JURNAL PENGGUNA MALAYSIA

JILID 34 JUN 2020 ISSN 1511 - 998x

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DIFFERENTIATING BRIBERY INTENTION USING BEHAVIOURAL FINANCE FACTORS AMONG MALAYSIAN PUBLIC WORKERS

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Abstract

The increase in cost of living due to the price fluctuation of consumer products, together with the environmental influence to experience affluent life-style, drive individuals to seek more financial resources. Tendency to abuse power within certain authority that they have, seldomly are inevitable especially with the constraint of money, and the eagerness to be in a higher social class. Restraining oneself from bribery at work-place may be due to various factors in relation to the individuals background and behaviour. Hence, this study is designed to identify behavioural finance and financial well-being factors as potential factors differentiating bribery intention. Random selection is based on a list of ministries situated in Putrajaya, Federal Territory of Malaysia involving eight ministries. Through liaison officers in those ministries, 400 self-administered questionnaires were distributed to the workers resulting in 310 completed questionnaires. Behavioural factors that are Islamic financial planning attitude, Islamic financial planning subjective norms, Islamic financial planning perceived behavioural control and the financial well-being status are found to be significantly differentiating between those having low intention and high intention to bribery. Inclination to Islamic financial planning involving financial products consumption has the potential to draw them further from bribery. Financially well individuals, due to good spending behaviour will have lower tendencies to be involved in bribery. It also reflects that individuals who intend to be involved in bribery is based on their own urge and not others as their role models. The results have managerial implication where, bribery intention may be reduced through intervention programs. Educating the Muslim workers to consume Islamic financial products will contribute to reducing the chance of bribery. Induction training for new workers should emphasis on the importance of avoiding bribery. These can enable the employers to curb bribery practices especially among public sector workers who have certain authorities on their part.

Keywords: Attitude; Norms; Perceived behavioural control; Financial planning; Financial well-being; Bribery

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Abstrak

Peningkatan kos sara hidup disebabkan kenaikan harga barangan pengguna bersama-sama dengan pengaruh persekitaran untuk mengalami gaya hidup mewah mendorong individu untuk menambah sumber kewangan. Kecenderungan untuk menyalahgunakan kuasa dalam lingkungan kuasa tertentu yang ada pada mereka jarang sekali dapat dielakkan, terutamanya dengan kekangan kewangan dan kesungguhan untuk berada dalam kelas sosial yang lebih tinggi. Menahan diri daripada rasuah di tempat kerja boleh disebabkan oleh pelbagai faktor berkaitan dengan latar belakang dan tingkah laku individu. Dengan itu, kajian ini direka bentuk untuk mengenal pasti faktor tingkah laku kewangan dan kesejahteraan kewangan sebagai faktor yang berupaya untuk membezakan hasrat untuk terlibat dalam rasuah. Pemilihan rawak berdasarkan senarai kementerian di Wilayah Persekutuan Putrajaya di Malaysia melibatkan lapan kementerian. Melalui pegawai penghubung di kementerian berkenaan, 400 borang soal selidik yang ditadbir sendiri telah diedarkan kepada pekerja dan hasilnya, sebanyak 310 borang lengkap diisi. Faktor tingkah laku iaitu sikap terhadap perancangan kewangan Islam, norma subjektif perancangan kewangan Islam, persepsi kawalan tingkah laku perancangan kewangan Islam dan status kesejahteraan kewangan didapati dapat membezakan secara signifikan antara mereka yang mempunyai hasrat yang rendah dan hasrat yang tinggi terhadap rasuah. Kecenderungan kepada perancangan kewangan Islam melibatkan penggunaan produk kewangan didapati berupaya untuk mengelak daripada terlibat dengan rasuah. Individu yang sejahtera kewangannya disebabkan tingkah laku perbelanjaan yang baik akan mempunyai kecenderungan yang rendah untuk terlibat dengan rasuah. Hal ini juga menggambarkan bahawa individu cenderung untuk terlibat dengan rasuah kerana desakan diri sendiri dan bukannya orang lain sebagai model peranan. Hasil kajian mempunyai implikasi terhadap pengurusan, iaitu hasrat untuk terlibat dengan rasuah boleh dikurangkan melalui program intervensi. Mendidik pekerja beragama Islam untuk menggunakan produk kewangan Islam akan menyumbang kepada pengurangan dalam peluang untuk terlibat dengan rasuah. Hal ini akan membolehkan majikan untuk membendung amalan rasuah, terutama dalam kalangan pekerja sektor awam yang mempunyai kuasa tertentu dalam kerja mereka.

Kata kunci: Sikap; Norma; Persepsi kawalan tingkah laku; Perancangan kewangan; Kesejahteraan kewangan; Rasuah

Introduction

The increase in cost of living due to the price fluctuation of consumer products, together with the environmental influence to experience affluent life-style, drive individuals to seek more financial resources. As reflected by the Malaysian household expenditure increase of 6.0 percent in 2016 compared to 2014 (Department of Statistics Malaysia, 2017) that is from RM3,578 to RM4,033 a month, this leaves

many in financial constraint and struggling to meet ends. Urban residences moreover experience a higher annual growth rate of household expenditure of 5.8 percent for the same period from RM2,431 to RM2,725 a month. Wise planning of the financial resources is then critical, and unmet financial needs would give rise to the issue of inadequacy of income especially among the urban residents living in metropolitan cities. In light of this situation, the tendency to abuse power within certain authority that they have, seldomly are inevitable especially with constraint financial resources and the eagerness to be placed in a higher social class of the community.

Unclear boundaries between gift giving and bribery among the Asian countries may influence the higher corruption rate compared to the USA. Roberts (2004) stated that multi-national companies or governments may have very strict policies regarding accepting gifts by employees as it may resemble bribery. The bribery level is represented by Transparency International's (TI) Corruption Perceptions Index (CPI) which provides a useful measure of corrupt business practices within a country (Transparency International, 2011). The CPI scores countries on a scale of zero to 10, with zero indicating high levels of corruption and 10 indicating low levels. The index for Malaysia is 4.3 which represent a lower level of corruption as compared to Indonesia at 3.0. Developed countries are experiencing a much lower corruption such as Singapore at 9.2, Hong Kong at 8.4, United States at 7.1 and Japan at 8.0. Furthermore, the Transparency International's (TI) Bribe Payers Index (BPI) in 2011 gives a useful measure of the propensity for bribery in a country with Malaysia scoring 7.6 that is below the average of 7.8, reflecting a lower status of bribery.

Malaysian government introduced the Government Transformation Program (GTP) which is a program to handle and overcome bribery cases among Malaysian populations managed by Malaysian Anti-Corruption Commission (MACC). The two objectives of the program are to transform the government to be more effective in delivering services and be more responsible in producing results to achieve high standard of living for all. One of the National Key Result Area (NKRA) is to transform the country to a country free from bribery or corruption. Data governance exhibited a significant positive relationship with corruption risk assessment in public sector (Wan Mohammad Taufik, Nurul Nadiah, & Akmalia, 2018). As mentioned by Power (2013), good data governance is able to provide value on the formal rules and critical information in detecting whether any corruption and manipulation are likely to be done. The offenders' corruption statistic as reported by MACC showed that 42 percent of the offenders were among government employees across the five consecutive years.

Table 1: Offenders Corruption Statistic Reported by MACC

Type	2015	2016	2017	2018	2019	Total	%
Government Employee	65	52	65	69	63	314	42.0
Public	79	53	55	82	55	324	43.3
Private Sector Employee	11	14	11	17	15	68	9.1
Statutory Body	2	6	7	17	10	42	5.6
Total	**157**	**125**	**138**	**185**	**143**	**748**	**100.0**

Source: Malaysian Anti-Corruption Commission, 2019

Bribery or corruption is defined under the Malaysian Anti-Corruption Act 2009 as "the act of giving or receiving of any gratification or reward in the form of cash or in-kind of high value for performing a task in relation to his or her job description". Under this act, four main offences of bribery are soliciting or receiving gratification, offering or giving gratification, intending to deceive (false claim), and using office or position for gratification. The activities of bribery lead to slow economic growth apart from unfair competitions and destroying trust (Organization for Economic Cooperation and Development, 2004).

Restraining oneself from bribery at work-place may be due to various factors in relation to the individuals background and behaviour. Hence, this study is designed to identify factors among the behavioural finance constructs in relation to bribery intention among public sector workers in Malaysia. The study on corruption was earlier identified as an underexplored area of research (Smith, Biggs, St. John, Sas-Rolfes, & Barrington, 2015).

Literature Review

Research on bribery focused more on the impact of bribery on the national economy rather than in relation to the individual socio-economic status or behavioural aspect. A strong negative relationship between development growth and bribery was found by Aidit (2009). In this case, the bribery activities may have minimal effect on the growth rate of GDP per capita but act as a non-contributing source to the economy. Swaleheen (2007) identified the level of investment and productivity of capital market that was based on bribery incidence. The rate of national savings was directly related to investment promotion and indirectly associated to bribery incidence. Bribery among countries, independence, and individualisme were analysed by Finnie, Gibsom, and McNabb (2006) using a model of triad of strains having three aspects of responsibilities, independence and bribery control. They revealed the effect on the current and past economic and social situations where bureaucracy driven by unlimited legal and power resulted in the downturn of the economy and social. In this setting, the political environment facilitated the corruption incidence.

A simultaneous continuity between bribery and economic growth was found by Mendez and Sepulveda (2006), and the study proved a negative relationship between both constructs. In similar focus, a quantitative estimation due to bribery incidence by Pak (2001) explained the role of bribery in the economic growth. The bribery study focused on 54 countries in the Corruption Perception Index (CPI) which found that a 1 percent increase in the level of bribery will reduce the economic growth rate of 0.7 percent. It is concluded that bribery was also able to reduce the level of human capital investment and private investment. In line with that, Gordon and Miyake (2001) indicated that bribery was recognised as a major impediment to development in developing countries. Earlier, Fahim (2000) contended that bribery was the cause for weak macroeconomic condition such as low investment and the cause for the slow economic growth. This further contributed to the increase in inflation rate. The survey on 41 countries supported the contribution of high bribery rate on the high inflation rate.

Regarding the factors influencing bribery activities, some studies that were done on personal factors focused on the effect from ethical dilemma. Such study using a sample from Canada, Ireland, Spain, and the United States by Bernardi and Vassill (2004) found that their attitudes concerning the ethical dilemmas in the corporate environment was associated with a person's propensity to offer a police officer a bribe to avoid a speeding ticket associates. In similar situation, Lawson (2004) concluded that cheating in a college examination results in dishonest behaviour in a corporate environment. One possible reason for corruption such as citizens paying to avoid sanctions for law violations may lead to a short-term gain by reaping the benefits from an illegal act (Foellmi & Oechslin, 2007). On the propensity to offer bribes to international business partners, a correlational study using cross-national data and a laboratory experiment showed a significant effect of collectivism versus individualism. Individuals' sense of responsibility mediated the effect of collectivism on propensity to offer bribes. Thus, these suggested that collectivism induced bribery via lower perceived responsibility (Mazar & Aggarwal, 2011).

Relevant behaviour theory namely the Theory of Planned Behaviour introduced by Icek Ajzen and Martin Fishbein (Ajzen, Czasch, & Flood, 2009) explained that positive attitude towards a specific behaviour results from an individual's view that the outcome of a certain behaviour is positive. For positive subjective norms, if other people surrounding an individual viewed that a specific behaviour is positive, then the individual will be motivated to fulfill the hope of other people surrounding them. In terms of perceived behavioural control, it refers to the perception of an individual of the easiness or difficulty in performing certain behaviour. By having known about Islamic financial planning, an individual will be having a positive attitude towards it. Personal financial planning is contended by Blazevic and Lievens (2004) as an implementation of a coordinated and integrated long term financial planning such as doing budgeting to purchase transportation, house, children's education, debt

financing, risk protection, distribution of estate, preparation for retirement needs, and tax planning. One local study that concentrates on financial behavioural aspects was by Raedah, Noormala, and Marziana (2011) who looked on the intention to pay zakat as one of the Islamic financial planning components that was affected by their attitude and perceived behavioural control in the zakat perpective.

Descriptive norms of corruption which is the belief about the prevalence of corruption in a specific context, had been tested to determine its effect on corruption. The results revealed that descriptive norms highly correlate with corrupt behaviour. The experimental design displayed that corrupt behaviour was significantly reduced when participants received short anti-corruption descriptive norm primes before the game started (Köbis, van Prooijen, Righetti, and Van Lange, 2015). In a study using a bribery scenario, it was found that collectivism facilitated corruption only when evaluation apprehension was low. Another situation in the same study using a real money bribery game, supported moderated model found for the first situation. The study suggested that a society may effectively overcome corruption by increasing its social costs while holding its collectivistic values (Huang, Liu, Zheng, Tan, & Zhao, 2015). Meanwhile, Köbis, van Prooijen, Righetti, and Van Lange later (2017) found a higher likelihood of severe corruption with a given opportunity to engage in it compared to when they had previously engaged in minor forms of corruption with fixed size of the payoffs. Abrupt involvement in corruption leads to a more severe corruption as compared to a gradual involvement.

In the effort to study the effect of personality, a study examined the relationships between the Dark Triad of personality and corruption through a mediator-belief in good luck (Zhao, Zhang, & Xu, 2016). Based on Ajzen's Theory of Planned Behaviour, it is postulated that individuals with Dark Triad would be more likely to engage in corruption due to the belief in good luck. In the first setting of the study, the results portrayed the Dark Triad of personality positively predicting bribe-offering intention, while it was mediated by the belief in good luck in gain-seeking. The second setting of the study revealed another finding where the Dark Triad of personality was positively associated to bribe-taking intention, while the belief in good luck in penalty-avoidance acted as the mediator in the relationships between narcissism and psychopathy with bribe-taking intention. These results hold while controlling for demographic variables, dispositional optimism, and self-efficacy.

Social norms as one factor in the Theory of Planned Behaviour was determined its effect together with gender on bribe-giving behaviour (Lan & Hong, 2017). Using a competitive game and a latent growth curve model (LGCM), two settings of studies consistently displayed that individuals conformed to the norm level of bribe-giving while maintaining a relative advantage for economic benefit and males gave larger bribes in the private context than in the public, whilst females gave smaller bribes in both contexts. A new experimental task for studying the decision to take a bribe was

designed and the findings displayed that refraining from harming others by taking a bribe, was related to a lower offered bribes and higher scores of the honesty-humility scale. The results suggested that taking a bribe required overcoming honest response and supported the honesty-humility in predicting moral behaviour. In the same study, a setting outside a public bath revealed that individuals with high personal need for structure gave no reduction in bribery intention even after cleaning themselves (Li, Liu, Zheng, Dang, & Liang, 2019).

Managing finances would result in a specific level of financial well-being among the households. Financial well-being concept as explained by Goldsmith (2005) was the extent to which individuals have economic adequacy or security. It includes the desire for protection against economic risks faced in their daily life such as illness, loss of employment, and poverty. Hence, financially well individuals are those that achieved both objective and subjective financial well-being. Inequality between money resources and demand will give rise to financial problems (Dowling, Corney, & Hoiles, 2009) and thus leading to less financially well or less financially satisfied individual. Positive financial behaviour such as financial planning and budgeting were among the main components in acquiring financial satisfaction (Xiao, Tang, & Shim, 2009). In this context, the ability to manage financial resources effectively is important. Mismanagement of financial resources with unlimited wants may result in the inability to resist the temptation of obtaining more easy money. Among the academia at Chuka University in Kenya, Muleke, and Muriithi (2013), revealed that there was dissatisfaction expressed by the employees for various financial aspects, reflecting that their financial wellbeing was not satisfactory to them. A local study among public sector employees found that statements on troubling paying monthly bills gave the highest mean of 3.1, reflecting that respondents rarely struggling in paying bills (Mokhtar, Husniyah, Mohd. Fazli, & Mansor, 2020). While the two lowest mean score with a mean score of 2.2 were regarding their worriness towards their current personal finances and their money sufficiency during retirement.

Consumer Financial Protection Bureau (2015) defined financial wellbeing as a state where a person can fully meet current and ongoing financial obligations and feeling secure in their financial future, apart from being able to make choices that allow enjoyment of life. In conjuction to this, Mokhtar, Husniyah, Sabri, and Mansor (2015) broadly stated that financial wellbeing is an abstract concept used to explain an individual or family financial situation. Financial wellbeing results among public sector workers in Malaysia disclosed one-third of the respondents possessed low financial wellbeing. Thus, majority of them which was two-third of the respondents were at the moderate level of financial well-being (Mokhtar *et al*., 2015). While non-retired Americans were reported by Boddy, Dokko, Hershbein, and Kearney (2015), stating that, over the last ten years, half of them were confident of having enough money for retirement, reflecting perceived good financial wellbeing.

However, there was no empirical study found in relation to the effect of financial well-being on bribery intention. Furthermore, reviewing the literature on bribery intention only revealed macroeconomic studies in relation to bribery and other than that, behavioural finance factors used in this study. Thus, the contribution of this study constitutes the behavioural finance factors and the financial well-being status as the potential factors differentiating bribery intention among employees.

Research Methodology

The study involved a total of eight ministries that were randomly selected based on a list of ministries situated in Putrajaya, Wilayah Persekutuan. Departments chosen from each ministry were being contacted for their cooperation. A total of 50 respondents in each department were selected via random sampling using the lists of employees in targeting 400 respondents alltogether. Self-administered questionnaires were distributed to the respondents in the respective departments through liason officers where a total of 310 completed questionnaires were obtained from Muslim respondents. Apart from socioeconomic characteristics and bribery intention, other information gathered from the data collection were attitude, subjective norms and perceived behavioural control on Islamic financial planning, and financial well-being.

Intention to involve in bribery was adapted from a measurement on intention behaviour by Fishbein and Ajzen (2010), having four items with 7-scale responses of degree of agreement. Whilst the attitude, subjective norms and perceived behavioural control on Islamic financial planning measurements used the indirect measures adapted from the same researchers. On the other hand, financial well-being used twelve questions from the Malaysian Personal Financial Well-being Scale developed by Garman and Jariah in 2006 (Jariah, 2007) each having 10 responses. Content validity and face validity were established through adaptation of measurements from past studies and performing a pilot study on 30 samples respectively. Reliability of the financial well-being scale was assessed using Cronbach alpha displaying a high reliability (Cronbach alpha of 0.940). The behavioural finance factors consisting of attitude, subjective norms and perceived behaviour control of Islamic financial planning were not determined of their reliabilities as the scores of the variables are computed from the multiplication of the item scores. Data collected were analysed using SPSS program to describe the information obtained on respondents' background and variables involved. The differences in bribery intention based on the behavioural factors and financial well-being were determined using independent sample t-test. Prior to the t-test, which is a parametric analysis, the normality distribution of the behavioural finance factors were ascertained using normality plots.

Results and Discussion

Background of respondents

Male and female respondents were equal numbers with two-third of them married as shown in Table 2. Three-quarter of them were considered young as they were below 40 years old and almost two-third of them had low working experience of less than ten years. Half of the respondents were support staffs with the other half were officers. Only about one-third of the respondents were non-graduates, earning monthly income of more than RM3,000 and having monthly household income of more than RM6,000. Most of the respondents were graduates, however almost two-third of them earned low monthly income of less than RM3,000 due to a high portion of the respondents were young. With the poverty line revised to RM2,208 monthly, most of these two-third respondents may fall under the poverty line (Departement of Statistics Malaysia, 2018). Fortunately, more than half of them had considerably low financial dependents of less than five persons.

Table 2: Background of the Respondents

Socio-economic Characteristics	Frequency (n = 310)	Percentage (%)
Gender		
Male	159	51.3
Female	151	48.7
Marital Status		
Unmarried	104	33.5
Married	206	66.5
Age		
Less than 30 years	138	44.5
30 to 39 years	95	30.6
40 to 49 years	54	17.4
50 years and above	23	7.4
Work Experience		
0 to 5 years	135	43.5
6 to 10 years	67	21.6
11 to 15 years	34	11.0
16 to 20 years	31	10.0
21 years and above	43	13.9

Table 2 (continues)

Socio-economic Characteristics	Frequency (n = 310)	Percentage (%)
Job Category		
Support staff	156	50.3
Management and administrative staff (Officers)	117	37.7
Education		
Primary school	1	0.3
Secondary school (*PMR/SPM/STPM*)	67	21.6
Other certificates	36	11.6
Diploma	64	20.6
Bachelor	112	36.1
Masters and PhD	30	9.7
Respondent's Monthly Income		
RM1,500 and below	70	22.6
RM1,501 to RM3,000	125	40.3
RM3,001 to RM6,000	103	33.2
RM6,001 to RM9,000	12	3.9
Monthly Household Income		
RM1,500 and below	46	14.8
RM1,501 to RM3,000	78	25.2
RM3,001 to RM6,000	92	29.7
RM6,001 to RM9,000	66	21.3
RM9,001 and above	28	9.0
Financial Dependent		
Less than 5 persons	191	61.6
5 persons and above	119	38.4

Bribery intention

The mean scores for bribery intention items among the respondents are displayed in Table 3. All the mean scores surpassed the mid-point score of '4' with high scores representing less intention to involve in bribery activities. Hence, with high scores close to the highest score of '7', this reflected that the respondents among the public sector workers were most probably had high tendency not to be involved in bribery activities either to receive bribe or to solicit bribe. This is in line with the propensity for bribery in Malaysia given by the Bribe Payers Index (BPI) in 2011 of 7.6 that is below the average of 7.8, reflecting a lower status of bribery. Furthermore, Transparency International (2011) reported the index for Malaysia is 4.3 which represent a lower level of corruption in comparison with Indonesia at 3.0.

Table 3: Bribery Intention

Statement	Mean of agreeness (Scale 1 - 7)
I can easily prohibit myself from receiving bribe if I'm having a financial problem.	6.01
I can easily prohibit myself from soliciting bribery if I'm having a financial problem.	6.13
For me, rejecting a bribe offered is an easy effort.	5.71
I am confident that I can avoid myself from soliciting bribery if I want to.	6.12

Financial wellbeing

As shown in Table 4, the mean scores of the financial wellbeing statements were at the moderate levels. Different responses were used for each statement such that higher score for each item indicated better financial wellbeing. As the mean scores for all financial wellbeing statements were slightly more than the average scale of '5', the respondents in general were found to have a moderate financial wellbeing. Respondents were indicated to have at least trouble paying monthly bills but instead they seemed to be most worried or concerned about their current personal finances. This result is similar to a study among the academia at Chuka University in Kenya by Muleke and Muriithi (2013), where they revealed that there was dissatisfaction for various financial aspects, reflecting that their financial wellbeing was not satisfactory to them. A local study among public sector employees also found respondensts had least trouble in paying monthly bills with the highest mean of 3.1 (Mokhtar *et al*., 2020). They also were found to be very worried towards their current personal finances, other than the money insufficiency during retirement which were based on the two lowest mean score of 2.2. A separate analysis on the respondents regarding their financial wellbeing found that slightly more than half of them (55.2%) were at the moderate level of financial wellbeing. The group consisted of low financial wellbeing respondents was only 5.2 percent of the respondents while those at the high level of financial wellbeing was about slightly more than one-third (39.7%) of the respondents. The same result was found by Mokhtar et al. (2015) with majority of the respondents or two-third of the respondents had a moderate level of financial well-being.

Table 4: Financial Wellbeing

Statement/Questions	Mean (1-10)
Mark with a circle that represents your satisfaction with your present financial wellbeing.	6.56
How sure are you that you will have enough money to provide for a comfortable old age?	6.68

Table 4 (continues)

Statement/Questions	Mean (1-10)
How confident are you that you have control over your personal finances?	6.69
How confident are you that you know how to manage personal finances?	6.75
How easy would it be for you to get money to pay for a financial emergency that costs RM1,000?	6.31
How worried or concerned are you about your personal finances today?	5.43
How well off are you financially?	6.45
How do you feel about your current financial wellbeing?	6.47
Which of the following best describes your current financial wellbeing?	6.28
How often do you have trouble paying monthly bills (electricity, telephone, instalment, credit card)?	7.38
How often does your last pay run out before the next payday?	6.88
How worried or concerned are you about your personal finances in general?	5.92

Behavioural finance factors and bribery intention

Table 5 shows the scores for the behavioural finance, financial wellbeing and bribery intention variables. The mean score for Islamic financial planning attitude was the highest score among the Islamic financial planning variables meaning that the respondents' attitude towards Islamic financial planning activities were highly positive. On the other hand, the perceiveness towards their Islamic financial planning control were moderate. This reflected that they perceived themselves of not being able to control much of their Islamic financial planning activities. In other words, they were found to be less in charge of their financial activities when it comes to doing financial activities that were related to Shariah law. As for the Islamic financial planning subjective norms, they were found to be slightly high tendency to follow others close to them in doing financial activities the Islamic way.

Table 5: Mean Score of the Variables

Variables	Mean score	Standard Deviation	Minimum to Maximum Score	Range of Possible Score
Islamic Financial Planning Attitude	61.26	24.57	-10.00 to 84.00	-84 to 84
Islamic Financial Planning Subjective Norms	32.94	19.18	-50.00 to 84.00	-84 to 84
Islamic Financial Planning Perceived Behavioural Control	14.16	12.59	-26.00 to 56.00	-84 to 84
Financial Wellbeing	78.05	17.07	12.00 to 120.0	12 to 120
Bribery Intention	23.96	4.28	7.00 to 28.00	4 to 28

In terms of the financial wellbeing levels among the respondents, with the mean score slightly far to the highest possible score of 120, where the score falls under the two-third range of scores, they were found to be experiencing moderate financial wellbeing in their lives. The bribery intention mean score approached the high score of 28. Since high score of the bribery intention represents lesser bribery intention, thus this result identified that the respondents had very low tendencies to be involved in bribery, showing a good spirit of work and trustworthiness. A lower propensity for bribery was reflected from the Bribe Payers Index (BPI) in 2011 of 7.6 that is below the average of 7.8 for Malaysia

Differences in bribery intention based on behavioural finance and financial wellbeing

Table 6 displays the differences based on bribery intention categories for behavioural finance and financial wellbeing variables. Analysing the behavioural finance variables specifically attitude, subjective norms and perceived behavioural control regarding Islamic financial planning revealed that the scores for all the variables were higher for the low bribery intention group than the high bribery intention group. These mean that those with higher Islamic financial planning attitude, subjective norms and perceived behavioural control had low tendencies to involve in bribery activities. By having more positive attitude towards Islamic financial planning, this helps to restrain them from receiving or soliciting bribery in their daily lives. Positive influence on bribery was also found in a study by Bernardi and Vassill (2004) however in a different context where the attitudes concerning the ethical dilemmas in the corporate environment was associated with a person's propensity to offer a police officer a bribe to avoid a speeding ticket associates.

Table 6: Differences in Bribery Intention

Variables	High Bribery Intention (lower score of bribery)	Low Bribery Intention (higher score of bribery)	t-test	
	(n = 119) Mean	(n = 191) Mean	t	p
Islamic Financial Planning Attitude	48.29	69.26	-7.345**	0.000
Islamic Financial Planning Subjective Norms	26.69	36.92	-4.648**	0.000
Islamic Financial Planning Perceived Behavioural Control	8.71	18.18	-5.900**	0.000
Financial Well-being	71.53	81.74	-5.309**	0.000

Note: $p \leq 0.01$**

For higher scores of the Islamic financial planning subjective norms variable, these were individuals who did Islamic financial planning by referring to others close to them. The low bribery intention group was found to have higher scores of Islamic financial planning subjective norms. This reflected that those who are more influenced by others in their Islamic financial planning activities will have less tendencies to involve in bribery. Hence, with them following others in their behavioural finance related to Islamic concepts, they were found to have less intention to involve in bribery. Past studies by Lan and Hong (2017) consistently displayed that individuals conformed to the norm level of bribe-giving while maintaining a relative advantage for economic benefit.

Individuals who perceived themselves to be in control of their involvement in Islamic financial planning were most probably individuals that understand the need to financial planning according to Shariah law, hence having able to grasp the Islamic concept in their daily lives. By having this in their minds, it justified the lesser bribery intention. Similar financial behavioural aspects were studied by Raedah *et al*. (2011) regarding the intention to pay zakat as one of the Islamic financial planning components was found to be affected by their attitude and perceived behavioural control in the zakat perspective however none for subjective norms.

Financial wellbeing status was also able to differentiate between those with lower and higher bribery intention. Being able to live financially well makes an individual avoid the needs to seek for more financial resources especially from illegal sources. However, no past studies exist for the influence of financial wellbeing on bribery intention to compare with.

Conclusion and Implication

This study performed among public sector workers in eight Malaysian ministries identified significant factors for bribery intention. Behavioural factors that are Islamic financial planning attitude, Islamic financial planning subjective norms, Islamic financial planning perceived behavioural control, and the status of their financial well-being are found to be important in differentiating between those having low intention and high intention to bribery. These results also reflected that the individuals intend to have high involvement in bribery based on their own urge and not others as their role models. Their inclination to Islamic financial planning which involved financial product consumptions will be able to avoid them from involving in bribery. Financially well individuals or consumers due to their good spending behaviour will have lower tendencies to involve in bribery.

The results have implication on the workers themselves where those who are concerned with their use of Shariah approved financial products in planning their finances, will be drawn away from bribery situation. Managerial implication regarding

human resource management of an agency can be done through intervention programs. Educating the Muslim workers to consume Islamic financial products will contribute to reducing the chance of bribery. This can enable the employers to curb bribery practices especially among public sector workers who have certain authorities on their part. Specific induction training for new workers to emphasis on the importance of avoiding from bribery especially from the Islamic perpectives should be the concern of employers. In terms of work procedures, transparent system flow may enable to lower the bribery intention. In addition, upgrading their financial management skills to manage their financial matters well should be the concern of employers in the pursuit to enhance their financial well-being.

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Pengguna Malaysia

ISSN 1511-998X