

SMALL BUSINESS OWNERS' PERCEPTIONS OF BUSINESS ETHICS AND EMPLOYEE THEFT IN THE SMALL BUSINESS SECTOR OF SOUTH AFRICA

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Abstract

Cant and Ligthelm (2003:1) estimate that 70-80% of SMEs fail. One of the challenges that have been identified as contributing to the high failure rate of SMEs in South Africa is employee theft, which constitutes as a 'crime'. The research study investigates small business owners' perception of business ethics and employee theft in the small business sector of South Africa. The objective of this paper is to determine the ethical behaviour of business owners, explore the ethical dilemmas that small businesses are facing, establish the concern and impact of theft in the workplace, and the influence of loyalty on the matter. A questionnaire was constructed and random sampling was used to gather the responses of 38 small business owners. The research identified a strong positive linear relationship between the concern for ethical dilemmas/misconduct and employee theft in the workplace. The challenge now is to further the decrease of employee theft in small businesses in South Africa to ensure their success, as they play a vital role in the South African economy.

Keywords: Business Ethics, South African Smes, Ethical Dilemmas/Misconduct, Workplace Loyalty, Workplace Theft, Employee Theft

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Introduction

Small businesses play a crucial role in almost all economies, but particularly in those of developing countries with major employment and income distribution challenges, such as South Africa. The creation and sustainability of these small businesses are vital to the economic prosperity of a country, or else it risks an economic stagnation (Olawale & Garwe, 2010:729). Kongolo (2010:2288) states that SMEs account for roughly 91% of the formal business entities, contributing between 51-57% to the GDP and 60% of employment in South Africa. However, many small businesses within South Africa do not make it pass the second year of trading, with failure rates that are as high as 63% (Roberts, 2010).

In recent years, increased pressure has been put on all businesses as their ethical behaviour has come under scrutiny, not only by their stakeholders but the public. Various studies conducted point out that managers, leaders and employees of organisations lack strong ethical standards and morals (Gino & Bazerman, 2007:3). Theft within the workplace is a serious problem as it is costly for businesses, particularly small businesses with limited resources (McClurg & Butler, 2006:25). It is estimated that

employee theft cost businesses ten times more than that of street crime (Mustaine & Tewksbury, 2002:112). Very few industries, if any, experience some form of employee theft, but small businesses are the most vulnerable (Mustaine & Tewksbury, 2002:112).

Limited research was conducted regarding perceptions of business ethics and employee theft: therefore the aim of this study was to investigate the small business owners' perceptions of ethics in South Africa and determine the correlation between the concern for ethical dilemmas/misconduct and employee theft. In the subsequent section of the study, the objectives and research methodology used in the study are provided, followed by a review of the available literature. The research findings, recommendation and concluding remarks are then discussed to conclude the study.

Research Objectives

The main aim of this study was to establish the small business owners' perceptions of business ethics and employee theft in South Africa. More specifically the following objectives were set:

- To what extent are small businesses in South Africa concerned with ethical dilemmas/misconduct in the workplace?
- To what extent is employee theft a concern for small businesses in South African?
- To what extent does theft impact on the business and employees of small businesses in South Africa?
- The level of loyalty in the workplace of small businesses in South African.

Research Methodology

The study followed a quantitative analysis of the research question to establish the small business owners' perceptions of business ethics and employee theft in the small business sector of South Africa. To address the topic problem adequately, the research methodology was based on the primary data collected from a random sample that consisted of 38 small businesses owners operating in South Africa. The questionnaire consisted of a set of questions which were divided into four major sections. The first section of the questionnaire investigates the perception of ethics, followed by the level of concern of ethical dilemmas/misconduct within the business. The third section explores the issues surrounding employee theft within the business. Lastly, the demographic section of the questionnaire describes the profile of the respondents in terms of gender, age and race. The main constructs of this study are the business owners' perceptions of ethics and ethical dilemmas/misconduct and were measured through Likert-type scales. The basic Likert scale consisted of five and seven scale points with labels ranging from strongly disagree to strongly agree. The data was quantified and analysed by examining the frequency of occurrences and the importance of the problem. The frequency distribution was used once all the data had been accumulated. Zikmund and Babin (2007:427) states that a frequency distribution shows in absolute or relative terms how often the different values of the variable are actually encountered in the sample.

Literature Review

The concern for ethical issues and ethical behaviour has only shown prevalence in recent years as the business environment has changed. Business ethics is defined as the recognition and implementation of commonly agreed upon standards of conduct which ensures that a company will not have a negative impact on its stakeholders (Shakeel, Khan & Khan, 2011:59; Shaw, 2002:4). These agreed standards of ethical behaviour differ from person to person, and are influenced by various factors such as culture, background and reference groups. This implies that the question of employee theft may not be perceived as an ethical misconduct by certain individuals.

Previous studies conducted on the attitude towards ethical conduct mainly focused on the comparisons of the perceptions and attitudes of business ethics between different groups or countries (Bageac, Furrer & Reynaud, 2011:391; Collins, Dickie & Weber, 2010:85; Gao, 2008:153; Ibrahim, Angelidis & Tomic, 2009:343; Quinn, 1997:119). The results of these studies state that there is a significant difference between attitude of the groups investigated and the countries in terms of what is regarded as ethical and what is not. A study conducted by Vitell, Dickerson and Festervand (2000:15) indicated that small business professionals increasingly tend to believe that ethical standards are lower today than those believing that ethical standards have increased compared to ten or twenty years ago. The most significant reasons cited as to the lowering of standards are the changes in society as a whole, and the personal greed of individuals (Vitell *et al.*, 2000:22).

One recent academic study regarding ethics investigated whether the attitudes of former South African business management students had changed between the 1990s and 2010 (Price & Van der Walt, 2012:10). Results indicated that the attitudes towards business ethics have significantly changed negatively over the years (Price & Van der Walt, 2012:10). This can be regarded as negative because the economic landscape of South Africa has drastically changed from political and cultural turmoil to the current economic realities.

Business and individual commitments for ethical conduct

Ethical behaviour and the perception towards ethics do not emerge from the morals and beliefs of individuals alone. Even the most loyal employees may find themselves in a predicament where their interests are different from those of the business. This conflict of interest can be defined as a morally risky situation that should be avoided at all times (Shaw, 2002:280). Employees and small business owners or managers are responsible for the ethical culture set in their working environment. In a country such as South Africa, where the unemployment rate is awfully high, the majority of employees do not have the luxury of choosing a desirable job that fits their moral standards (Rossouw, 2004:3). Nevertheless, employees generally have a high level of ethical expectations from businesses and other organisations they are in contact with. The St. James Ethical Centre (2009) identified the following factors as important considerations, from the perception of employees:

- Businesses are still obligated to act ethically even if acting ethically harms the profit of the organisation;
- Business owners should make an official promise to act ethically;

- Business ethical performance should be measured and reports made available in order for businesses to comply with their code of ethics;

- Business in a specific country (i.e. South Africa) is done much more ethically than a few years ago; and

- When operating in a foreign country, it is acceptable for a business to follow the ethical code of that country, even if it disagrees with the ethical code of the business.

On the other hand, the St James Ethical Centre (2009) recognised various factors determining employees' perceptions towards the commitments they have to make towards the organisation to act ethically; these factors can be influenced by a number of measures:

- Employees are willing to put extra effort into their work if they know their organisation conducts business in an ethical manner;

- Employees usually have a personal code of ethics they uphold and are willing to risk their job in order to protect or adhere to their personal code of ethics, if the organisation is not operated according to their ethical beliefs;

- Employees want the organisation they work for to have a comprehensible and understandable code of ethics that is easy to follow; and

- Employees might consider resigning from the organisation if they have to compromise their personal code of ethics while working for the business.

It is evident that there are several commitments that an organisation and employees must make in order to ensure that business is conducted ethically in the small business sector.

Issues concerning ethics in the business sector

Small and medium businesses (SMEs) suffer the most from corruption due to their size. These businesses have limited resources and capabilities to avoid corruption and fraud in the business sector. Consequently, many small businesses tolerate corruption and fraud as normal acceptable practices and justify it as a means of getting something done quicker, despite knowing it is illegal and unethical (Rune, 2011:1). Ethical standards in the business environment are complex as it involves various problems ranging from societal protection to legal protection and rights, and social responsibilities (Daveninderak, 2009:2).

Botha (2012:6-10) acknowledged the most common forms of misconduct in the business environment that are ethical concerns for employees, namely:

- *Bribery* is described as the act of taking or receiving something with the intention of influencing the recipient in some way favourable to the party providing the bribe.

- *Coercion* is an impulse, grievance, or compelling by force or threat and may be actual, direct or positive; it controls individuals through power or intimidation.

- *Deception* is manipulating people by providing them with false information and misleading them.

- *Theft* is the taking of something that does not belong to you. It is the act of stealing, the taking of belongings without the owner's permission.

- *Discrimination* is when an individual is treated unfairly or denied of normal privileges, by co-workers or management, based on their demographics, beliefs or culture.

- *Fraud* is the act of dishonesty with the intention to deceive another party which results in gain for the deceiver and/or loss for the deceived.

- *Harassment* is unwelcome demeanour that is based on race, colour, religion, sex, nationality, age, disability or generic information from a supervisor, co-worker, or non-employee, such as a customer or supplier (Collins, 2012:215).

A study conducted by the St. James Ethical Centre (2009) surveyed respondents to determine what ethical wrongdoing they have encountered in the business environment. Most of the respondents (30.8%) indicated that they had ethical concerns about the actions of a co-worker or senior personnel and 14.7% specified that their care and concern for one person conflicted with their care and concern for another. Other aspects included:

- Employees withheld giving the correct advice as it may cause bigger problems;

- Employees experienced inconsistencies between confidentiality and transparency;

- Employees felt they would have to violate their own core principles by respecting the beliefs and culture of a co-worker;

- Employees may have considered 'blowing the whistle' against their organisation or fellow colleague for unethical behaviour; and

- Knowing the advice employees provided was not completely necessary, but it would lead to the benefit of the organisation or the individual itself.

What is employee theft?

Perlmutter (2012) defines employee theft as any intentional misappropriation of the employer's property. With the enhanced security climate in recent times, exploring the topic of employee theft has become more relevant (McClurg & Butler, 2006:25). The majority of employee theft goes undetected and is responsible for 33% of business bankruptcies (Walsh, 2000). Small businesses are the most vulnerable as they are most likely unable to recover from the losses incurred (Perlmutter, 2012; Schaefer, 2012).

Kennedy Inc. (1999) point out that the opportunity to steal is a more important determinant

to employee theft than the need for money, and that less than 10% of the employee population is responsible for more than 95% of the total losses incurred from employee theft. Clough (n.d.) states some reasons as to why employee theft is difficult to detect:

- It is not easy to separate employee theft from customer theft;
- Employees fail to report employee theft of fellow colleagues;
- Employers are hesitant to suspect employees of theft;
- There is a perception of some employees that theft is another form of compensation; and
- In some instances it is cheaper for the organisation to permit employee theft than to prevent it.

Factors influencing employee theft

McClurg and Bulter (2006:25) point out there are two broad factors that affect employee theft namely, individual and situational factors. Individual factors are when employees are more likely to steal because they have fewer stakes within the organisation, where they are exposed to a group that condones theft, where they feel mistreated by employers and lastly, the lack moral development of the individual themselves (McClurg & Bulter, 2006:26).

Situational factors depend on the employer actions which can discourage theft in a formal or informal manner. A formal ethics programme ensures less employee theft whereas informal approaches include having an ethical work climate, group norms that disapprove theft and consistent cues from the organisation and its leaders that condemn theft (McClurg & Bulter, 2006:26).

Employees steal because they have opportunities to do so and have access to desirable properties. According to Baumer and Rosenbaum (1984) in Furnham and Siegel (2012:202) there are five motivational categories that significantly influences employee theft:

- Personal factors may lead employees to steal if they experience external economic pressures in their personal lives;
- Occupational factors such as employees who hold low-paid and low-status jobs;

- Job dissatisfaction from an employee due to the workload, overlooked promotion, a supervisor or with the organisation as a whole;

- Deterrent effects is if an employee believes that the business does not care about stealing and that they will not get caught or face any serious consequences; and

- Organisational control is when a business does not have any anti-theft policies in place or screen potential employees.

If employees perceive that they are treated fairly by employers, they tend to be more productive at work, they are more inclined to have job satisfaction, they show commitment and have pro-social behaviour; all of which may reduce employee theft (Furnham & Siegel, 2012:209).

Research Findings

The previous section provided a review of literature on business ethics and employee theft in businesses. This section reports on the key findings from the research conducted. Completed questionnaires were received from 38 respondents (n=38) who own a small business in South Africa.

Survey population characteristics

Respondents were asked to provide their demographic information, questions such as the respondents' gender, age and racial group, for the purpose of the study. The following information was gathered and used to establish the demographic profile of respondents who participated in the study.

The respondents are male dominated (60.5%). The Small Business Enterprise owners who participated in the survey were mostly in the age category 19-45 years (92.1%) and lastly, respondents to the survey are predominantly Black entrepreneurs (92.1%).

Ethical dilemmas/misconduct

The ten statements or Likert items of the proposed construct or theme *Concern for ethical dilemmas /misconduct in the workplace* were also posed to the respondents in the survey. Again, the seven-point Likert scale was collapsed to a three-point scale due to the inadequate sample size. Table 2 summarises the extent of this concern.

Table 1. Survey population characteristics

Biographic feature	N	%
Gender		
Female	15	39.5%
Male	23	60.5%
Total	38	100.0%
Age		
19- 25 years	17	44.7%
26-35 years	9	23.7%
36-45 years	9	23.7%
46-55 years	3	7.9%
Total	38	100.0%
Race		
Black	35	92.1%
Indian	1	2.6%
Coloured	2	5.3%
Total	38	100.0%

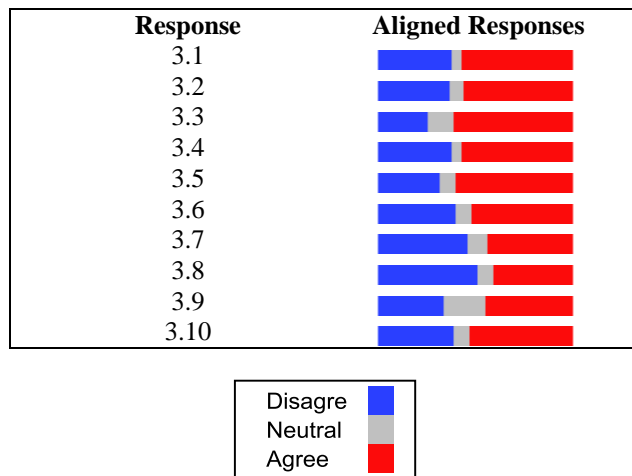
Table 2. Ethical dilemma/misconduct*

	Label	Disagree	Neutral	Agree
3.1	Dishonesty	37.84%	5.41%	56.76%
3.2	Fraud	36.84%	7.89%	55.26%
3.3	Cover-up	26.32%	13.16%	60.53%
3.4	Discrimination	37.84%	5.41%	56.76%
3.5	Promise keeping	32.43%	8.11%	59.46%
3.6	Bullying	40.54%	8.11%	51.35%
3.7	Bribery	45.95%	10.81%	43.24%
3.8	Pornography	51.35%	8.11%	40.54%
3.9	Theft	34.21%	21.05%	44.74%
3.10	Harassment	39.47%	7.89%	52.63%

* Measurements were collapsed into a three-point Likert scale, whereby 1-3 = Disagree and 5-7 = Agree.

The following chart (Figure 1) represents the relative density of responses.

Figure 1. Ethical dilemma/misconduct response



From the table and chart above there appears to be a predominance towards the agree side of the Likert scale except possibly for pornography and bribery. An item (or reliability) analysis was performed upon the ten items (or statements) of the theme or construct *Concern for ethical dilemmas/misconduct in the workplace*, to ensure that the items are related. An overall Cronbach's alpha value of 0.934 was recorded for the ten Likert items.

The theme or construct *Concern for ethical dilemmas/misconduct in the workplace* could reliably be measured by a single value by calculating the mean response for each respondent from the ten items. The following table (Table 3) and graph (Figure 2) provides descriptive statistics and a distribution of respondents of the overall mean score for this construct.

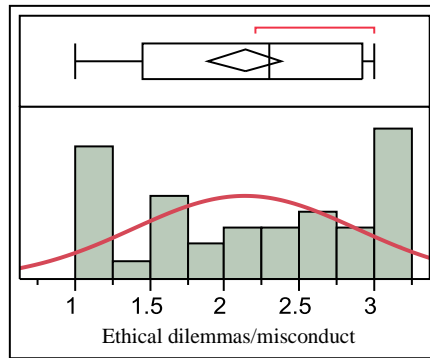
Table 3. Ethical dilemmas/misconduct descriptive statistics

N	38
Mean	2.13538
Std. Dev.	0.747363
Std Err Mean	0.121238
Upper 95% Mean	2.381032
Lower 95% Mean	1.889728

An overall Cronbach's alpha value of 0.934 was recorded for the ten statements. The overall score for

the construct *Ethical dilemmas/misconduct* is 2.13 with a 95% confidence interval of 1.89 – 2.38.

Figure 2. Ethical dilemmas/misconduct



The above histogram presents the distribution of the mean scores of the individual responses for the construct *Ethical dilemmas/misconduct*. Normality, as determined by the Shapiro-Wilk test, will be accepted at the 0.01 level of significance.

Concern for theft in the workplace

Respondents were asked to indicate how they feel about theft in the workplace. The question listed five statements where respondents had to choose one option. Table 4 below lists the concern of theft in the workplace.

Table 4. Ethical dilemmas/misconduct descriptive statistics

Perception of theft in the workplace	%
It is okay to steal for the right reasons	2.9%
Almost everyone steals at work, so it must be right	8.8%
No one really thinks about it, so it must be okay	11.8%
It is the employer's problem not the employees'	35.3%
It is a serious social crime that needs to be stopped	41.2%

The above table is a cause of concern since only 41.2% of the respondents consider theft in the

workplace to be a serious crime. Since the questionnaires were completed by owners of small

business enterprises, the above results are rather startling. An impression is gained that respondents may have answered through the eyes of their employees.

Impact of theft in the workplace

Respondents were asked to indicate their views of the impact that theft has on the workplace which is presented in Table 5 below.

Table 5. Impact of theft in the workplace

Workplace theft can cause the following problems/opportunities in the business environment	%
Business failure	53.1%
Loss of my job	34.4%
Poor employee benefit	3.1%
Increases in prices for both products and services	3.1%
All of the above	6.3%

Given the lack of concern of theft in the workplace as indicated in the previous table, it is surprising that

respondents (87.5% - Business failure plus loss of my job) are aware of the impact of theft in the workplace.

Table 6. Reporting theft in the workplace

Will you report workplace theft if you see it or know about it?	%
Yes	71.05%
No	28.95%

Some 29% of respondents indicated that they would not report theft in the workplace.

Table 7. Importance of loyalty

Importance of loyalty	%
Being loyal to your beliefs and values	65.8%
Being loyal to dishonest employees	34.2%

A cause for concern is that some 30% of respondents will protect dishonest employees.

Influence of Concern of theft in the workplace on the mean score of Concern for ethical dilemmas/misconduct in the workplace.

A comparison of the mean scores of *Concern for ethical dilemmas/misconduct in the workplace* for each category of *Concern for theft in the workplace* revealed no differences at the 0.05 level of significance.

Influence of the perception Impact of theft in the workplace and mean score for Concern for ethical dilemmas/misconduct in the workplace.

A comparison of the mean scores of *Concern for ethical dilemmas/misconduct in the workplace* for each category of *Impact of theft in the workplace* revealed no differences at the 0.05 level of significance.

Influence of Reporting theft in the workplace on the mean for Concern for ethical dilemmas/misconduct in the workplace.

An ANOVA test was conducted to determine whether a difference exists between the mean *Ethical dilemmas/misconduct* scores of the categories (Yes/No) of *Reporting theft in the workplace*.

The following diamond plot displays the relative sample sizes, means and variation of *Ethical dilemmas/misconduct* between the response categories of the perception *Reporting theft in the workplace*:

• One-way Analysis of Ethical dilemmas/misconduct by Reporting theft in the workplace

Figure 3 illustrates whether the respondents would report theft in the workplace if they knew about it.

Figure 3. Ethical dilemma/misconduct vs. Report workplace theft

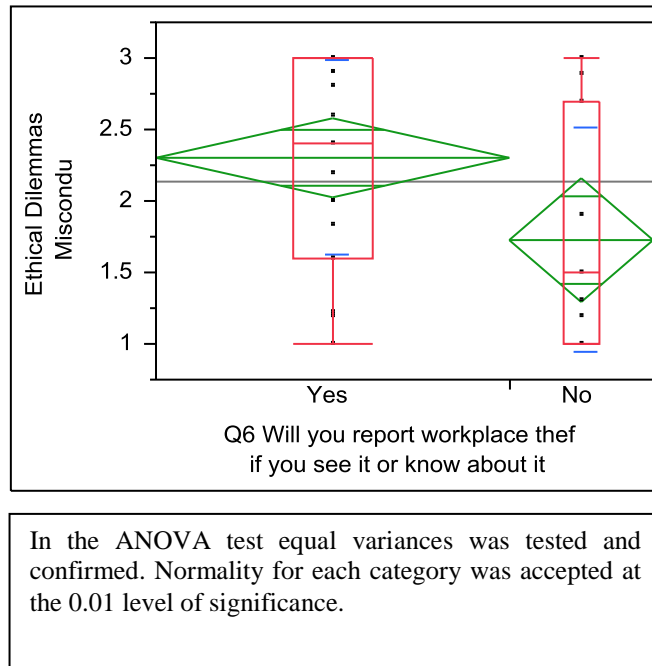


Table 8. Influence of Reporting of theft in the workplace on the mean for Concern for ethical dilemmas/misconduct

Report Workplace theft	N	Mean score	Std. Error	Std. Dev.	F-Ratio	p-value (sig)
Yes	27	2.302	0.1363	0.6788	5.16	0.0292
No	11	1.726	0.2136	0.7808		

From the results above the F-statistic with 1 and 36 degrees of freedom and accompanying significance value ($F_{1,36}=5.16$, $p\text{-value}=0.0292$) indicates that there is a significant difference in the mean scores for *Concern for ethical dilemmas/misconduct* for the categories (Yes/No) of *Report theft in the workplace*. Respondents who replied “Yes” have a statistically higher mean score (2.30) for the construct *Concern for ethical dilemmas/misconduct in the workplace* than those who will not disclose theft (1.73).

Influence of Importance of loyalty upon the mean score for Concern for ethical dilemmas/misconduct:

An ANOVA test was conducted to determine whether a difference exists between the mean *Concerns for Ethical dilemmas/misconduct* scores of the categories *Importance of loyalty*.

The following diamond plot displays the relative sample sizes, means and variation of *Concern for ethical dilemmas/misconduct* for the response categories of the perception *Importance of loyalty*:

• **One-way Analysis of Concern for ethical dilemmas/misconduct in the workplace by Importance of loyalty**

Figure 4 below illustrates the importance of respondents being loyal to their beliefs and values as well as being loyal to dishonest employees.

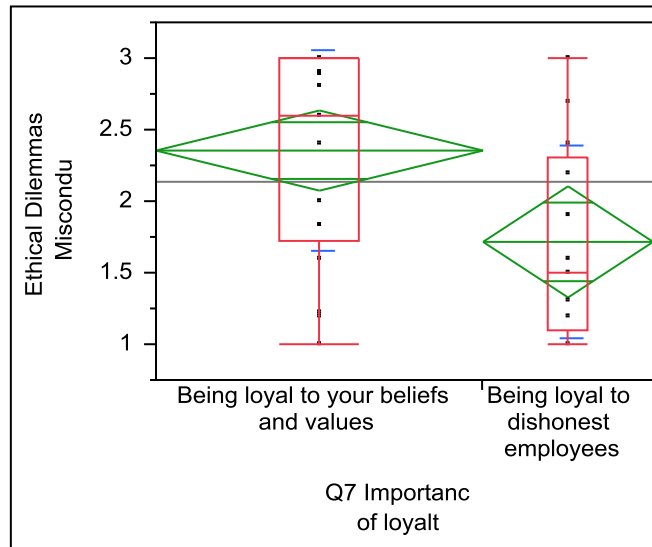
An Analysis of Variance (ANOVA) was conducted between the mean *Ethical dilemmas/misconduct* score and respondents *Importance of loyalty*.

The following results were produced:

• There is a significant difference between the mean scores of respondents for the construct *Ethical dilemmas/misconduct* and their *Importance of loyalty*.

• $F\text{-ratio}_{1,36}=4.324$, $p\text{-value}=0.0448$

Respondents who are loyal to their beliefs and values have a significantly higher mean score for the construct *Concern for ethical dilemmas/misconduct in the workplace* than respondents who consider their loyalty to be the protection of dishonest employees.

Figure 4. Ethical dilemmas/misconduct by Importance of loyalty

In the ANOVA test equal variances was tested and confirmed. Normality for each category was accepted at the 0.01 level of significance.

Conclusions

Small businesses in South Africa play an essential role in the development of South Africa's economy and have become the primary source of job creations therefore understanding variables that influences the running of these small businesses is crucial. The main aim of this project was to establish the perceptions of small businesses in South Africa with regards to business ethics and employee theft.

Ethics refers to series of rules and standards of conduct used to decide what behaviours are right, good and proper. Business ethics is the recognition and implementation of the commonly agreed upon standards of conduct that ensures that the enterprise will not impact its stakeholders negatively (Khan & Khan, 2011:59). Employee theft can be defined as any intentional misappropriation of employer property (Perlmutter, 2012).

The study highlights that the majority of the respondents (41.2%) see theft as a serious social crime that needs to be stop and 35.3% of the respondents is of the opinion that theft is the employer's problem. The impact that of theft is clear, as more than half (53.1%) of the respondents indicated that the enterprise may fail as a result of theft. The majority (71.05) of the respondents will report theft and almost one-third (34.28%) indicated that they will protect dishonest employees.

The study confirms that the biographic profile of the respondents age, gender and race do not influence respondent's view of *Concern for ethical dilemmas/misconduct in the workplace*.

The study reveals that various that ethical issues can be clustered into a single theme ethical *dilemmas*. The consistency and relationship between the ethical dilemma items yield a Cronbach alpha of 0.934. It is clear from the study that there is a relationship of sort between reporting theft in the workplace and concern for ethical dilemmas/misconduct in the workplace, as the respondents who are willing to *Report theft in the workplace* have a higher mean score than their unwilling counterparts for the construct *Concern for ethical dilemmas/misconduct in the workplace*. There are evident that a relationship exists between loyal to beliefs and concern for ethical dilemmas/misconduct in the work place, as respondents who are loyal to their beliefs and values have a higher mean score for *Concern for ethical dilemmas/misconduct in the workplace* than those who would rather protect dishonest employees. The strength of these relationships needs to be research.

The limitations of this study need to be acknowledged and taken into consideration before any recommendations are made. Firstly, the sampling size that was used was very small ($n=38$), therefore variables identified cannot be generalised to be representative of all South African small businesses. Secondly, it was necessary to collapse the seven-point Likert scale to a three-point Likert scale due to the sample size, which inevitably leads to a loss of information. Lastly, since the sample size is so small, it is evident that not all small businesses were approached therefore the results cannot be representative of South Africa.

It has been emphasised that small businesses play a crucial role in the economy, but many have to deal with the issue of employee theft. It is therefore recommended that small business owners implement ethics programmes and workshops, that look at moral behaviour and explains the costs and negative impacts of employee theft. Small businesses should furthermore develop a system which encourages employees to report on employee theft and employers of small businesses should treat all employees equally and fairly.

Future research can be done on more small businesses or different sectors in South Africa where a comparison can be done.

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