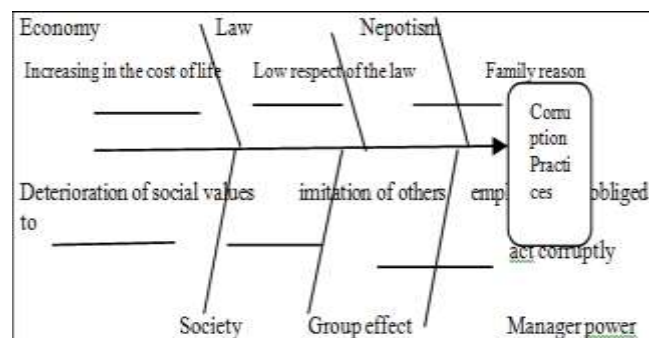


Fig 5. Fishbone analysis of corruption causes in Banks

Table5. Part 5: Employees perceptions of corruptions practices

	No	Seldom	Maybe	yes	I do not know	
The refusal of making irregular or informal payments might increase the customers reliability	2	4	4	7	3	
the acceptance of making irregular or informal payments might reduce the employee commitment and performance	1	3	9	5	2	
I believe that accepting such irregularities practices can not improve the life cost of the employees	3	2	2	4	9	
I believe that refusing such irregularities practices can improve the reputation of the bank	2	1	6	10	1	
	8	10	21	26	15	80
Percentage	10	12.5	26.25	32.5	18.75	100

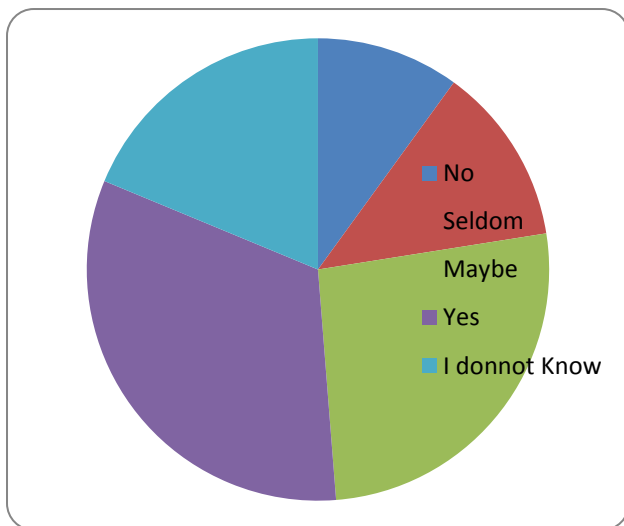


Fig 6. Employees perceptions of corruptions practices

32.5% of our respondents are agreeing that the refusal of corruption practices can improve the customers' loyalty, the employees' commitment and the reputation of the bank as well. However 18.75% of them prefer to deny giving their perceptions. Since it is a dangerous phenomenon and getting a negative connotation, the employees are generally convinced it is better to avoid such irregularities in order to

improve the ranking of their banks and to be proud being belonging to such top banks in Bahrain.

Employees seem to be more satisfied whenever integrity is the fundamental rule in their transactions and most of them are neither accepting taking Bribes nor they are profiting of their position to make Wealth at the expense of the group reputation.

Table6. Part 6: Employees reactions to corruptions practices

	No	It has happened	Several times
I recommend my organization to adjust to local culture	0	13	7
I reacted against corruption by raising the issue at a higher political level	20	0	0
I am ready to leave my job in case of corruption practices	17	3	0

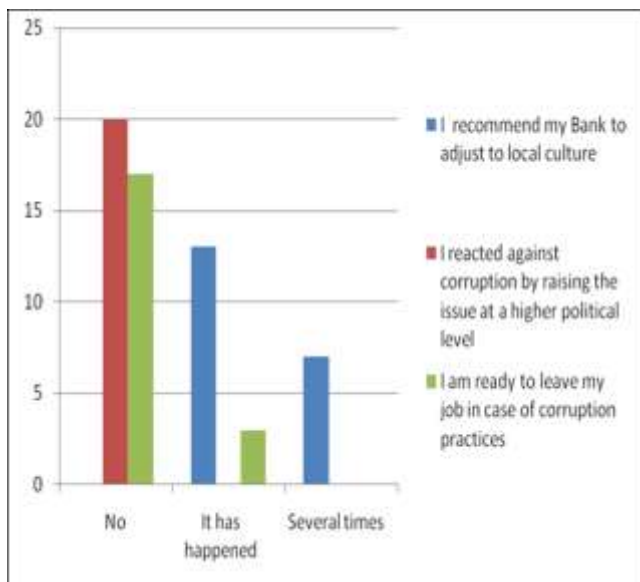


Fig 7. Distrubtion of Employees reactions to corruptions practices

It is clear from the above distribution that most of employees are reticent to raise the corruption practices at a higher political level because of the fear to lose their job. Nonetheless some of them are recommending and advising to be faithful to the local culture means the law instructions and the Islamic rules of the whole country.

Of course since it is not easy to find another job so most of the employees even they are facing corruptions cases in their organizations they continue to work and they are not ready to leave their workplaces.

‘I cannot raise the bribes cases to any authorities, it is very dangerous regarding my job and the bank reputation, and I cannot leave my job since it is too difficult to find another and I have a family engagements...’ one of interviewees answered to the question are you raising the corruption practices to a higher authority and are you ready to leave your workplace in that case.

Another added that even if I will leave who guarantee me that I will not find the same practices in the other bank, bribes are prevalent in our work and it is better to just advice simply or recommend people generally to refuse getting bribes

V. CONCLUSION AND RECOMMENDATIONS

Our results reveal many important implications for academic researches and for management’s authorities as well.

We have studying the employees’ awareness, perceptions and reactions regarding corruptions practices especially in

Bahraini Banks.

Our findings demonstrate that the degree of awareness of the danger of the corruption phenomenon on the national economy still not reaching an important level. Therefore the vision of micro affairs should reflect the national vision and objectives.

Most of employees perceive the bribes as not good and Haram/ religiously forbidden however Some of them said that it is ‘a necessity our days to accept acting corruptly: bribes since we are getting low wage and the cost of the life became so expensive and we are not damaging others, in the contrary we are helping some important customers and facilitate for them their special transactions...’ From this conversation it is clear that this employee do not understand the risks of such irregularities and more than that he is proud of acting corruptly.

An important outcome of our study is that the employee seems to be concerned first of all to his own reputation and even his organization is acting corruptly, hi is continuing working in that organization and he is reticent to raise the corruption case to a high authority. So the fear to lose his job let him either accepting to act corruptly or to see others acting corruptly without any deterrent reaction. Thus, Employees should be more aware and understand the danger of such irregularities and about their effects, so the top management should conduct for them awareness seminars in that context.

It is interesting also to conclude from our study that the main causes of acting corruptly are the family reason and the low wage. Accepting to act corruptly to serve family member seems to be classified by some of our interviewees as a positive corruption practice. However accepting bribes under the pretext that the cost of the life became too expensive and the wage cannot cover all the expenses still considered by most of our interviewees as not only a negative corruption but also ‘Haram’ means refused already by the local religion of the country. Nonetheless the managers should increase and adjust the level of salaries with the prices rising level and also the authorities should be more severe and rigorous in this matter by inflicting strict sanctions on who are acting corruptly.

Therefore next researches may focus on how we can counter these different irregularities practices.

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