CONSEQUENTIALIST VERSUS DEONTOLOGICAL ETHICAL DISPOSITIONS
OF TURKISH BANKING SECTOR MANAGERS: COMPARING A PUBLIC
AND A PRIVATE BANK

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Approval of the Graduate School of Social Sciences

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ABSTRACT

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The aim of this thesis is to see in a descriptive manner, whether there is a difference in the ethical disposition of public and private banking sector managers in Türkiye, according to two ethical theories: consequentialism (based on the consequences of the action) and deontologism (based on principles). The study analyzes the preferences of the managers both in the way of thinking and acting to see whether people act consistently with their way of thinking. The degree of validity of consequentialism/deontologism dichotomy and the adaptability of these western theories to the Turkish context are also analyzed.

Two hypotheses have been formed: private sector managers, young and male managers tend to be more consequentialist whereas public sector managers, elderly and female managers have a tendency toward deontologism. These hypotheses

were tested on 58 managers working in the headquarters in Ankara (34 in the public, 24 in the private sector) through vignettes and interviews as data collection methods. As a result of the ANOVA analysis and content analysis performed on the data, private sector managers and male managers seem to be more consequentialist and they are consistent in their way of thinking and acting, but public sector managers, elderly and female managers do not have a tendency toward deontologism. The semi-structured interviews showed that the level of awareness of the term ethics was low. Due to radical changes in social values in the last two decades in Türkiye, contradictory values co-exist. The suitability of the consequentialist/deontological dichotomy may be questioned for Türkiye.

Keywords: Professional Ethics, Banking, Consequentialist, Deontological, Public/ Private Sector Managers

ÖZ

TÜRK BANKACILIK SEKTÖRÜ YÖNETİCİLERİNİN SONUÇSAL VE DEONTOLOJİK ETİK YAKLAŞIMLARI:BİR KAMU VE ÖZEL BANKANIN KARŞILAŞTIRILMASI

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Bu tezin amacı, Türkiye'deki kamu ve özel sektör banka yöneticilerinin etik eğilimlerinde bir fark olup olmadığını, iki etik teoriye göre betimsel bir biçimde incelemektir: sonuçsal (eylemin sonucunu temel alarak) ve deontolojik (prensipleri temel alarak). Çalışma, kişilerin düşünme biçimleriyle tutarlı şekilde hareket edip etmediklerini görmek üzere, yöneticilerin hem eylem hem düşünme biçimlerindeki tercihlerini incelemektedir. Sonuçsal/deontolojik ayrımının geçerlik derecesi ve bu Batı teorilerinin Türkiye şartlarına uyumu da ayrıca incelenmektedir.

İki hipotez ortaya konmuştur: özel sektör yöneticileri, genç yöneticiler ve erkek yöneticiler daha sonuçsal olmaya eğilimlidir ve kamu sektörü yöneticileri, yaşlı yöneticiler ve kadın yöneticilerin deontolojizme bir eğilimi vardır. Bu hipotezler, Ankara'daki genel merkezlerde çalışan 58 yönetici üzerinde (34'ü kamu, 24'ü özel

bankada), veri toplama metodu olarak soru formu ve görüşme kullanılarak test edilmiştir. Veriler üzerinde uygulanan ANOVA analizi ve içerik analizi sonucunda, özel sektör yöneticileri ve erkek yöneticiler daha sonuçsal gözükmektedir, düşünüş ve davranış biçimleri birbirleriyle uyumludur. Ancak kamu sektörü yöneticileri, yaşlı ve kadın yöneticilerin deontolojizme bir eğilimi yoktur. Yarı yapılandırılmış görüşmeler, etik teriminin bilinirliğinin düşük olduğunu göstermiştir. Son 20 yılda Türkiye'deki sosyal değerlerde yaşanan radikal değişimler sebebiyle, birbiriyle çelişen değerler bir arada varolmaktadır. Sonuçsal/deontolojik ayrımının Türkiye için uygulanabilirliği sorgulanabilir.

Anahtar kelimeler: İş Etiği, Bankacılık, Sonuçsal, Deontolojik, Kamu/Özel Sektör Yöneticileri

To my parents

ACKNOWLEDGMENTS

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CHAPTER I

INTRODUCTION AND GENERAL EXPLANATIONS

1.1 <u>Introduction</u>

Ethics, present for thousands of years, has its effect in professional life relatively recently.

Professional ethics became a popular subject in the late 1990's in Türkiye, a few decades later than the western countries. The dramatic change in the 1980's in public sector is spread out to all sectors and all areas of the daily life. Parallel to this, the wind of ethical issues began in western countries reached Türkiye. Nowadays, we are talking about not only "ethics" in general, but also the sub-branches of different professional ethics such as media ethics, business ethics or medical ethics.

Another global development in professional life is the debate about the public-private distinction: boundaries, differences, similarities, characteristics etc. With globalization having it's reflection on every single issue of the daily life, the distinction is challenged by different views. The interaction between two sectors seems to be one-directional: the invasion of the public sector by private sector's values or methods. So, the ethical dimension of the issue is attracting more and more attention, to see if this dimension still differs according to the sector. We have another debate in this questioned area: among many theories dominating the discipline of ethics, which are used/suitable for the professional life?

The general points of this thesis consist of the abovementioned themes. The aim is to identify the ethical dispositions of Turkish banking sector managers both in the public and private sectors, according to the teleological/deontological ethical theories. After an explanation of the terms and theories, accompanied with a historical evolution, the methods of data collection consisting of vignettes

(questionnaire) and interview will be explained and the results will show whether the hypotheses are valid or not.

The aim of the research is to make, first of all, a small contribution to the basic problem of the field: to get empirical data about professional ethics. The subject gains more importance in Turkish context: Türkiye lacks not only empirical data on this issue, but also a theoretical frame: former studies are elementary and usually on the topic of political ethics. Unfortunately studies on professional ethics are limited and these enforce the hypotheses in this study to be almost identical with those conducted abroad.

Secondly, this study can be an occasion to test western ethical theories on Turkish context and to see the degree of their universality and the validity of the deontological-consequentialist dichotomy.

Thirdly, possible differences between the public and the private sector comparison will give an idea about the general picture of the ethical situation in Türkiye, to be used in the future especially within the context of the privatization efforts.

One of the difficulties of conducting such a research is the lack of a sound theoretical Turkish frame in the field. Therefore, the comparison of the results with western ones should be taken into account with this limit.

1.2 <u>Definition of Ethics</u>
1.2.1. Origins of Ethics

The terms "moral" and "ethics" come from Latin and Greek respectively (*mores* and *ethos*), meaning respectively "idea" and "custom". Ethos means both "sentiment" and "sentiment of community" (Toffler, 1986). However, ethics has a larger domain than the moral philosophy, including the last (Pojman, 1998). Also, it is different from religion, by looking after reasoning not just obedience to the rules.

Literature about ethics is very old, beginning with Plato's "Gorgias"; "The Nichomachean Ethics" by Aristotle, "The Discourses" by Epictetus, "The Leviathan" by Hobbes, "The Principles of Morals and Legislation" by Bentham, "The Critique

of Practical Reason" by Kant, "Ethics" by Dewey and Tufts, "Ethics" by Nicolai Hartman, and "Principia Ethica" by Moore can be cited as the keystone of the topic (Leys, 1964).

Ethics is primarily a philosophical topic. It is one of the branches of philosophy, and deals with morality. As all branches, it tries to find an answer to some fundamental questions such as "What rules of conduct should govern the behavior of human being? Is the Golden Rule or existentialism's imperative that individual human being should act as if he/she were acting for all humankind a valid principle? Is virtue innate, environmentally engendered, or rationally conceived? Is the morality same for all humans at all the times, in all situations, and in all places?" (Inlow, 1972; Frankena, 1974)

However, its actual position in philosophy is not so solid. Although it is one of the oldest branch of philosophy, nowadays, it is in the middle of some debate about its position within the field and the frame, so that, even the name has been discussed. This trend can be seen especially by following the Anglo-Saxon editions. Some believe that ethics is a concept that cannot hold knowledge but only some judgments and beliefs. But ethics, being a part of philosophy, is broader than the moral philosophy, dealing with moral acting of humankind and all things related with this moral act (Tepe, 1992).

The Turkish terms for ethics are problematic. "Etik" and "ahlak" are the terms used interchangeably. In fact, these represent two different concepts: "Etik" is the theory of the right or wrong, whereas, "ahlak" is the practice of this theory (Schulze, 1997). Another word, "törebilim" is used for the word ethics, instead of "ahlak" (Sayın, 1998). One aim of this research is to get an idea about the knowledge of the managers about the terms and their related meaning.

1.2.2 Definition of Ethics

Ethics is not a simple term to define. Various authors have done different definitions. One of the simplest is "E*thics is a set of rules that define right and wrong* (Bonevac1999, p.1), *dealing with moral duty and obligation* (Toffler, 1986).

A complex definition comes from De George (1990, p.14):

Ethics is a systematic attempt to make sense of our individual and social moral experience, in such a way as to determine the rules that ought to govern human conduct, the values worth pursuing, and the character traits deserving development in life.

High Court Judge Potter Stewart of U.S.A has a more practical definition about ethics: *"It is knowing the difference between what you have the right to do and what you ought to do"* (Augustine, 1999, p.14)

1.2.3 Ethics and Law

Ethics is not the same thing as law. Although law has in general some ethical basis, telling us what is wrong or right, it cannot match all the time. Generally ethics covers larger areas than law, where law cannot cover every single issue in our daily life (Frederick et al., 1988). Latin proverb explains the difference well: *"De Maximis Non Curat Lex"* meaning, an ethical problem cannot always be solved with a legal rule (Aktan, 1997).

Also, legal and ethical rules can sometimes be contrary to each other, for example, the ethical rule of treating everybody equal and the law for the slavery (Pojman, 1998). Sometimes an ethical dilemma can be whether one should apply a law that seems too contrary to these people' own values. Also, sanctions of law are physical and financial, but those of ethics are only of conscience and reputation (Pojman, 1995). This last point is discussable when the sanction for example for a flirt can be nothing according to law, but causing even the murder of the person concerned in an oriental culture.

Earl Warren, the late Chief Justice of the U.S.A Supreme Court explained the relation of ethics with law (Burke, 1999, p.538): *"In civilized life, law floats in a sea of ethics. Each is indispensable to civilization. Without law, we should be at the mercy of the least scrupulous: without ethics, law could not exist"*

1.2.4 Ethics and Religion

The actual ethical rules, used in western world were merely influenced and shaped by the Judeo-Christian philosophy. According to the theory supporting this opinion, called "Divine command theory", an action is right or wrong only if it is commanded or forbidden by God. This theory is widely accepted in the West by religious people, beginning with Jews and Greeks. The reasons of this theory are given as such: God is good and knows what the best is for us or as He is our creator, we should obey Him (Frankena et al., 1974).

The opposite view claims that ethics is autonomous; the principles exist independently of God, supported by contemporary writers such as Bertrand Russell (1988) and Kai Nielsen (1998).

Pojman (1995) explains the difference by means of a spatial metaphor, by seeing the secular ethics as horizontal (the direction of the norms is human to human) and the religious ethics as vertical (the direction is from God to human). The main difference between these two concepts is that ethics is seeking reason rather than authority to justify its principles.

1.2.5 Definition of an Ethical Problem

Ethical problem is a dilemma, the presence of a difficult choice and the absence of a clear answer. If not, no ethical problem would exist, but only a simple issue of decision-making (Toffler, 1986). It is a problematic area that will inevitably hurt someone or some group, where the decision-maker does not have the total control over the issue (Nash, 1990).

Another explication is from Ferrell and Fraedrich (1994, p.5):

One difference between an ordinary decision and an ethical one lies in the point where the accepted rules no longer serve, and the decision maker is faced with the responsibility for weighting values and reaching a judgment in a situation which is not quite the same as any he or she has faced before.

This explanation is taken as a reference point during the preparation of the vignettes; facing the respondents with the unusual problems or with problems where some opposing values are present.

1.3 <u>Ethical Theories</u>

The variety of the origins and of the definitions results naturally to several different ethical theories. Some criteria are useful in order to classify different thoughts on the issue.

Pojman (1995) suggests two tools to accept a principle as an ethical theory. Firstly, a moral principle has to have five characters: presciptivity (a moral principle should be able to guide the actions, should be applicable in the daily life); universalizability (it must be applicable to all similar situations); overridingness (it must precede all other rules or considerations); publicity (the rule must be made public) and practicability (it must be workable, should not be very difficult to obey).

The second tool suggested by Pojman is the list of purposes of an ethical theory: all ethical theories have four purposes: to keep the society from falling apart, to ameliorate human suffering, to promote human flourishing and to resolve conflicts of interest in just ways. Different theories emphasize different purposes, such as utilitarianism that is based on human flourishing and the amelioration of suffering whereas Kant's theory emphasizes the universal rules of justice.

Using these tools, existing ethical theories are classified into one or some of these four domains: (Pojman 1998)

1. Action: deontological theories that evaluate the action itself. The most famous of these systems is Kant's moral theory.

2. Consequence: teleological theories or consequentialist theories. An action has to be evaluated according to its consequences. The most famous type of these theories is the utilitarianism, developed especially by J.S.Mill.

3. Character: this model emphasizes character or virtue, instead of "doing"; "being" has the primary role. People having virtuous characters will do the right action. The most famous of them is Aristotle, by his work "Nichomachean Ethics". Different moral theories emphasize different virtues.

4. Motive: we can find this concept, in all other ethical systems, but especially in Kant. In order to evaluate an action, we also have to take into account the motive of this action.

As this study is limited with the deontological and the consequentialist theories, general explanations will be given about them.

1.3.1 Deontological Ethics

1.3.1.1 General Explanation

The word "deontological" comes from the Greek word *deon*, for "duty" (Pojman, 1998). This theory gives emphasize on the act. Deontological view is based on duty that is independent of consequences. An action is right or wrong, not because of its consequences but because of its characteristics. This is a commonly used ethical position in the western history, associated with the Judeo-Christian approach and going back to the Greek Stoic philosophers (De George, 1990).

Respecting basic human rights is a criterion to determine which action is ethical. The principal limitation of this method is the difficulty of balancing conflicting rights (Frederick et al., 1988).

Other important topics for deontological view are "justice" and "rights". This theory claims that utilitarian logic cannot evaluate these topics appropriately. The most famous theoretician of the theory of justice is John Rawls, with his work "A Theory of Justice" (1971). The Kantian position of Rawls is based on the distributive justice concept. In order to determine the moral rules, he imagines the society behind a "veil of ignorance" where nobody would know his/her place within the society (physically or socially). So, the rules determined as "fair" in this situation would be the moral guides of this society. As a result, he obtained two rules: equal right to the basic liberty and acceptable social and economic inequalities that can be overcome (De George, 1990; p.79-80).

These were general rules that can be applied to everybody. We can also add these imperfect duties (degree to which the duty should be fulfilled is indeterminate) and special obligations (where people have some obligations due to there positions, special conditions).

Another method is taking the fair distribution of benefits into consideration among the member of the society. Different than the utilitarian reasoning that takes

into account only the net sum; the justice reasoning is interested in fair shares. Again, it is difficult to measure cost-benefit and the limits of a "fair share" (Frederick et al., 1988).

For this study, deontological view will be taken as rule based ethical theory, without any distinction within this large group. In order to give a more detailed view, different sub-theories are given below.

1.3.1.2 Act Deontologism

Deontologists have different positions. Act deontologists having some general principles; prefer to act according to the situation, in the light of these principles. They have again two models: intuitionist ones and the existentialist ones (Frankena, 1974). Intuitionists consult their conscience in every situation in order to find the right thing to do. Decisionists, sometimes called existentialists, believe that there is no right answer; our choice makes one thing right or wrong. J.P.Sartre had such position (Pojman, 1995). Act deontologists are in a position between the rule deontologists and the consequentialists.

1.3.1.3 Rule deontologism

Rule deontologist acts according to some general moral principles. Again these principles can be monistic, believing that there is only one such principal or *pluralistic*, having more than one basic principle. The best example of a pluralistic deontologism is W.D.Ross, defending the existence of *prima facie* (Latin word for "at first glance") principles, that should be obeyed but which may be overridden by other relevant moral principles, in case of moral conflict (Frankena, 1974). He listed seven prima facie duties: promise keeping, fidelity, gratitude for favors, beneficence, justice, self-improvement and nonmaleficence (Pojman, 1995). He accepts the idea of Bentham that pleasure is intrinsically good, but argues that there are other things that are good in them (Pojman, 1998).

1.3.1.4 Kant

The German philosopher Kant (1724-1804) who had a deontological approach is still influential on the modern moral system (De George, 1990). Kant too was influenced by the Judeo-Christian morality and his theory is compatible with the Ten Commandments. But as the core principle, Kant used rationality. He was an absolutist and rationalist. Being a rule deontologist, Kant was against teleologism, having said that this theory was turning ethics into hypothetical imperatives rather than categorical ones.

His classical works "Foundations of the Metaphysic of Morals (1785) and "Critique of Practical Reason" (1788) are the basement of his ideas. According to him, the rational was at the same time moral. So the rules of a moral action could be defined as these: consistency (moral actions should not contradict one another), secondly universality (they should be the same everywhere), and lastly they should be a priori, not derived from experience. He claimed that; we do not have the choice between acting morally or not, we should obey these rules. All the rules that one should obey should come from a single more basic non-teleological principle, called "categorical imperative" (Frankena et al, 1974).

To test an action whether it is moral or not, it should pass all the three tests: if it fails at one of them, then the action is immoral: it should be universal ("Act so that the maxim of your action might be willed as a universal law"). The second characteristic is the respect for rational beings ("Treat everyone as a end, not merely as a means"). Lastly, it must stem from and respect the autonomy of rational beings ("Only so that the will through the maxims could regard itself at the same time as universally lawgiving") (Bonevac, 1999), meaning that as rational beings, human being can see itself as universal lawmakers, without the help of an external authority such as God, state or culture (Pojman, 1995). But there are two problems associated with this general rule: one is how to determine the level of generality of the rule, and secondly, what to do when we are faced with a clash between the actions (De George, 1990).

1.3.1.5 Ethical Relativism

Another theory having place in the deontologism is the ethical relativism. The rejection of ethnocentrism in anthropology in the West leads the public opinion toward ethical relativism (Pojman, 1995). The topic became popular with

globalization of the professional life. From one point of view, this globalization is expected to lead universal ethical practices in the professional life; but from another point of view, a new trend, the relativism gains importance and leads to dramatic situation and even chaos, if all local ethical rules are welcome.

Ethical relativism claims that when any two cultures or people have different moral views or action, both can be right at the same time, because the rightness and wrongness of actions vary from society to society. While cultural relativism is descriptive, ethical relativism is normative (De George, 1990). Ethical relativism denies the existence of some general and independent principles. The logic of relativism is explained by toleration and openness. As tolerance and openness are virtues, relativists see their position as morally correct (Bonevac, 1999).

This theory also has two forms. One is *subjectivism*, seeing the ethics as an individual decision: "Morality is in the eye of the beholder" (Bonevac, 1999). The second view is called *conventionalism* that takes the social acceptance as the validity criterion (Pojman, 1998).

A defender of the ethical relativism, a Greek historian, Herodotus (485-430 B.C), claims, "*Culture is king*". A more recent view in favor of the ethical relativism comes from an American anthropologist Ruth Benedict (1998). After her analysis about different tribal behaviors, she concludes that every society should be analyzed within itself, and so moral relativism is the correct view.

The reasons for the attractiveness of this theory are given by Pojman (1995): presentation of absolutism and relativism as the only alternatives, confusion of objectivism with realism, recent sensitivity to cultural relativism and ethnocentrism, decline of the religion in western society and the inclination toward using a morally neutral definition of ethics. As a proof of this last reason he gives uses the definition

of ethics made by *Merriam Webster's Collegiate Dictionary*, 10th ed.: "The principles of conduct governing an individual or a group".

The ethical objectivists, believing in the existence of some universal moral principles, have done the objections to ethical relativism. One of the defenders of this view is Thomas Aquinas (1225-1274), who claimed that universal natural laws exist, for the good of the humankind and from which all other laws should be derived (Pojman, 1998).

Pojman (1998) criticizes the forms of ethical relativism; subjectivism and conventionalism. Subjectivism, at the end makes any comparison or discussion impossible, as it is based on individual judgments and leads to anarchistic individualism. So subjectivism, if pushed radically, becomes incoherent. Pojman analyses problems with conventionalism too. According to conventionalism, an action is ethical when this is socially accepted. But in our modern life, where every single person is the member of several micro societies with conflicting moralities, which society and which values to take into account? Also, subjectivism cannot deal with civil disobedience or reforms, since everything within a society is acceptable for the conventionalism.

Another criticism comes from Bonevac (1999): with ethical relativism no way of life is better than the other, but we know that some are better, so ethical relativism becomes incoherent. Also, when people change their mind and adopt other ethical rules (for example of the abolition of slavery), ethical relativism should accept both and become once again incoherent.

1.3.1.6 Agapism (Ethics of Love)

A last sub category of deontologism is agapism, cited here only in order to give a comprehensive view about the deontologic ethical positions. The term has a Greek origin *agape*, meaning altruistic love (Pojman, 1995). According to some sources, agapism is a part of the deontological view. According to some others, it is presented as an alternative to all ethical theories. However, the Christian ethics of love has an important place in all theories. According to this position, there is only

one moral principle: to love God and/or humankind. All other rules derive from this main principle (Frankena et. al, 1974).

This has the Islamic counterpart in the philosophy of Mevlana, lived in the 12th century in Anatolia. His love for God encompassed the divine boundaries and embraced all humanity, without making any difference between them. According to him, all human beings deserve respect and to be loved because they are God's creatures.

1.3.2 Consequentialist Ethics

The second category of moral approach is the teleological one, which will be taken in this study as the consequentialist ethics. In fact, consequentialism is not a moral principle itself but a category in which some principles are grouped (Harwood, 1998). According to this idea, the goodness of an action depends on the consequences of this action. The most famous of this kind of theories is utilitarianism.

The word teleological comes form the Greek word *telos,* meaning, "goal-directed" (Pojman, 1998). Teleologists differ about the determination of the good and evil: they can be hedonist or nonhedonist. The second point that differentiates them is, whose good is to be promoted. Ethical egoism claims that one should promote its own good; utilitarianism is looking after the good for the greatest number of people. A third kind of thought claims that we should promote the good of our family, nation or class (Frankena et. al, 1974).

1.3.2.1 Utilitarianism
a. General Explanations

Logic generally sums up all the benefits and the costs of an action and compares the results. An action is right if it produces the greatest amount of good for the greatest number of people affected by the action. The important point is that all the people affected by this action should be taken into account (De George, 1990). Utilitarianism is a monistic moral principle, the only criterion taken into account is

the "psychological satisfaction", and however, there are different views about the source of this satisfaction, leading to different subgroups of utilitarianism (Harwood, 1998).

This is a widespread theory in the western culture, due to the rise of the middle class, science, industry and democracy, with the influence of the Christian ethics of love, according to Frankena and Granrose (1974). The earliest example of

utilitarian logic is found in Sophocles' Antigone. Mentioned in Plato's dialogue, first advocated by Francis Hutcheson (1694-1746), David Hume (1711-1776) and Adam Smith (1723-1790), lately it has been fully developed by Jeremy Bentham (1748-1832) and John Stuart Mill (1806-1873). They were the pioneers of a secular humanism (Pojman, 1995).

b. Definition of the "Good"and the "Evil"

The determination of the "good" and the "evil" are problematic. This has led to different fractions within the utilitarianism: hedonistic, eudaimonistic and ideal utilitarianisms. (Frankena et. al, 1974) A more general classification is the hedonism and the non-hedonism.

i)Hedonistic Utilitarianism: The criterion of this category is the "pleasure". How to evaluate action? What is the least-common denominator? The basic human value is pleasure and the only intrinsic evil is pain (Lehrer, 1975). This school of thought is called "hedonistic utilitarianism". The word hedonism is derived from the Greek word *hedon*, meaning, "pleasure" (Pojman, 1998). Jeremy Bentham was a hedonistic utilitarian, who equivocated the good to the happiness and the pleasure (Frankena et. al, 1974; De George, 1990) in his work "An Introduction to the Principles of Morals and Legislation" (1789). So, in order to reach the happiness, one should devote himself/herself to another thing; the success in this thing will bring happiness. This is the famous "paradox of hedonism" explained by Sidwick, one should not try to be happy but has to do something else in order to be happy (Anderson, 1993). Many, like Robert Nozick (1998) criticize hedonism. He claims that if pleasure was the

only intrinsic good, as Hedonists believe, there is no reason not to live in an "experience machine" in which we could live always and forever favorable things. But he shows that this experience is inconsistent, so the Hedonism.

ii)Eudaimonistic Utilitarianism: The deficiencies of this idea pushed people to form another basic value that is happiness; "eudaimonistic utilitarianism", *eudaimonia* meaning happiness in Greek (De George, 1990). The founder of this idea is J.S. Mill with his famous work "Utilitarianism" (1861), distinguishing himself from the simplistic pleasure concept of Bentham. Mill said: "*It is better to be a human being dissatisfied than a pig satisfied; better to be a Socrates dissatisfied than a fool satisfied*" (Pojman, 1998, p.139-140). This is the idea that some types of satisfaction have more moral values than the others such as intellectuality, creativity and spirituality are higher pleasures than the lower ones such as eating, sexuality, resting etc. (Pojman, 1995). However, according to Harwood (1998) taking some type of satisfaction superior to other forms of satisfaction is incompatible with the monism of the utilitarianism. Mill has been criticized for being an elitist and favoring the intellectual over the sensual.

iii) Ideal Utilitarianism: It takes human goods into account as intrinsically good, such as friendship or knowledge rather than pleasure (De George, 1990). Moore or Rashdall can be cited as the followers of this theory. Actually, most of the utilitarian would probably take the good as the satisfaction of the desires, wants or needs (Frankena et. al, 1974).

iv) Nonhedonism: This school of thought is divided into two camps: monists and pluralists. According to the monists, there is a single intrinsic value but this is not pleasure. According to the pluralists, there is more than one intrinsic value such as pleasure, knowledge, friendship etc. (Pojman, 1995)

c. Definition of Utility

Besides the determination of the good and the evil, another differentiating point within the utilitarianists is the definition of "utility". Generally there are three different positions: act utilitarianism, rule utilitarianism and general utilitarianism.

Some philosophers, claiming that these categories are not distinct, criticize this separation.

i)Act utilitarianism: Act utilitarianism is also called "extreme", "direct", or "unmodified" utilitarianism, and the most natural form of the utilitarianism (Frankena et. al, 1974). The principle rule is that each action should be subjected to the utilitarian test individually (De George, 1990). The principle of act utilitarianism mentioned by Lehrer (1975, p.255) as follows: "A*n act is right if and only if its utility is at least as great as that of any of its alternatives*." Of course, as Bentham said so, one can use the past experience of the humankind, if the situation is similar. For the decision, one must take the long run and the short-run consequences into account, the direct and the indirect effects. Jeremy Bentham, G. E. Moore and J.J.C. Smart can be mentioned as the followers of this theory. The idea of Bentham was that when calculating the good and the evil, we should not consider the whole world, but takes into consideration only those whose interests are affected. For him, the importance was on the quantitative dimension of the pleasure. As he said: "*Quantity of pleasure being equal, pushpin (a child's game) is as good as poetry*" (Frankena et. al, 1974, p.130). The central issue for Moore was the definition of the "good". He distinguished what was good as a mean and what was intrinsically good, especially in his work "Ethics". He is also named as the father of the metaethics by some (Tepe, 1992).

What differentiates the act utilitarianism from the general utilitarianism is that act utilitarianism does not take this question into account: "What would happen if everybody does the same thing?" However, this is an important decision criterion for the general utilitarianism.

The arguments against act utilitarianism claim that this form of utilitarianism can be sometimes morally wrong, because of the use of individual judgments toward each and every act to be evaluated (Lehrer, 1975).

ii)Rule utilitarianism: It is also called "restricted", "indirect" or "modified" utilitarianism (Frankena et. al, 1974). The claim is that utility principles should be applied not to the individual actions but to the groups of actions. Rule utilitarianism

was first formulated by George Berkeley and William Paley and has become popular again nowadays. The difference of the rule utilitarianism is that before looking at the utility of the proposed action, we should check whether the rule is valid. Rule utilitarianism and rule deontologism seem very similar, at the point that rules are important. But the differentiating point is that rules are intrinsic values for the deontologists, whereas, they are instrumental for the teleologists (Pojman, 1998).

Generally rule utilitarianism is preferred to the act utilitarianism by the philosophers who are convinced by the principles of the utilitarianism. This is because the objections made by the deontologists like Butler, Ross and Ripley for the act utilitarianism are avoided by the rule utilitarianism (Frankena et. al, 1974). Also, the wish to use the accumulated human knowledge (De George, 1990) is another reason for this preference. The position of J.S. Mill (1806-1873) is the subject of a big debate; it is not clear whether he is a rule or act utilitarianist (Pojman, 1998). Harwood (1998) preference is for act-utilitarianism, claiming that rule-utilitarianism has more deficiencies.

However, a general debate in ethics is whether rule utilitarianism is a consistent version of utilitarianism (Pojman, 1995).

d. Objection to Utilitarianism

John Stuart Mill, in his work "Utilitarianism" (1861), discussed some arguments against utilitarianism (De George, 1990). The first was that utilitarianism was ungodly, because it was proposing the utility rather than the God for moral judgments. Mill said that as the God wants humans to be happy, we should try to make an act that will make us happy and prevent ones that will make harm, hence obey the God. A second objection was that we would not have time to calculate the consequences of an action each time. The answer was that we did not need to calculate each time; we can perfectly use the past accumulation of the humankind. A third objection was that we could not evaluate all the consequences and in a fairly way, so the calculation was artificial. Mill said that we could use the past, that some consequences would dominate the result and that as we were dealing with morality,

we could not obtain a precision. The last objection was related directly with the interpretation of the utility principle itself: the emphasis would be on the greatest number of people or the greatest amount of good. For example, a society where a minority is very happy in spite of an unhappy majority can be a result of a utilitarian logic. Here the problem can be solved by giving weight to the greatest number of people criterion.

In general, the main drawback of such theory is the difficulty to do the cost-benefit analysis, especially when human and social issues are analyzed. Also, minority right may be disregarded for the advantage of the majority (Frederick et al., 1988).

Another objection comes from Bernard Williams, saying that utilitarianism violates personal integrity and rejects the conscience. He gives examples, where people are pushed to make a choice between two situations that are all "bad". So within these examples, utilitarianism does not work, all the two alternatives are bad and whatever is done, some part will be hurt (Pojman, 1998).

Sterling Harwood also (1998), cites some objections against utilitarianism. He claims that utilitarianism fails to keep promises, because a satisfaction compared to a promise given before, the preference of an utilitarianist is the satisfaction. The other one is that maximization of the satisfaction can push us to live within the "experience machine" of Nozick, which is a virtual world.

The formulation of utilitarianism is problematic too: the greatest happiness for the greatest number. Which variable to rank first when they seem to be in conflict? Also, it is expected from the applicants to evaluate all the consequences so to play the role of God. One should not be in rest, because always he/she should do something for more satisfaction. What to do when faced with a situation giving the same amount of pleasure? Multilevel utilitarianism has answers to these objections by claiming that one should not be tied down to the rules, because "Morality is made for man, not man for morality" (Pojman, 1995).

1.3.2.2 Ethical Egoism

Ethical egoism is another branch of consequentialism, after utiliterianism. It has four types: psychological egoism claiming that we have no choice but being selfish, personal egoism emphasizing being selfish by choice, individual ethical egoism having as argument that everyone *ought* to serve *my* best interest, and lastly universal ethical egoism supporting the view that everyone ought to act according to his or her own self-interest (Pojman, 1995). Only the last two are considered as ethical theories.

The morally right action for an ethical egoist is to do the action that will bring the greatest good for him in the long run. They may again differ about the determination of this "good". This may be pleasure, happiness, perfection, power or self-realization (Frankena, 1974). Ethical egoism is different than the psychological egoism at the point that ethical egoism is normative and tells how we should behave but psychological egoism tells how people behave (Pojman, 1998).

Plato and Aristotle gave the first form of the ethical egoism. But Epicures and his followers, like Cicero, did the real development. In these writings, psychological and ethical egoism are combined, sometimes egoism and hedonism are linked together (Frankena, 1974).

Thomas Hobbes (1588-1679) in "Leviathan" gives the basis for an ethical egoism and proposes a minimal morality that everybody should obey, in order to make life easier: "The Laws of Nature".

Many thinkers criticize ethical egoism. One of them is James Rachels (1998). After an analysis of the principles of ethical egoism, he develops three arguments against this theory. First is that this theory cannot find a solution to individual conflict interest, as everybody is in the pursuit of the individual benefit. Secondly, he announces some logical inconsistencies, with examples. Lastly and the most important is his argument that ethical egoism, gives more importance to one's interest than the others' interests. So it divides the world as "I and the rest". But there is no relevant difference between "I and the rest" , in order to treat them differently

and to give less importance to their interests. Finally, ethical egoism, like racism, is an arbitrary argument and has no validity.

Another thinker, Howard Kahane (1998) announces a more interesting argument from a sociobiological point of view, saying that people are not always happy only with the satisfaction of their own interests, but sometimes they are happier when they give up some of their interest for the advantage of the rest. He gives the example of the idea of "fair games", where people are happier in an environment of trust, empathy, agreement and friendship etc. He also says that this is a part of our sociobiological development; people do not always act according to their interests.

Other problems with ethical egoism are those: ethical egoism cannot be a public argument, because the theory would not work if everybody seeks for her/his own interests. Also, the theory violates the principles of fairness and friendship (Pojman, 1995). The increased popularity of ethical egoism is in line with the development of the ethical relativism. This may be explained by the"postmodern" logic of the actual society, where people are not considered as responsible toward the society, where relativism is the king.

1.3.3 Critics of the Teleological-Deontological Dichotomy

According to William Frankena (1998), utilitarianism fails to respect rights and deontologist view disregards the fact that "Morality is made for man, not man for morality". The "third way" of Frankena is essentially deontological, taking the good points of the two ideas, based on the principles of beneficence and justice.

Recently, the classical deontological-teleological distinction has been challenged. The main idea is that this is a false dualism, leading to confusion in the moral philosophy. The basis for this objection is the existence of alternative ways of describing an action. The stress is given on the way of classifying actions that changes also the way of evaluating them and finally changes the moral philosophy behind these evaluations.

Okçu (2002) in his thesis about the public administration and ethics, after analyzing the dichotomy of bureaucratic ethos and democratic ethos that can be

classified as teleological/deontological dichotomy as well, indicated that "an anti-foundational postmodern perspective completely rejecting foundational moral positions can be found and that only such a perspective can move the debate on administrative ethics to its right place".

The problem with the consequentialist view is that, how we can make a distinction between the action and its consequences, how to trace this line between them. This ambiguity can lead to an arbitrary end. According to Macklin (1973), this is not only the problem of the consequentialist views. Deontological theory also is in the same situation, by bypassing the consequences that are a part of the action.

There are also some theories or some people being out of these frames. Nietzsche (1844-1900), the German philosopher and the forerunner of Existentialism, is one of the examples. By rejecting all theories, except perhaps ethical egoism, he claims that the only good is "power" (Frankena-Granrose, 1974). His explanation seems Darwinian: as we are not equal, we are in a continuous struggle in order to exist, so we need power in order to dominate (Pojman, 1998). Still, he does not deny that the humankind has to have some basic values of which other values can be derived. He said in his "Genealogy of Morals", "L*ife itself forces us to posit values*" (Berleant, 1973, p. 30).

1.4 Evolution of the Professional Ethics
1.4.1 Relation of Ethics and Professional Life

The term "professional ethics" will be used in this study for designating both public administration ethics and business ethics. Professional ethics is not different from the ethics in general; it is only the "A*pplication of general ethical rules to business behavior*" (Frederick et al., 1988). It is a special ethics, a subgroup of general ethical rules (De George, 1990). As the business activity (whether in public or in private sectors) is a human activity, it is a part of a society; it is subjected to the same moral rules (De George, 1990).

According to Frederick (et al., 1988), professionals have to have an ethical position, not only the society has an expectation in this direction but also for the very

simple reason of not to give harm to the people in the society. Also, this position will prevent the professionals and the workers themselves from the problems that can be turned to the scandals caused by unethical act. Actually ethics became a popular issue, for private and for public organizations, because of the development of other concepts such as vision, mission, quality management and an older one, accountability (Burke, 1999). The consequence of this development is that the leaders' primary concern is ethics, especially in the international arena, and the unethical practices can quickly obtain reaction due to the development of the communication channels (Burke, 1999). Almost every big organization has its ethical standards, for example: the International Personnel Management Association (IPMA), the International City/Country Management Association (ICMA), The International Chambers of Commerce (ICC), The Organization for Economic Cooperation and Development (OECD) (Burke, 1999).

The historical development is explained by Burke (1999) as such; with the growth of urbanization and industrialization, the concerns of the leadership were these three "e"s: efficiency, effectiveness and economy. But as the organization realized that these concepts were insufficient to meet the contemporary needs, they added another three "e"s: empathy, evaluation and ethics. Here the aim of the ethics is not to detect the unethical behaviors, but to create a positive atmosphere, using it as a management tool.

We can add many other items indicating the importance of the ethics for an organization, (Nash, 1990, p. 2):

The high cost that corporate scandals have exacted: *heavy fines, disruption of the normal routine, low employee morale, increased turnover, difficulty in recruiting, internal fraud, loss of public confidence in the reputation of the firm.*

Ethics and professional life, taken separately, have many theories. But the problem begins when one has to apply an ethical rule, when the person has to make a decision. One can know the rules fully, but this does not mean that the person knows how to apply them or not, or he/ she is not able to check, whether the taken decision

is an ethical one. The aim of the professional ethics is to study this relationship and draw useful conclusion, to link these two issues (Leys, 1964).

The areas where ethics and administration coincide are several: managing human resource processes and personnel, managing external constituents, managing personal risk versus company loyalty (Toffler, 1986). The sources of ethical problems in these areas are varied: personal gain, individual values in conflict with organizational goals, managers' values and attitudes, competitive pressure and cross-cultural contradictions (Frederick et al., 1988). The list of major corporate ethics issues are cited as such by Khera (2001): employee conflict of interest, inappropriate gifts to corporate personnel, sexual harassment, unauthorized payments, affirmative action, employee privacy and environment issues. Lack of corporate policy can be added to this list (Ekin&Tezölmez, 1999).

An "ethical" manager has to have some qualities. First of all, comes the "Ability to recognize and articulate the ethics of a problem". Most of the time, one cannot see that there is an ethical problem in the issue but recognizes only if it is said

or if it is especially emphasized. Second quality is, the "Personal courage not to rationalize away the bad ethics" and to say the right thing even if it is difficult or not welcomed by the rest. Thirdly, it is respect for others, and lastly, personal worth from ethical behavior (Nash, 1990).

1.4.2 Evolution of the Business Ethics

According to Nash (1990, p. 5) business ethics is

The study of how personal moral norms apply to the activities and goals of commercial enterprise. It is not a separate moral standard, but the study of how the business context poses its own unique problems for the moral person who acts as an agent of this system.

However, for a long time, ethics and business seem to be contradictory terms, if not opposite ideas (Nash, 1990; Leys, 1963). According to an old American adage, "Business and ethics don't mix, nor do heaven and businessmen". This idea is called by De George (1990), as the "Myth of Amoral Professional". Business is

not considered as immoral but amoral, meaning that moral considerations are not appropriate for the businessmen.

The term ethics is unfortunately taken as negative and guilt-ridden. However, according to Steidlmeier (1987), ethics is a practical issue, being both positive and creative, and having a responsibility to make a social change in the society in which it operates. Business ethics can help people to see the moral issues more clearly, and is a tool to make the situation better. It is more practical than theoretical. The aim of business ethics is neither to ensure the continuity of the current situation, nor the radical changes, but to make the moral system better (De George, 1990).

The emergence and the development of the field of business ethics have been problematic. According to Steidlmeier (1987), several reasons can be cited: rapid change of the business world with relatively static ethical issues, the development of large complex organizations; the legal approach leading to an ethics about what is forbidden; the tension between ethics and the individual ethics; viewing business ethics as an isolated field from the rest of the society and lastly, the

lack of consensus even about the term itself. Steidlmeier is especially against the individualistic approach to the business ethics and sees the issue as a social process.

Normally, a discipline is born and developed, then come the courses in the academic environment. But it is the opposite for the business ethics: the increased demand for courses on the issue lead to the development of the field (Shaw, 1996).

The evolution of the business ethics is toward an enlargement of the subject from simple "not doing harm" or "protecting" to "radical reordering of the society itself" (Evans, 1991). He argues for a "Total Ethics" concept, similar to the "Zero Defect" concept, where all the stakeholders contribute to the common good formed by the business.

Here comes the argument of social responsibility of businesses that are directly related with business ethics. Frederick (et al., 1988) gives the historical evolution of western ethics in three phases: the first one is "corporate social

responsibility" in the 1950's and 1960's, based on the principles of charity and stewardship, having been popular among corporate executives and academic scholars. In the 1950's, the issues were concentrated on price-fixing and dehumanization in the work force. Nash (1990) gives Arthur Miller's "Death of a Salesman" and Sloan Wilson's "The Man in the Gray Flannel Suit" as the examples. In the 1960's, the Vietnam War changed the concern toward the environmental and social destructiveness. With the expansion of the international market toward Asia and Middle East, the ethical dilemma was on bribery in the organizations. Also, the Watergate scandal contributed to the affair and lead to the creation of some internal mechanisms in order to fight with such problems. Meanwhile, consumer consciousness has been increased every day, by forcing the organization to pay more attention to their products in every stage of the production.

The second theory in Frederick is the "corporate social responsiveness", during the 1970s, that is much pragmatic than the first theory. The last one, "corporate social rectitude", developed in the mid 1980s, rejects the idea of value-free business and is for the tuning of all activities according to moral principles. The western world is actually in this phase that didn't reach its maturity. In the first half of the 1980's, the central topics were commercial issues and cultural differences. But in the second half of this period, contrary to the last two decades, instead of institutional responsibility, personal responsibility gained more importance and organizations looked after "ethical workers". Moreover, this trend was reinforced by the emergence of a materialistic, "get rich quick" ideology that pushed people to a world where individual materialistic gains were more promoted then the spiritual needs. This last point can be explained by the political emergences of this period such as the "New Right".

According to Ferrell and Fraedrich (1994), before 1960, people tend to look at the ethical questions related to the business ethics from a theological point of view. The starting point of the business ethics is considered as the 1970's, like all other authors. In the 1980's, it became a field of study among academic environments. The arguments of Ferrell and Fraedrich are interesting about the future of the field: as the

world is going through a globalization, the interactions between cultures are increasing. But as every culture did not have the same values, they concluded that it would be impossible to get a universal business ethics in the future. It is not possible to accept this idea, defending clearly ethical relativism and chaos. Cultures may not have the same values, but doing business should have rational basis and small deviations that may be seen as the small adjustments to the local culture may become uncontrollable degeneration in the future. "Which values to be taken as cultural differences? Who will decide on this? What to do if there are opposite values?" are other objections. So the best thing is to work for a global work ethics that would help all the stakeholders of the private sector.

A study analyzing the articles published in this area showed that the works about this subject remained fairly constant and low until mid 1970's. This trend began to change in 1980's to reach a peak after this period (Randall et al., 1990). The field that was not recognized as a separate one in the past; today has its own organizations, periodicals, textbooks, conferences and academic specialists (Shaw, 1996): more than 20 organizations in U.S.A, England, Canada, Belgium etc and more than five periodicals (Gellerman et al., 1990), such as *Business and Professional Ethics Journal* and the *Journal of Business Ethics*. Codes of ethics, ethics training and external consultants exist within most of the businesses (Dean, 1997).

Formed in the 1970's, the characteristics of the field can be cited as such: those working on this area have very different academic background, from philosophy to economics, from law to theology. Such picture cannot lead to the conclusion that the business ethics is an interdisciplinary field, it is rather multi-disciplinary, because every writer brings his/her heritage of their home disciplines (Shaw, 1996). Dean (1997) emphasizes also the same point and gives the reasons of this diversity: the relative newness of the field, having a practical but also a theoretical side, so needing extensive knowledge about ethical theory (philosophy) and business research.

In spite of the abundance of ethical consultants and specialists in the market, the question of whether business ethics is a profession or not is still discussed.

According to some, the field meets the criteria needed, but Dean (1997) is still suspicious, thinking that the field lacks standardization. The solutions offered by Dean are the collaborative work of consultants, philosophers and researchers of the field toward standardization and use of some tools such as accreditation, licensure and certification.

Ethical issues in the contemporary business world can be categorized as such: consumerism, resource use and environment, labor, responsibility to shareholders, poverty and social equity, perversion of the public purpose, industrial democracy (codetermination of economic structures by workers and the management) and finally issues of equal opportunity. Steidlmeier (1987) and Michalos' (1997) list is very similar to the previous one: organized labor, social dumping, international finance and Third World dept, tobacco promotion, arms trade, wealth concentration and taxation, pollution and resource depletion and international trading blocks.

The future role of the topic would be enlarged: Enderle (1997) explains this by "T*he argument of challenges*: sustainable development; overcoming of poverty and unemployment; the abolition of discrimination relating to gender, origin, race, and religion; and the shaping of just international business relations". A worldwide survey of business ethics in 1990's made by Enderle (1997) shows that ethical issues are still affected by emotions in many countries. Corruption, leadership and corporate responsibility are the major issues discussed in this report. A shortage of empirical research and of local literature; integration of business ethics courses into the curriculums; and mutual learning instead of one way learning are among the main problems. These will be in the business ethics agenda of the 21st century.

1.4.3 Evolution of the Administrative Ethics

According to Denhardt (1988), administration ethics lacks a comprehensive paradigm for public administration. The situation is worse for Dwight Waldo (Denhardt, 1988, p.1); he described the state of moral and ethical behavior in public administration as "chaotic".

Pfiffner (1999, p.541) tries to make the concept clear: "A *public service ethics implies more than just ethical behavior on the job; it also entails a dedication to the public interest and a commitment to mission accomplishment*"

Cooper (1994) cites three criteria that are necessary in order to consider an area as field of study: existence of a group of scholars working on it, printed materials such as books and journals and lastly, establishment of academic courses in university programs. Based on these criteria, administrative ethics became a field of study only in the 1970's. Beginning by the discussion of politics/administration dichotomy, nowadays, discussion topics are very rich: citizenship and democratic theory; virtue; founding though and the constitutional tradition; the organizational context; ethics education; and philosophical theory and perspectives. The Turkish context is still at the political ethics discussion, at the politics/administration dichotomy and discussions about administrative ethics are rare.

Public service ethical concerns are different from the ones in the private sector. This distinction does not lie in the issues such as continuous improvement, performance management, efficiency or innovation. Indeed, public sector also has to take these issues into account and it does so. But the difference is in the perception of the people who are served. For public servants these people are and should be more than a customer or client. Peter Shergold (1997, p.121) explains it in this way:

> T*he bottom line of accountability for public servants is ethical (did I meet the public purpose as effectively, equitably and openly as possible?), whereas that for private employees is economic (did my work contribute to company profits and shareholder dividends?).*

Öztürk (1999) lists the differences between the business ethics and the administrative ethics in terms of four issues: business ethics is founded on capitalism, sees people as "customers"; is ruled by some regulations and has a limited social responsibility toward the public. He adds that on the other hand, administrative ethics is based on democracy, sees people as citizens, ruled not only by regulations but also has a close connection with the legal system and the constitution and finally its

responsibility toward the society is much greater. This is why Öztürk claims, that the studies made or would be made in the future, as a comparison of the public and private sectors are so important. To know these differences and similarities will not only contribute to the field of ethics but also help the sector managers who find themselves in a transition period where the distinction is getting blurred.

Two different paradigms are dominating the area, both being foundational, based on some quasi-universal principles: the bureaucratic ethos and the democratic ethos, *ethos* meaning "The system of values pertaining to the *good* within the discipline of public administration" (Woller, 1998, p.109)**.**

The bureaucratic ethos developed in late 19th and early 20th century, was influenced by the theoreticians of the public administration such as Weber (model of bureaucracy), Taylor (scientific management), Wilson (politics-administration dichotomy). This approach is based on the concepts of efficiency, efficacy, expertise, loyalty, accountability and obedience to elected officials (Goss, 1996). These officials have to act neutrally, according to defined scientific principles. The social origins of bureaucratic ethos are listed by Bowman (1991) as such: social Christianity, the progressive political movement, the scientific management movement, and the social science movement.

The democratic ethos, challenging the previous one, emerged in 1960s with New Public Administration (NPA) movement and in the post-Watergate years through normative approaches to the theory and practice of public administration. It stresses on higher order moral principles (equity, justice and benevolence), rejecting the idea of value-neutral bureaucrats, emphasizing the "ethical space" in which administrators can act. This approach is less clearly defined than the bureaucratic ethos and more eclectic (Woller et al, 1997). Its idealistic goals and its lack of accessibility to most public administrators are the other criticisms (Martinez, 1998).

If these approaches are analyzed according to our dual categorization of ethical systems, the bureaucratic ethos falls within the domain of the teleological one; with its emphasize on rationality and the democratic ethos falls within the deontological one, with its "grounded principles" (Woller, 1998). The methodology

used by this ethos is deductive, dialectical and deontological (Bowman, 1991). The view of Bowman is that these two ethos are not complementary but alternatives, so the efforts for the reconciliation of the two are not worthy.

According to Woller (1998) the fact that the public administration cannot choose between these two ethos is not a weakness but a reflection of an historical ongoing. Instead of taking them as a dichotomy, a reconciliation of the two ethos is possible. He gives two reasons: first, no one is wholly teleological or wholly deontological, but takes from both in order to act or make a decision. So, in practice, these ethos are working well together. Secondly, the two ethos have a common point on which the reconciliation is possible: the public interest. After showing the shortcomings of these approaches, Woller (et al., 1997) suggests a third, "postmodern" view which is the dialogic and beginning with the question of ontology; the question of being.

Another supporter of the reconciliation of the two ethos is Kathryn Denhardt (1989). According to her, the reasons for not integrating the two ethos are many: for years, bureaucratic ethos was more powerful than the democratic one. This trend was criticized in the New Public Administration movement. A second reason is that applied ethics tends to promote ethical reasoning, thus favoring bureaucratic ethos once again. However, the "fiction" of a politics/administration dichotomy is abandoned; public administration is no longer value neutral but value laden. So, the public administrators can blend the two ethos and act politically and apply democratic ideals. The evolution in the public service in this century gave the administrator a more sensitive place: Today's bureaucrat is considered as a policy maker, more responsive and responsible to the public (Goss, 1996).

A similar point of view is emphasized by Thompson (1985). He denies the ethics of neutrality (based on politics/administration dichotomy, claiming that administrators should follow not their own personal ethical position but the one of the organization) and the ethics of structure (the idea that organization not the administrators is responsible for the acts and decisions), arguing that these philosophies make the administrative ethics impossible. According to him, these

theories reduce administrators to irresponsible people, incapable to make decision or to choose between alternatives. Only by denying these principles that an administrative ethics can be possible, where administrators do not and cannot act neutrally but according to some values and where they are responsible for what they do but also what they omit.

The separatist thesis claiming that public administration has an ethics on its own has been researched by Robert Goss (1996), based on ranking the values of bureaucratic ethos and democratic ethos by bureaucrats. The results showed that the values of the bureaucratic ethos were ranked higher than the other one. However, the data did not permit to conclude that public administration had a clear and separated ethical system; they showed that bureaucrats were different from the public.

An analysis of the administrative ethics through the articles published on this subject in Public Administration Review from 1940's to 1990's, gives a panorama of the topic. 1940's were marked by the debates on topics such a neutral competency, efficiency and executive management like the Finer-Friedrich debate (Nigro et al., 1990). The debate was on whether the internal or the external bureaucratic control is more efficient for the ethical position of the public administrator. According to Carl J. Friedrich, an individual sense of moral responsibility as an internal control would be more effective. Herman Finer for instance, argued that public accountability would be ensured well by external controls such as codes of ethics or legal rules (Martinez, 1998). In the 1940's, Wilsonian politics-administration dichotomy began to be challenged too (Denhardt, 1988). In 1950's, efforts were for the development of codes of ethics. 1960's were the continuation of these efforts, by trying to find solutions to the shortcomings of the codes and the focus was on the individual (Denhardt, 1988).

1970's saw the reflection of the New Public Administration; social equity became the keystone of administrative ethics, with the work of John Rawls "Justice as Fairness" (Nigro et al., 1990). According to Martinez (1998), the movement called "New Public Administration" which was the fruit of the 1968 Minnowbrook Conference, was influenced highly by Friedrich ideas about internal control.

According to Denhardt (1988), at this period two important contributions came from John Rohr's "Ethics for Bureaucrats" (1978) and Terry L. Cooper's "The Responsible Administrator" (1982, 1986). The main contribution of Rohr was to bring into attention ethical behavior from a passive action of "forbidden" subject, to an active one of "ensuring some way of behaving". He suggested two different ways of doing these: the "high road" (thinking about ethics in every single action) and the "low road", being attached to the rules. He concluded by advising a middle road, a mixture of the two. Also as a guide, he advised to turn to the opinions found in the Supreme Court (Denhardt, 1988). Cooper emphasize was more on the process than the content of the administrative ethics. For the first time, the organization is taken as an important component of the ethical climate of the administration. His ethical model is three-dimensional: administrator, organization and ethics.

With the ethical scandals of 1980's, the efforts were toward regaining the public confidence, by reconciling the bureaucratic ethos (external control) and democratic ethos (internal control). In fact the 50 years was based on the problem of finding which one was sufficient or better (Nigro, Richarson, 1990).

During 1980's, a new trend emerged in the field of public administration in the western world: New Public Management. The line between the private and the public sectors became more and more tiny, with the application of the private sector concepts to the public sector, such as Quality Circles, Total Quality Management and Team Building etc, with increased privatization and quasi-privatization (Menzel, 1999). The philosophy of the New Public Management is to seek for efficiency and results instead of rules and effectiveness, to see the citizens as customers, in short a market-oriented philosophy (Brereton et al., 1999).

However this exchange is one directional, the values or the working methods of the public sector are not transferred to the private sector. Sure, public sector gained new concepts such as quality, competition, consumer satisfaction, but at the price of disregarding the concept of "citizenship" and participation up to a degree. The new concept has not reached yet equilibrium. According to Menzel (1999), due to several reasons, public administrators were already morally "mute"

people, not contributing positively or negatively to the ethical issues. So the new concept would only accelerate this trend.

The increased interaction of the public and the private sectors is explained by the term "governance". As a result, the public sector ethics is replaced by "public service ethos", which describes the attitudes in both public and private sector organizations. The classical public sector ethos can be summarized as "working with others and within integrity for the public good". The core values cited in Brereton (et al, 1999) are accountability; honesty and impartiality; serving the community; altruistic motivation; a sense of loyalty to community, profession and organization. Challenges to the public sector ethos increased, with the classical claim of " It was better before". In fact, the real reason of this idea is not the decline in the ethical position of bureaucrats, but severe codes and the impact of the media transmitting every piece of information to the public faster than before (Brereton et al., 1999).

The survey by James Bowman, conducted in 1989 was made among the members of ASPA (American Society for Public Administration) in order to get their opinion about these three subjects: perceptions regarding ethics in society and government; the nature of integrity in public agencies; and overall organizational approaches to moral standards. The findings are that ethics is perceived as an important topic in the society and that government has a responsibility of behaving ethically. Turning to the second subject: the respondents think that the ethical dilemmas are frequent in the work place and that leaders are far from being a model in this respect. Most organizations follow a "low road" ethical approach (intervening when a problem arises) compared to a small percentage following a "high road" approach (encouraging the affirmative actions instead of detecting and punishing the wrong ones). Another interesting result is that the ASPA codes of ethics are not known or used extensively, but have an important role for the integrity. As a solution the respondents see effective leadership, training programs and development of administrative rules supporting the application (Bowman, 1990).

Bowman repeated the same study in 1996, and the results showed that the perceptions are still valid with an increased awareness of the issue and the ASPA codes (Bowman, 1997).

What about the future of the field? According to Kernaghan (1998), public sector is in a period of change. At this stage, it will keep some of the traditional values but will add to them some new ones. In spite of the lack of a consensus about the universal ethical values of organizations, ten core values for public and private organizations that are highly accepted among ethics scholars are cited in Kernaghan (1998): caring, honesty, accountability, promise-keeping, pursuit of excellence, loyalty, fairness, integrity, respect for others and responsible citizenship. The trend toward the public management concept (application of the Total Quality Management to the public sector) has it's reflects and traditional values are complemented if not challenged by new ones: commitment, openness, communications, recognition, trust and leadership. However, three traditional values: integrity, accountability and fairness will occupy an important place in this new model of public ethics (Kernaghan, 1998).

Researches and discussions are not only about the problems but also about the remedies: for example the public management department of OECD (PUMA), published a paper in September 1996, named "Ethics in the Public Service: Current Issues and Practices". After an analysis of the situation, a model is proposed as to ameliorate it, with three components: control, orientation and administration and once again emphasizes the three "e"s: economy, efficiency, effectiveness, and ethics (Yaşamış, 1997).

1.4.4 Islamic/Turkish Professional Ethics

Like the Christian counterpart, ethics in the Islamic world is also shaped by the religion and is still under its influence.

Another similarity is the scarcity of resources about the topic as it is a new one for the Islamic countries and the accumulation of the existing resources about

business ethics, letting few places to administrative ethics. These points are again a limitation for a healthy analysis.

The importance of the Islamic business ethics is based on five reasons, according to Saeed (et al, 2001): consumers from Islamic countries constitute about one quarter of the total world population. Second, the number and the volume of firms controlled or managed by Muslim countries are increasing. Third, the level of foreign investment in Muslim countries is also increasing. Fourth, there is tendency for the formation of a Muslim trading block and lastly, there is trend within some Muslim countries toward an Islamisation of their political systems.

In fact, it is difficult to talk about a specific Islamic professional ethics both on theoretical and practical grounds. The main obstacle for the development of an Islamic business ethics is that basic concepts of the field have been developed in the western, Christian world. One possible consequence of this fact is ethnocentrism during the analyses. According to Izraeli (1997), Islamic world has to work on its own values in order to see the compatibility of these with the West. However, this suggestion brings its dangers together: this effort can quickly lead to ethical relativism. In addition to this, there is also the difficulty of defining some "values" where secularization is almost nonexistent among the Islamic countries.

The scarcity of written material about Islamic/Turkish professional ethics leads to use mainly western resources for the analysis, which can again give a biased view about the subject.

The logic of Islam is, as almost all other monotheist religions, is based on a deontological approach, telling what the things that are allowed or prohibited are. But the distinguishing point of Islam is the interdependence of the daily life with the spiritual life. So, the influence of the religion is everywhere; surahs from the Qur'an tell the Muslims how to make trades or govern a country. The business is essentially defined within the context of the family and the government that are seen as the most important institutions in Islam (Stackhouse et al., 1995).

Hefner (1995) sees Islam itself or the political climate of the Islamic countries as the factors preventing an economic/capitalistic development in these countries. But Gambling (1991) claims that this is not the general view and cites some other theories defending the position that Muslim ideology has little influence on the economic life of these countries. The lack of consensus on the subject is due to the fact that Islamic professional ethics is a new topic both for Islamic and western countries.

Compared to western culture, three features can be cited for eastern cultures about the way of doing business: indecision, procrastination and indifference. When a decision has to be made, instead of saying firmly "yes" or "no", people use "insh'Allah (God willing). The meaning of time is relative and very elastic, the cost of the time is disregarded (Rice, 1999).

The practical issues are in the opposite directions to the words of Qur'an: Muslims prefer to have business relationship with people they know, resulting into nepotism or the overemphasizing of the importance of social relations. Informality in the decisions about time, price, weight etc is another consequence (Rice, 1999). The findings of Rice are supported by the paper of Izraeli (1997). Unfortunately, none of papers included Türkiye within their study. They focused especially in the Middle East.

Izraeli adds to these findings the notion of *bakshish*, which can be considered as tip or bribe, a type of corruption. The fluid pricing system and wide practice of bargaining are other examples for the Middle East. The lack of institutions in the academic world and the lack of codes of ethics in the private sectors are other problems. Another fact is the existence of government agencies in the Middle East, whose mission is to combat corruption among government officials. As the application of democracy is limited and controlled by the government, the role of the media to expose the corruption is also controlled by governments. The stakeholders are limited to stockholders, as it is the case in Türkiye (Ekin&Tezölmez, 1999).

However, there are critics too to this western look. According to Khera (2001), the West had a stereotypical image of a corrupted business in the East. With many examples, he defends the position that corruption is universal but the East lacks the ability to hide it as their western counterparts do.

Most of the Islamic countries being considered in the eastern group, the image of professional ethics of these countries is as described above. So, efforts are necessary not only to identify the differences but also the similarities between the ethical values of the two cultures and to try to eliminate the prejudices.

Türkiye has a special position among the Muslim world, being the sole secular and democratic country. According to Arslan (2001), since Türkiye has never been colonized, Islam never got a role of political reaction and further secularism reinforced the civil character of the Islamic ethics in the country.

The history of the Islamic/Turkish business ethics begins hundreds years ago, if the institution of "ahi" is taken as a reference point. Beginning at the Seljuk Empire, this organization was based on a membership system for those working in the same sector. The character of this organization, which still persists in some regions of the Islamic world, is half professional and half religious. Nasr (1985, p.58) summarizes the ahi system (that is still valid for most of the "esnaf" (craftsman) in Türkiye):

> A *code of honor, strict work ethics, responsibility for and devotion to the quality of work, pride in one's métier, generosity to others, aid to members of the guild and many other ethical and spiritual percepts associated with work developed through such organizations.*

Also, as the economic life of the Ottoman Empire was mainly controlled by non-Muslim minorities, the rules and norms applied by these minorities such as Greeks, Jews or Armenians have an influential role on the shaping of the commercial life of the Ottoman Empire and the ethical atmosphere of this area (Süer, 2000). So it is possible to say that the western influence on the Turkish business system began very early and this is why this influence can be higher compared to other countries in

the Islamic world, leading to a greater similarity between the Turkish and western ethical systems.

The peculiarity of Türkiye is its uniqueness in having a secular administrative system for a Muslim population. However, the general trend in analyzing such countries is to put all of them in the same basket, and to make too general, sometimes distorted conclusions about the historical issues. This can be seen as a common deficiency of the western point of view to the East.

For example Hefner (1995, p.366) compared the efforts of M.K. Atatürk to those of Shah of Iran and concluded that the two top-down efforts at westernization *failed*, because "T*he great majority of Muslims had little need to repudiate their old moral identity and even less inclination to embrace a threateningly foreign culture"*.

This argument seems too simplistic. The efforts made in Türkiye in the 1920's and those made in Iran in the 1970's are not comparable from a historical, political and sociological point of view. Also, linking the "failure" (the criteria of the failure are not mentioned) to the resistance of the Muslims sounds like the theories of Huntington on non western countries: these countries have no chance of reaching the level of western countries, so it is nonsense to adapt the western political system. Another argument of Hefner (1995, p.367) is that Muslims have not get yet the values of democratic capitalism and he shows the way of doing this: "… *conviction that moral and religious values can be maintained within a modern social order*", exactly what the young modern Türkiye did at the birth of the Republic.

Gambling and Karim (1995) take the issue from a relatively objective way and link the take off of the economy in the medieval Europe and in the 20th century Muslim countries to the secularization efforts. Türkiye, according to them, seems to be successful this time: the abolition of the Islamic government style "khilafa", replacement of the Sharia codes by a secular commercial law and the establishment of the western banking style.

Even if Türkiye is at the beginning of the process, the concept of professional ethics entered in the agenda of Turkish professionals (Ekin&Tezölmez,

1999). A research made by TUGIAD (Young Businessmen Association of Türkiye) in 1992 is one of the first publications on business ethics in Türkiye. The report " İş Ahlakı ve Türkiye'de İş Ahlakına Yönelik Tutumlar" is about the 156 managers working among the 500 largest companies in Türkiye. The result shows that 46.15 % of the managers think that business ethics is an important issue in the Turkish business environment. Among the most unethical behavior they rank are revealing company information, falsifying company reports and unreasonable amount of absenteeism from work.

Again in 1992, TUSIAD (Turkish Industrialist' and Businessmen' Association) published the Turkish translation of "Ethics-in Business Now" authored by F.P. McHugh named "İş Ahlakı". This book was on the ethical and unethical issues managers could confront and the ways to deal with these moral problems (Atakan, 1994).

Another report of a Turkish periodical shows the popularity of business ethics in Türkiye, with many issues that are still a problem such as bribery (Atakan, 1994), tax evasion and insider trading (Ekin& Tezölmez, 1999).

The development of the ethics concept in Türkiye is accelerated by the increased number of multinational firms operating in the country. IBM, General Electric, Coca Cola, Pepsi Cola, General Motors, Procter and Gamble, ABB have already their written code of ethics since 1990's, mainly on conflicts of interest, gift giving and receiving, engaging in deceptive advertising, insider information and relations with governmental bodies (Atakan, 1994). Altınyıldız group in its publication of Kurum Kültürü (1993), incorporated issues of business ethics as this is directly related with the organizational culture (Atakan, 1994).

A study conducted in 54 countries in 1996 by the Transparency International Organization (based in Berlin) and Göttingen University on corruption, defined as the misuse of public power for private benefits gives an idea about the relative position of Türkiye in respect to corruption (Bayrak, 2003). The score ranged from 0, the highest level of corruption to 10, the lowest level of corruption. The countries

were also ranked from the most corrupt (rank no1) to the least corrupt (rank no: 54). The index reflected the impression and perception of businesspersons. According to the research, Türkiye is 22nd, having a score of 3.54, which is apparently not bright, in a better position than Kuwait (8th) and Egypt (14th), but worse than Jordan (25th) In 1997, the position of Türkiye got worse, getting the 13th place among 44 countries, showing the degradation of the ethical level of the country.

A direct research was made on the ethical state of business world of Türkiye by Ekin&Tezölmez (1999). The sample was the Turkish managers, all graduated from Boğaziçi University, one of most respected institutions in Türkiye, who responded to some scenarios. The results showed that female managers have higher ethics scores than their male counterparts. Other factors taken into account were age, educational level, position, department, number of years working in the company, number of years the company is in the business, the industry, company size, existence of a written company code.

More and more studies can be found since 1990's about professional ethics in Türkiye, mostly in form of paper such as Bayrak (2003), Torlak and Özdemir (2003), Taslak, Karamustafa and Karakaya (2002), Yurtseven (2000). These empirical researches are in general conducted at city or regional level and on private sector managers, in order to determine the ethical level or the social responsibility level of the respondents. The findings are almost similar: A certain level of awareness of the subject of ethics with a relatively high ethical level and social responsibility level. Again, it is difficult to determine their social desirability bias in the responses that may not reflect the real way of acting of the managers but their "wish" to act so.

Theses in the universities are also increasing on the topic of professional ethics in Türkiye, researchers being conducted in a wide range from militaries (Aydın, 2002) to private and public sector managers or students (Ünlü, 1997; Atakan, 1994; Süer, 2000). The findings are similar to the papers, indicating a relatively high ethical level of the participants, that public and private sector managers have some differences (Ünlü, 1997), that female managers are more ethical than their male

counterparts (Atakan, 1994) and showing also the highlighted ethical topics in the Turkish context such as environmental pollution or giving gifts/favors (Atakan, 1994).

Three most important unethical business practices are identified by Turkish managers as; environmental pollution, engaging in insider information and giving gifts/ bribery. The least unethical acts are ranked as: taking longer breaks, abuse of expense account and gaining competitor information. The most important three factors influencing the ethical behavior of Turkish managers are found as personal moral code of behavior, society's moral code of behavior and behavior of superiors. When social responsibility of the companies is concerned, according to the research, the customers, the employees and the stockholders take the first three positions.

The unethical act list of the western world is somehow different from the one of the Turkish list (Ekin&Tezölmez, 1999). This is why, in order to be efficient, the unethical act list formed by Ekin and Tezölmez is applied to identify the content of the vignettes in this study.

The responsibility for gathering data and developing theory about Islamic ethics is more on the Muslim countries than on the western counterparts. The goal may be twofold: not only collecting primary data, in a less biased way, but also developing an original theoretical frame for Islamic countries instead of importing it. This point is becoming more and more important, with globalization and increased interaction between cultures.

1.5 Discussion About Public/Private Comparison

"Bureaucratic mentality is the only constant in the universe" said Dr. McCoy, in Star Trek IV. Would this be valid in the future, too? Perhaps this explains the difference between the public and the private well, where public is associated with the stable and the unchangeable and private with the dynamism.

The definitions of public and private are varied and then problematic. The origin of the word "public" is Latin, referring to the issues related with people, as a part of a community, nation or state. "Private" also comes from Latin, meaning, as

"Being deprived of public office or set apart from government as a personal matter" (Perry et al., 1988)**.** Hence, public organizations have been identified as governmental organizations, whereas private organizations as the rest, including business firms. Moreover, the actual situation shows that the issue is multidimensional, as the line between the two sectors is getting tiny.

Categorization of organizations as public or private is based on different criteria. One of these criteria is the public interest, but it is difficult to define and to measure clearly. The economist approach claims that public goods and market failures are reasons for the existence of public bureaucracies so it uses these two concepts for the definition. The most common definition (and the one that is preferred by Perry et al.) is the one based on the ownership and funding. Public organizations are not owned by individual but the public, as well as the funding is done by the public, contrary to the private organizations that are owned and funded individually. But this approach is not sufficient to solve the problem, when the governmental organizations funded by private sector or private organizations closely controlled by public sector are taken into account (Perry et al., 1988).

The distinctive characteristics of public sector are all relevant to public personnel management: objectives that are vague and conflicting, frequent leadership turnover (for elected and appointed officials) and relative job security for tenured employees (Baldwin, 1987). The reasons for this situation are several: as the public interest is a large issue, some goals of the public sector may be too large or even conflicting compared to the private sector defining everything according to efficiency. The high turnover is partly natural, due to the limited term of several posts. The resignation is an adding factor that is more frequent at the high level due to political frustration. The limited term or political frustrations are very rare in the private sector. Greater job security of the public sector workers is due to the regulations protecting individuals against their superiors and the process of firing that is too complex in the public sector.

Public–private distinction varies on at least three dimensions (Perry et al., 1988): interest (benefits and losses are individual or communal), access (openness of

facilities, resources or information) and agency (whether the organization is acting individually or as an agent for the community as a whole).

Perry (et al., 1988, p.190), after analyzing a large number of articles on the public-private distinction, draws these conclusions:

The information and incentives of the economic market are absent for public organizations, which are concomitantly subject to much greater influence by external political and governmental institutions; public organizations are exposed to more external scrutiny and accountability and their goals are more numerous, intangible, and conflicting; public managers have less autonomy due to constraints such as civil service rules; public service organizations have more elaborate formal rules and reporting requirements and more rigid hierarchical arrangements; public organizations sometimes exhibit lower operating efficiency than other types of organizations.

The point of view of Perry (et al., 1988) is that organizations vary on a range of public-private continuously, emphasizing the existence of hybrid organizations. Their suggestion is to take the political and economic environment into account more seriously. These factors are called "modes of social control" and are classified as polyarchy and market. So a three dimensional analysis (ownership, funding and modes of social control) will be more satisfactory.

With the increase of contact between public-private sectors, several comparative studies have been conducted. In fact, studies conducted abroad did not find significant differences between the ethical management strategies of these two sectors (West, 1994). Also, these studies emphasized the difficulty to define the "public" and the "private", and the necessity to increase the dialogue between these two similar sectors in ethics. So, it is expected that this study will be a contribution in this way, by making a comparison between the sectors, but also to see, whether similarities are as strong as to their western counterparts.

The distinction of the two sectors becomes more and more difficult when most of the public's work is carried by non-governmental organizations. So, not only academicians but also public sector managers need to know about the differences and the similarities between the two sectors on the ethical issues (Öztürk, 1999). With the goal of having a public sector that "works better and costs less", contracting, grants

and mandates are increasing. Not only the definition of a public sector becomes more complex but also, with increased penetration of private sector into the public one, one can no longer guarantee to what extent public interest is taken into account (Pfiffner, 1999).

The main problem in the 20th century that public administration faced was the disproportionate increase of the population in contrast to limited or even diminishing resources of all kinds. This trend pushed public administration to work in a more efficient basis: the concept shifts from a public "administration" operating in a wide scope in a monopolistic manner to a public "management", operating in a relatively narrow scope within the limits of competition. The main tools for this radical shift are privatizations, TQM techniques and use of information technologies (IT) in the public sector. The result is that the two sectors are getting closer, boundaries between these two are less explicit then before, so it is not easy to label an organization as a public or a private one because their philosophies are very similar: efficiency, citizens seen as customer etc. (Yaşamış, 1997).

The distinction problem did not get attention until recent time, because of the assumption that public sector is absent from the economic markets. Especially researchers from the public side did not put effort to make a clear distinction and focused only on the public side of the issue (Perry et al., 1988). Robin Theobald (1997), after the analysis of the western culture of bureaucracy and management, concludes that the imposition of a market-driven philosophy to the public sector is not the right solution for the ethical development of the public administration. So, comparing the attitudes of the managers of both sides and analyzing the differences but also the similarities will provide a hint about the level of "bussinessing the bureaucracy in Türkiye".

The characteristics of Turkish bureaucracy are different from its counterpart in western world. Since the Ottoman Empire, bureaucracy has an important place not only in public area, but also in political and the social life. They were given the mission of the modernization of the young Türkiye, with very Limited resources. The middle class in Türkiye, composed of bureaucrats,

intellectuals and army members, have an ideological and social reformist identity (Yılmaz, 1997). The continuity of this situation is not evident at the present; these three groups are no more heterogeneous, neither ideologically, nor economically. The Ottoman Empire is considered within the category of "historical bureaucratic empires" (Yılmaz, 1997). This phrase explains why public sector managers see themselves as the defenders of the moral values, as "unknown heroes" as discussed in chapter III.

CHAPTER II

METHODS AND APPLICATION OF THE RESEARCH

2.1 General Explanations

The main objective of this empirical study was to have an understanding of ethical standpoints of Turkish public and private banking sectors administrators according to two main ethical dispositions: deontology and consequentialism. In this study, this dichotomy has been tested, but also, the validity of the public-private distinction has been questioned.

The scarcity of empirical research in the field of business ethics and administrative ethics is a worldwide problem for those working on the topic. This problem is also valid for the Turkish case where professional ethics is on the agenda for less than two decades.

Furthermore, the definitions of ethical standards and of the business ethics (as well as the administrative ethics) are problematic, since these terms are not only changing over time but also from one situation to the other. As an example to this confusion, 308 different definitions of the term "business ethics" have been found in 254 articles, books and textbooks (Randal et al. 1990).

Gathering data about the ethical disposition of persons may not be considered as a standard or usual research, because it is a "sensitive" area. The difficulty of gathering data about ethical dispositions is mentioned by Schminke (2001) as such: as unethical acts are expected to occur rarely, it is difficult to get sufficient number of observation. Second, even if they occur, most of them are not public so they cannot be easily recorded. Third, because of the social desirability effect, it is difficult to get firsthand or secondhand data.

This research has been based on two dimensions of the ethics. Deontological ethics in this respect is the ethics on duty or principles. Consequentialist ethics is dealing with the goodness of the consequences of the acts.

The dichotomy between deontological and teleological ethics has been used by many other researches. Schminke (2001) by explaining his research methodology also gives a summary of the literature about the topic (p.377):

This study distinguishes between formalism and utilitarian predispositions, a contrast that Brady and Wheeler (1996) suggest may be the most important in the history of ethical theory. Formalism (often associated with Kantian ethics) and utilitarianism (often associated with Bentham and Mills) are roughly synonymous with deontology and teleology (Brady, 1990), identified by Kohlberg (1984, p.579) as "the two major ethical principles" in fact Nozick (1981, p.494) states that "All of substantive ethics has been fitted or poured into these two powerful and appealing molds.

Moreover, according to Wheeler and Brady (1998) the way of thinking, the reasoning or the theoretical part; and secondly the way of acting have to be analyzed in pair, because articles are generally dealing either with the first variable or the second but not with both of them, assuming that a person thinking in one way would act within the same principle. However, they claim that this is not the case all the time; this is why we need to analyze the two dimensions of the ethical position of the managers.

In this study, vignettes were designed and were distributed to the respondents. The answers form a matrix of four elements: deontological/consequentialist way of thinking and deontological/consequentialist way of behaving. These two dimensions forming four cells are the primary variables of the research.

This study took as the reference point the article of Wheeler and Brady, published in 1998, in the Journal of Public Administration Research and Theory, titled *"Do Public Sector and Private Sector Personnel Have Different Ethical Dispositions? A Study of Two Sites"* The aim of the abovementioned study was to see whether there was a difference between the private and the public sector workers

regarding their ethical dispositions, in respect to the way of thinking and the way of acting; answering the question: "Do people make decisions consistent with their way of thinking?"

After analyzing different research topics and methods on business ethics, the problems of the field of professional ethics are listed as such by Frederick et al. (1990): the first is the lack of empirical data on the topic: most of the papers are theoretical, but these are not supported with empirical data. Therefore, the validity of these theories and current problems of business ethics are not studied intensively. Second, few empirical studies conducted by academicians and the needs of business managers do not match sufficiently. The topics that are very interesting for the academicians may be useless to the managers who hope to get some theoretical frame to their problems. The third problem mentioned by Frederick (et. al. 1990) is related with the methods used actually to collect data: They are mostly descriptive, so cannot have a normative approach and tell what is right or wrong, therefore the use is limited for the practitioners and academicians who want to go further.

The aim of this empirical study was to give an idea about the ethical preferences of Turkish managers in the banking sector in a descriptive way. The normative part of the data was beyond the scope of this study.

2.2 Hypotheses of the Study

The hypotheses tested in previous researches were retested here, for different reasons. The first advantage of this choice is to see whether there is a significant difference between the results of the western cases and the Turkish ones. If similarities are much, it can be concluded that western theories may be used for the nonwestern countries at least in the short term. If differences are much, or worse, if it is incoherent for the Turkish case, this result shows that, different methods and theoretical frames need to be developed for the ethical researches conducted in Türkiye.

The second reason for using western hypotheses is the scarcity of empirical data in the field of Turkish professional ethics to be used. As the comparison of the

results of this research is difficult with previous Turkish researches, previous western researches have been taken as a reference point.

Also, as the aim of this study was not to have a normative judgment about the ethical situation of the managers but only to give a small description of the picture, the hypotheses were limited to the variables. This explains also the limited number of hypotheses.

Hypotheses are as follows:

Hypothesis1: Private sector managers have a tendency toward consequentialism, while public sector managers prefer deontologism. This will manifest more in the "act" than in the "theory".

Earlier empirical researches showed that private sector managers are more consequentialist in their ethical disposition compared to the public sector managers (Wheeler and Brady, 1998). The possible explanation for this hypothesis is the differences in the goals of the sectors.

As it is discussed in the first chapter, primary aim of the private sector is the profit. The highlighted point is not the way of doing a task, but the result obtained at the end of the decision. This is why; private sector managers take as a reference point the theories that are based on the result analysis, such as consequentialism. In sum, this has a direct relationship with the values of the private sector, such as efficiency, effectiveness and profitability.

Public sector, on the other hand, has different values than the private sector, such as equity, social responsibility etc. In order to accomplish these values, public sector workers are faced with strict rules or regulations. Also, the job content of the public sector does not change dramatically compared to the private sector. Therefore, the ethical priority for public sector managers is not the consequences but the principles that they are working with. From this point, it can be concluded that public sector managers take rules, deontologism as a reference point for their decisions' ethicality.

Hypothesis 2: Elderly managers and women have an inclination toward deontological way of thinking/behaving, while younger managers and men are in favor of consequentialist thought and behavior.

Empirical researches made on this topic did not reach the same results each time and it is difficult to talk about a consensus on this issue (Ekin& Tezölmez, 1999; Peterson et al, 2001). While some of the researches did not find any correlation between these demographic variables and the ethical preferences or the ethical level of the respondents, there are some results showing that women and older people tend to be more attached to the rules and from a normative point of view, even more ethical. A research showed that while women tend to be more ethical within all age groups, the ethical differences between the two sexes diminish as age of the respondents increases (Peterson et al., 2001).

When people are younger, external factors are taken more into account, people may be more influenced by the act itself and the environment, and so they may give more attention to the possible consequences of the decision than to the general principles.

But with aging, people accumulate some experiences and do not need to calculate each time the consequences and previous data form general principles ready to use whenever it is needed. Moreover, with years, people are less open to alternative way of thinking and get a stable perception of ethical standards; they are less influenced by external factors. Therefore, they may prefer deontological logic for solving their ethical dilemmas (Peterson et al., 2001).

The aim of this study was not to determine how much ethical the managers are. The purpose was to see if women and elderly people had significantly different way of thinking and acting and if women and elderly people were more attached to the rules, whether they preferred deontologism to consequentialism.

2.3 Sector

The Turkish banking sector has been chosen for the research. The choice of this sector has several reasons: First of all, because of the privatization efforts, the

sectors in which profit seeking public organizations are operating, are less in number than before. Banking sector has still similar public and private organizations, which will make possible a comparison.

Second, this is a sector, where the routine has little place, where the market can live several crises. Managers are faced frequently with situations they have not thought about before, and where they have to react very quickly. So, they do not have time to calculate the pros and cons of each and every action, they have to have some predetermined way of thinking. Their job can be summarized as "risk management". As the rules of decision making are supposed to be determined before the decision making process, some sharp differences in the way of thinking can be expected more in this sector compared to the other sectors.

Third, this is a key sector not only in Türkiye but also all around the world. The point that is specific to Türkiye is the actual scandals faced by this sector, such as the arrests of some bank top managers. Whereas corruption can exist in all sectors, banking sector gets the attention mostly and is closely watched by all public. So, it can be a critical and interesting sector for an ethical study.

Another reason for choosing banking sector as the research area is the special features of the Turkish public banks: this is one of the rare sectors where the public can make competition with the private counterparts, due to the modernization of the public bank, especially with the introduction of IT (information technologies) (Yaşamış, 1997).

Further advantage of this choice can be the important number of women managers in this sector. Empirically, in Türkiye, women managers are highly represented in the banking/finance sector as middle/upper level managers, compared to other sectors. The estimation even says that in the future, women would get a higher share in the managerial positions compared to their male counterparts. By choosing this sector for conducting the research, it is estimated that a sufficient number of women would be able to participate in the research, in order to test the differences according to the gender.

The brief history of banking sector in Türkiye may be divided into two periods: the first period, from 1950's to 1980, where banks were in a competition about having the biggest number of branches all over the country, but by giving negative interests. This "honeymoon" as stated by Tiryakioğlu (1997), ended with the radical economic decisions of January 24, 1980. Banks were not ready to cope within a more liberal system. Political pressures on some banks added to the picture, the banking sector found itself in a financial crisis in the mid 1990's.

The structure of the Turkish banking system is similar to the Universal Banking System, having deposit, development and investment banks, operating in a secular system, like all other Turkish institutions. However, during 1980's, some finance institutions emerged, replacing the term "interest" by "profit sharing", called among the society as "Islamic Bank".

The general picture of the Turkish banking system is not very optimistic. The sum of all banks in Türkiye (almost 80 banks) is equal to a middle scale European bank, when they are compared according to the capital they possess. The level of the competition is very high, because each bank has to share a small portion of a cake that is already small. In spite of highly competitive environment, because of political pressures and high rate of inflation, the sector did not mark any significant development during the last 20 years (Çolak, 2000).

The composition of the Turkish banking system is changing very rapidly. The picture of 80 banks in which 3 public banks existed changed and actually, the total number of national banks operating in Türkiye decreased by half, because of bankruptcies, mergers, acquisitions etc.

The most important development of the year 2000 is the foundation of a public organization in order to regulate the Turkish banking system: Banking Regulation and Supervision Board (BDDK). The Board issued "Regulation on Banks' Internal Control and Risk Management Systems" that is published in the Official Gazette in February 2001 (issue no.24312). In the text consisting of 26 pages, "ethics" is used four times and entered in the banking literature officially (p.5, 6):

…to report activities which are inconsistent with professional ethics. Shall be set out in written form" "…any policy and implementation shall be avoided encouraging operations inconsistent with professional ethics…" "Board of directors is responsible for promoting professional and ethical standards.

This is a significant development, compared to the Banks Act (published in the official Gazette dated 29.5.2001 and No. 24416), where within 84 pages, only one time the term "ethical" is found (p.2): *"The Council of Ministers, upon the proposal of the Board, determines the code of ethical conduct that the members and the Agency personnel will be obliged to".*

Also, another trend in the Turkish banking sector is the progressive decrease of the state control in hand with privatization efforts. Although there are only three publicly owned banks left in the sector, the private sector is still frustrated by this presence. According to a respondent, this is not fair, because "I*t is impossible to make competition with such a huge power, which controls not only the economy but also the politics*".

2.4 Organizations

In order to make a differentiation between the "public" and the "private" sector banks, three-dimensional analysis cited in the previous chapter has been used. These were: ownership, funding and modes of social control (Perry et al., 1988).

Organization chart of the organizations was bureaucratic; the most frequent type for big organizations in Türkiye. During the search for the organization to choose, special attention was given to have similar organizations as their way of working, economic power, number of person working, number of years the organizations are in the same sector etc. However, it cannot be said that the organization chosen were totally equal, due to some limitations that will be mentioned later.

The research area was the city of Ankara, where the headquarters of the banks were located. The reason for this choice is that respondents working in the headquarters are expected to deal with much more different issues and face ethical problems more frequently compared to their counterparts working in the province.

A limitation of this research not being conducted on the national basis is the risk of overemphasizing the values of a metropolitan city such as Ankara and the limitation of the generalization of the conclusions obtained. As the managers of the banking sector are within a system of rotation, it can be said that their social

backgrounds or personal experience gained by visiting different cities all over Türkiye will be heterogeneous enough to obtain more generalized conclusions. The aim of this study was not to identify the differences according to social background or personal experience, this is why these variables were not taken into the demographic research part.

The first organization was the Area Directory of a public bank, in two different locations in Ankara. The bank fits to the three criteria: it is owned and funded by the state, and controlled by the government, so it can be taken as a public organization. The bank has been founded by the state, in the 1950's, in order to operate essentially in the construction sector, in the house building. By the time the research was conducted, the bank had more than 400 branches all over Türkiye and few branches abroad, and 10.000 workers, having an important place in the banking sector of the country.

The distinctive feature of this bank from the other public banks is that this is the only bank left operating according to the rules of capitalistic system. Its aim is not to apply the financial plans of the government but to make profit. Contrary to two other public banks, it does not have the right to take "mission damage", a specific term indicating having right to finance the loss made during the year. This seems to unbalance the competition with the private banks. However, public banks have also the political pressure by the government for the direction of the bank and for some operations on their back. This can be highly influential on the ethical climate of the organization and has to be taken into account when analyzing the data.

The organization chart of the public bank is not ordinary. It is expected to have a pyramidal form. But, by being under the control and pressure of the governments, at some degree, a politicized human resource management had been

applied and the chart got a rectangular or even a reverse pyramidal form. This is why; more high-level managers were found in the public bank (34 persons) compared to the private one (24 persons).

By the time the research was conducted, the expectation for the future of the bank was privatization. However, in July 2001, the bank was acquired by another public bank and became an integrated part of this, its name disappearing forever.

The second organization was the General Directorate of a private bank, founded in the 1950's by a group of agriculture producers, for the purpose of funding themselves. The bank was not fully private until 1993, where the directory bought the 10% share of the state and became totally independent. This was a turning point for the bank, in two ways: not only they eliminated forever the control and the possible pressure of the state, but also, it changed their vision and the bank became more dynamic, with a rapid growth and bigger ambition.

Having almost 200 branches and 3000 workers, its financial position is relatively weaker than its public counterpart. But it is growing in a consistent way, having a medium size in the Turkish banking sector. The organization chart of the bank is a typical bureaucratic one; it has a pyramidal form, fewer managers than workers, explaining the relatively low number of respondents in the private sector.

2.5 <u>Samples</u>

For the population, middle and upper level managers were chosen. The first reason of this choice is related with job descriptions of the middle and upper level managers: they confront more ethical issues; they make decisions between alternatives that are non-technical, more than the lower level managers (Nash, 1990).

The second reason is due to the conditions in the Turkish banking sector. During the preliminary research, it was observed that managers were not really aware of the concept of "ethics" and "professional ethics". Therefore, if upper level managers seem not to be familiar with the term, a research conducted with lower level managers may result in low participation rate and increase in the incoherent answers.

For the identification of the respondents, random sampling had been used. This is preferred over convenience sampling where the first gives more assurance against sampling bias (Randall et al., 1990). So, the sole criterion for choosing the respondents was their managerial level in the organization. No further selection was done and vignettes were distributed to all managers who were ready during the day I conducted the interviews. As all the managers were in the target group, no special attention was given to find managers of different sex or those belonging to different age group, in order to ensure the necessary conditions of the hypotheses.

Personal traits taken into account (asked before the vignettes on the answering sheet) are; gender, age, managerial position, tenure and educational level.

Response rate was 96.6%, (58 out of 60). Two persons both from the private sector refused to participate, one claiming that she was busy and another manager did not want to participate and did not mention any reason. Among the remaining 58 persons who participated in the study, 34 respondents were from the public sector and 24 respondents from the private sector. This high rate of participation may be explained by two reasons. First, people tend to accept a request done personally than done by mail. Second, as the research got the top management support, perhaps the respondents took this survey as a "mission" to fulfill. This point is interesting, showing the hierarchical power in Turkish organizations. As it is not within the scope of this study, this observation is not analyzed further.

2.6 Vignettes

Cooper (1994) cites five primary methods that can be used for an empirical research: surveys (sending the research materials to the samples); experimentation (conducting the research personally); interviews, use of ethical data and lastly, case studies.

From these methods, experimentation (with vignettes) and interview methods were used in this study. The term "vignette" is taken from Brady&Wheeler (1998), who also used the same terminology for their questionnaires. The term

"vignette" is cited in other researches too, such as Smith and Rogers (2000)and a study conducted in Türkiye (Atakan, 1994).

The advantage of the vignettes that are a form of questionnaire is to obtain a large amount of uniform data that could be easily processed, without fear of subjectivity. The advantage of the interview is to obtain more critical, detailed data, furthermore to ask respondents about their answers that were especially inconsistent.

Respondents were distributed 11 vignettes to be answered, in a scale of 1 to 5, from "not at all my way of thinking" to "very much like my way of thinking" respectively. The reason of using closed-ended questions is related with the structure of the research: it is well defined and narrow enough (to find the ethical disposition of the managers according to four variables). The risk of the open ended questions are many: risk of getting other way of thinking (not fitting into the categorization of this research), risk of getting unclear answers, risk of not being able to categorize the answers.

There are four possible answers for each vignette. Each answer reflects a different alternative. The "a"s are the consequentialist thinking/consequentialist behaving; the "b"s are the deontological thinking/consequentialist behaving; the "c"s are consequentialist thinking/deontological behaving and lastly the "d"s are deontological thinking/deontological behaving. As a summary, a matrix of four elements was obtained as indicated in Brady and Wheeler (1998):

		Solution Preference	
		Consequentialist	Deontological
Rational Preference	Consequentialist	A	C
	Deontological	B	D

Table 2.1: Matrix of Answers

The general format of Brady and Wheeler was used and for the content, the list of most unethical acts among Turkish managers prepared by Ekin&Tezölmez

(1999) was applied. The list of Ekin&Tezölmez formed of 15 items is as follows from the most unethical to the least unethical topic: environmental pollution; engaging in insider information; giving gifts/bribery; engaging in deceptive advertising; accepting gifts/favors; tax evasion; using office supplies; blaming someone for your wrong doing; doing personal business at work; closing a plant and laying off employees; taking credit for someone else's work; price fixing with competitors; falsifying company report; gaining competitor information; abuse of expense account and lastly taking longer breaks. As it can be expected, the items are very similar to those mentioned in chapter I.

In order to be consistent with the ethical context of the Turkish banking system, pre-research interviews have been conducted in one day with 5 managers chosen randomly from the two banks. After explaining the purpose and the scope of the study to the managers, the list of 15 topics of Ekin&Tezölmez (1999) has been presented to these managers and they have been asked to rank the list from "the most important ethical issues" to the "least important" ones for the banks they are working for and for the banking sector in general. The topics obtaining the highest scores have been taken into the final list and the last four items were skipped, in order not to have long and time consuming vignettes that could get lower response rate. It was estimated that respondents would not be willing to fill out a form that takes more than 20 minutes. It was also estimated that a list formed of 11 vignettes would take around 20 minutes and thus would be optimal as length. The topics that were skipped are: closing a plant and laying off employees; price fixing with competitors; abuse of expense account and taking longer breaks. The rest was used and each vignette was about one of these topics. The length of each vignette was tried to be long enough in order to provide realistic scenarios.

According to Brady (Wheeler et al., 1998, p. 5), "*ethical issues themselves can dictate the form of thinking used to assess them*". Social desirability bias is partially eliminated by the closed-ended question. But in order to continue this effort, assuring the anonymity and emphasizing that there are no right or wrong answers were told to each respondent. The vignettes are found in Appendix A.

Another possible bias can be the sex of the actors in the vignettes. It has been found that (Smith and Rogers, 2000) respondents have a tendency to approve the ethical decisions made by a male actor more than those made by a female one. So, during the construction of the vignettes, this point has been taken into account and special emphasis has been given not to mention the sex of the actors.

2.7 Method of Application of the Vignettes

After obtaining the permission for the research from the top manager, the answer sheets were distributed and collected by the researcher, during the working hours to all managers fitting the criteria of the research. The answer sheets were distributed with general explanation about the purpose and the content of the research and basic explanation about how to fill them.

The advantage of conducting the research personally is the identification of mistakes or misunderstanding and the possibility of managing the interview according to the situation. In order to minimize the bias that can be caused by the presence of the researcher, the respondents were left alone with their answer sheet and the sheets were collected when the respondents indicated that they were ready.

During the research, one difficulty was to explain the nature of an ethical problem, that it has no clear or "right" answers. The general inclination was to see the questions as straightforward problems to be solved, having one right answer. People were frustrated, even angry to be faced with no clear problems, not knowing what to do. Some respondents claimed that the questions were "tricky". People had a clearer idea about the issues that were familiar to them (question 11, taking credit for someone else) but were really "lost" for issues they had never faced before. Some researches support this argument (Bowman et al, 2001). It has been found in the abovementioned research that administrators have higher ethical reasoning when they are familiar with the ethical context.

2.8 <u>Interviews</u>

The aim of the interviews was not to get some quantitative data, meaning they were used to "check" the answers and the characteristics of the respondents, to form a frame constituted by the general point of view and awareness of the respondents and by the approach of Turkish organizations.

The interview was conducted after the collection of the vignettes, if the respondent accepted to continue and if he/she was alone in the office.

The number of participants to the interviews was lower (40 of 58), almost 2/3 of the total population, 22 respondents from the public bank and 18 respondents from the private bank. One of the possible explanations of this decreased in the participation may be the lack of time: on average, the interview took 20 to 30 minutes. Moreover, it may be due to the topic itself. Those who claimed that they were frustrated or "lost" when filling the vignettes did not want to continue talking on the same topic.

More upper level managers than middle level managers participated in the interviews (30 within 40 participants). This observation may support the argument that senior managers have more experience on the topic and thus are more sensitive to ethical issues than junior managers. But given that senior managers have more freedom to manage their time than middle level managers, again time can be a determinant factor for participation in the interview.

The interview was semi-structured, as the first part was formed of straightforward questions about ethics and the second part was in form of free conversation. The total number of questions was 12, asked in general in this order:

1. What does ethics mean to you?
2. What does professional ethics mean to you?
3. Could you make a general description of professional ethics in Türkiye?
4. What are the reasons of your description?
5. Could you divide the ethical history of Türkiye into periods?
6. Could you make a general description of professional ethics in the banking sector?

7. 7Could you make a general description of professional ethics in your organization?

8. Is there any written material and/ or a department or a person dealing with ethical issues in your organization?

9. What types of behaviors are tolerated and what types are strictly forbidden in your organization?

10. What is the general philosophy of your organization? (Implicitly, what is the mission and vision of the organization?)

11. Is there any special value highlighted in the organization?

12. What are your projections about the ethical situation of Türkiye, of the sector, of your organization?

The rest of the interview was in an informal form, emphasis was given on the political and economic situation of the country in general by the respondents. During the interview, notes have been taken, and checked with the participants, in order to minimize misunderstandings. The data collected have been analyzed by the content analysis method.

CHAPTER III

RESULTS-DISCUSSION

3.1 Demographic Analysis

Total number of the usable responses was 58 within 60. Targeted number for the respondents was between 50 to 80, estimating that the number of middle to upper level managers in the headquarters in Ankara could not exceed this range. Therefore, the number of participants was within the predetermined range.

3.1.1 Organization Type

Almost 40% of the respondents were from private bank and 60% were from the public one. As it is mentioned before, the organization chart of the public bank had almost a reverse pyramidal form; this is why the number of respondents in the public bank was higher than the respondents in the private bank.

	Frequency	Percent
Private	24	41.4
Public	34	58.6
Total	58	100

Table 3.1: Organization Type

3.1.2. Gender

The percentage of women participated to the research was only 24 %. This may be considered as a general result, not specific to the Turkish case.

Unfortunately, women are less present in the upper level of the organizations and even this percentage may be taken as satisfactory, given the fact that empirically, women managers are more represented in the Turkish banking sector, compared to other sectors. Also, the number of women participating in the study from the public sector was slightly higher than women participating from the private sector (8 to 6). This may be due to the fact that women may have a tendency to work for the public sector compared to the private sector.

	Frequency	Percent
Women	14	24.1
Men	44	75.9
Total	58	100

Table 3.2: Gender

3.1.3 Age

Almost 1/3 of the respondents were below 40 years and the rest was above 40 years, ranging from 29 to 53. This accumulation in the persons over 40 is due to the position of the respondents: achieving a managerial position takes time, especially in bureaucratic organizations, where performance is not the sole criterion to climb upper.

	Frequency	Percent
Below 40 years	21	36.2
Above 40 years	37	63.8
Total	58	100

Table 3.3: Age

3.1.4 Position

The distribution of managers and assistant managers was almost symmetric; half of the respondents were managers and the rest was assistant managers. This is because of the fact that the respondents were middle level managers, in a transition period between junior and senior management.

	Frequency	Percent
Manager	30	51.7
Assistant Manager	28	48.3
Total	58	100

Table 3.4: Position

3.1.5 Tenure

3/5 of the respondents were in their current position for less than 5 years, whereas, 2/5 of them were in these positions for more than 5 years. This situation enforces the hypothesis that the promotion system within the organizations is efficient.

	Frequency	Percent
Below 5 years	34	58.6
Above 5 years	24	41.4
Total	58	100

Table 3.5: Tenure

3.1.6 Education Level

38% of the respondents had undergraduate degree, 58% had graduate and 3% possessed a postgraduate degree. The education level of the managers may not be considered as very high, compared to the new generation in the banking sector where a graduate degree is a must. However, the respondents were hired in a different context, where an undergraduate degree could be sufficient for some positions in the past.

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	Frequency	Percent
Undergraduate	22	37.9
Graduate	34	58.6
Postgraduate	2	3.4
Total	58	100

Table 3.6: Education Level

3.2 <u>Statistical Explanation</u>

All data obtained by the vignettes and by the questions about the demographic topics were analyzed by using the SPSS program. After entering all answers, the average of a, b,c,d answers for each person were computed and rounded to a one digit number, the rest of the calculations has been done using these averages.

As age and tenure were continuous data, they were transformed to a binary format like the rest of the data (male/female; public/private, manager/assistant manager etc). For the tenure, more than 5 years/less than 5 years was the categorization format. For the age, more than 40 years/less than 40 years was another categorization (Mean, mode and the median for this category was near to 40, this is why 40 is chosen. The same is valid for the choice of 5 years of tenure).

One-way ANOVA test has been applied to all data, to test whether there were significant differences between the categories cited below, according to the "a", "b", "c", "d" responses. P value is taken as 0.05 and compared with the significance level in the ANOVA table. All the ANOVA tables are shown in Appendix C.

3.3 <u>Difference According to the Type of the Organization</u>

Hypothesis 1 claims that there is a significant difference for the "a", "b", "c", "d" answers between the public sector managers and the private sector managers.

H_0: Average of answers of public sector managers = Average of private sector managers.

H_1: Average of answers of public sector managers ≠ Average of private sector managers.

One-way ANOVA showed that there was a significant difference only for the "a" responses, (P-value is 0.004, lower than 0.05); there was no significant difference for the "b", "c", and "d" answers. So, H_0 was rejected only for "a" responses, it can be concluded that there was statistically significant difference for the "a" answers. The mean of the "a" answers for the public sector was 1.97, whereas it is equal to 2.54 for the private sector managers. As the rating of the private sector is higher, it can be concluded that private sector managers tend to think and behave in a consequentialist manner, more than the public sector managers.

So, the first hypothesis was partially accepted, there was a significant difference between the public and the private sector managers: private sector managers think and behave in a more consequentialist way compared to their public counterparts. Also, the difference found only in "a" answers, showed that private sector managers are consistent in their ethical position; they use the same theory for thinking and acting.

This was an expected result. Due to the previous explanations in chapter I, private managers were seen as more consequentialist oriented than the public sector managers. The explanation of this result can be many: profit seeking orientation of the private sector, the flexibility and instability of the working environment, enhanced creativity, less rules and regulations, rapid adaptation of the processes to the changes in the market etc. It can be said that these may be valid for the Turkish managers too. Further researches should be done in order to determine the exact reasons behind this difference but as it is not within the scope of this research, the discussion of the reasons is limited with the explanation of previous researches.

The interesting point here is the significant difference only for "a" answers. This means that in fact, the differences between the two sectors are not so dramatic. For the rest, the point of views of the managers do not differ so much, as there is no significant difference. For example, private sector managers seem to be more consequentialist, but the opposite is not true; public sector managers are not more

deontologist than the private counterparts. If this was the case the "d" answers would be expected to be significantly different between private and public sector managers, with a higher score for the public sector managers, but the findings did not show any significant difference for the "d" answers.

Before conducting the research, the opposite argument (that public managers would be more deontologist) seemed to be a natural result; however this has not been found in the study. Consequentialism is preferred both by the public and private managers.

The presence of consequentialism and the absence of deontologism may have an explanation. According to a research conducted by Schminke (2001), larger and bureaucratic organizations were associated with higher level of ethical formalism and utilitarianism.

This fact can be explained by the type of the organizations chosen. According to a research conducted by Schminke (2001), employees of bureaucratic organizations tend have a higher level of ethical formalism and utilitarianism. As the two banks' organization type is bureaucratic one and similar to each other, there can be a parallelism between the two organizations, showing that bureaucratic organizations do not seem to have an inclination towards deontologism and prefer as ethical framework, consequentialism and private sector managers' preference is more intensive than their public sector counterparts.

This situation can have an explanation in the Turkish case. During the interview, the general claim was that Türkiye was in a transitional stage, where "old" and "new" values were in conflict, that people were squeezed between different systems of thought. The economic and political shifts in the country made radical changes in the ethical beliefs or ways of acting. However, this shift is not finished yet. In such an environment, no value is stable. From one side, some new "values" are added, without questioning the content and the quality of this value, if it is worth being a value. These values have in general a consequentialist basis. From the other side, ethical beliefs cannot be changed quickly and people continue to be attached to

the old ethical system that is taken as deontological in general. People can accept all opinions; even when these are contradictory within themselves.

This explanation is more valid for the answers of the public sector managers who feel themselves as the "dinosaurs", being attached to the old values, but have to act according to rule of the game and who feel obliged to think in a consequentialist way.

Here, another problem emerges. During the interviews, the consequentialist way of thinking has been taken in general as negative, contrary to the deontological one as positive. The reasons of this connotation may be linked to the eastern culture; where respect to the traditions and obedience are still strong values.

3.4 Difference According to Gender

The hypothesis is that there is a significant difference between the responses of male and female managers, for "a", "b", "c", "d" averages. This is a part of the second hypothesis.

H_0: Average of answers of male managers= Average of answers of female managers.

H_1: Average of answers of male managers $\neq$ Average of answers of female managers.

Again one-way ANOVA showed that there was a significant difference only for the "a" answers (p-value is 0.005, lower than 0.05). So H_0 was rejected and H_1 was accepted only for "a" answers, there was no significant difference for the "b", "c", "d" answers.

Therefore, the second hypothesis is accepted too but partially; that there is a statistically significant difference between the answers of the male and the female managers. As the mean of "a" answers for the men is 2.36 and for the women is 1.71, it can be concluded that men have more inclination toward a consequentialist way of thinking and behaving.

However, the same problem arises also here as with the first hypothesis. The findings support that men seem to be more consequentialist than women. But the

opposite, that women seem to be more deontological are not validated (No other significant difference for the rest of the answers). It means that women and men do not differ in the choice of the deontological positions; gender is a significant factor only for the choice of consequentialism. The preference for deontologism is the same for the two sexes. This forms an exception, compared with the previous researches, where women were found more deontological.

The interesting point is that previous studies analyzing gender did not bring a satisfactory explanation to this difference among the choice and generally saw the situation as a rule by itself, as an axiom: "Men and women's ethical dispositions are different."

The explanation of the consequentialist preference of the men may be found more in sociological and psychological factors than in the administrative or organizational ones. The reasons for the difference in the ethical disposition of men and women have different explanations in the literature: "Gender socialization theory", developed by Gilligan (Smith and Rogers, 2000) and "Occupational socialization theory".

According to the gender socialization theory, beginning by the early childhood, boys and girls are educated with different values. Boys are growing in a more flexible environment, where rules are less or can be neglected compared to the girls' environment. Also, another feature of the actual social system is that boys are in a more competitive environment where they have to fight to get a "strong" position within the society and within the family. On the other hand, values of girls are oriented toward harmony instead of struggle, toward sharing instead of competition. Gilligan (1982, p.321) adds: *"Although women conceptualize moral questions as problems of care involving empathy and compassion, men conceptualize them as problems of rights".* Women tend to view ethical problems in terms of understanding relationships, while men' tendency is to view in terms of rules and justice (Peterson et al, 2001).

Also, psychologically, it is claimed in the abovementioned theory that motherhood tends to bring women a pacifist character, a character that takes cares

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not only of a special point but the whole system, a sense of "win-win" theory instead of a selfish competitive style. So, not only the results but general rules and the logic behind these rules become important in the feminine reasoning.

The hypothesis of the "Occupational socialization theory" is that ethical differences between men and women are eliminated during the socialization of the employees within the work environment. Contrary to the gender socialization theory, this one assumes that the last socialization takes place in the adulthood, at the work place (Smith and Rogers, 2000). This explanation may be the reason why the difference between the two sexes was not so high and only one-dimensional (consequentialist one). However, there are researches that contradict this theory, Peterson (et al, 2001) found that the work environment did not play a major role in the ethical development in adulthood, but the families of the respondents were most likely to influence their ethical beliefs.

The same way of explanation may be used for the deontological position of women, even if it is not supported by the empirical data. The reason of this may be explained by the way in which women are educated: girls have to obey rules more strictly than boys during their growing. This is also valid for Türkiye where traditions have higher impact on women compared to men, since the two sexes are not always educated in the same way. So, as women are used to "obey" the rules or at least to be shaped within these rules, perhaps they get use to think and act according to some rules, instead of founding their own way of thinking on situational or consequentialist bases.

The second important point about the ethical beliefs of women is as such: according to previous empirical data, women are within the most ethical people with older people in the managerial positions. This point is not tested during this research, as the aim was not a normative but only a descriptive study. However, it would be a contributive note to add this information for future researches.

3.5 Difference According to Age, Position, Tenure and Education

This subject is within the hypothesis 2; suggesting that there is significant difference according to demographic variables, especially according to age.

The same one-way ANOVA has been applied for these variables, but no significant difference was found.

So the rest of the hypothesis 2 was not accepted, there was no difference in the ethical disposition of managers according to their age. The only significant difference in the answers according to the demographic variables was the gender.

In fact, previous empirical researches also did not always find a significant difference according to these variables. One explanation of this result may be stated by the characteristics of the current data. As the population is limited with the middle to upper level managers, all the respondents had similar characteristics in their demographic variables. This may lead to the lack of significant difference between the variables.

The range for the age is between 29 and 53: the hypothesis that elderly people tend to be more deontological than the younger people was not supported by the data. One reason may be the relatively narrow range of age distribution; the majority of the respondents belong to the same generation, so their ethical disposition may not be so varied. If the research was enlarged to take into account young persons, at the early stage of their professional career, perhaps the differences could be sharper.

Coming back to the position variable, half of the respondents were managers, half were assistant managers. As there was no significant difference between these two managerial positions (such as education level, experience or age requirements), this may explain the lack of significant differences between the managerial categories.

Tenure did not make any significant difference for the ethical disposition of managers. In order for the tenure to become a significant factor, organizations need to have a corporate culture, which is emphasizing some values or some way of behaving at least. However, during the interviews, it has been shown that none of the

organizations have a well defined or even a specific ethical atmosphere. So, the years in the same position do not make any significant difference. This finding is parallel to results of another study conducted in Türkiye on Turkish managers indicating that there was no significant difference on the ethical level of managers according to position and tenure (Atakan, 1994).

Education too did not have a significant impact on the ethical dispositions of managers. One of the reasons was the narrow range of educational variety among respondents, mostly undergraduate and graduate. Also, estimating that the respondents were graduated 10 to 20 years ago, ethics was a very recent topic for them. So education did not have a direct impact on the ethical awareness of the respondents.

Moreover, as choosing between the two ethical dispositions was out of question, formulating a hypothesis on the relation of the educational level of a person with his/her ethical dispositions was not easy.

3.6 Difference According to Questions

In the previous part of the study, analyses were conducted with 11 questions taken altogether for 6 variables and it was concluded that there was a significant difference only for two variables (Organization type and gender): private sector managers and male managers have a tendency for consequentialism.

In this part of the study, each question has been analyzed according to the same 6 variables. The aim of this analysis was to see whether there was a significant difference for each question and if there was any, to determine for which variables these differences existed.

The numbers indicated in the column of "total differences in question" show how many times a question obtained a significant difference. Hence, as the number is getting higher, it indicates that this question may be more interesting for further research, as the answers are not uniform, so more suitable for a comparative study. As the number of difference getts lower or even equal to zero it can be concluded

that the topic of the question concerned needs to be modified or skipped in order to obtain varied answers and to be able to compare the differences.

The numbers indicated in the row of "total differences in variables" show how many times a variable obtained a significant difference. Highest number of difference indicates that the variable concerned may be an interesting variable for further research, whereas lower number of difference indicates that the variable concerned may be not be taken into consideration for further researches as it does not affect the results significantly.

The letters in the cells indicate to which answers the differences belong. "A" indicating the consequentialist thinking/consequentialist behaving, "B" indicating deontological thinking/consequentialist behaving, "C" indicating consequentialist thinking/deontological behaving and lastly "D" indicating deontological thinking/deontological behaving.

 For each of the questions, one-way ANOVA has been applied in order to see whether there was a significant difference according to 6 variables: organization type, gender, age, position, tenure and education level. In total there were 11x6= 66 analyses to show which questions differed according to which variables. The results are summarized in the table as follows:

Variables	Org.	Gender	Age	Posit.	Tenure	Educat.	Total differences in question
Question 1	A	A,B					3
Question 2	B,C	C	A			C	5
Question 3		D			D		2
Question 4							0
Question 5				A			1
Question 6					A		1
Question 7	A	A, C		C			4
Question 8	A, B	A					3
Question 9	A				A,B,C ,D		5
Question 10							0
Question 11	C		C		C, D		4
Total differences In variable	8	7	2	2	8	1	28

Table 3. 7: Analysis of the answers

The table shows that out of 66 possible differences according to the variables and the questions, the total differences are only 28. This result confirms the finding that public and private sector banking managers do not differ so much in their way of thinking and acting and that they have similar dispositions for more than the half of the situations.

The list of the questions according to the subject is as follows. The numbers in parenthesis at the end of the subjects indicate the relative rank in the list of the most unethical behaviors of Ekin&Tezölmez (1999):

Question 1: gaining competitor information (14)

Question 2: accepting gifts/favors (5)

Question 3: falsifying company reports (13)

Question 4: environmental pollution (1)

Question 5: engaging in insider information (4)

Question 6: engaging in deceptive advertising (4)

Question 7: giving gifts/favors (3)

Question 8: tax evasion (6)

Question 9: using office supplies and doing personal business at work (7, 9)

Question 10: blaming someone for your wrong doing (8)

Question 11: taking credit for someone else's work (11)

When the column of the "total differences in questions" is analyzed, it is seen that question 2 on accepting gifts/favor and question 9 on using office supplies and doing personal business at work have the most varied answers (the number of difference is 5 for both), followed by question 7 on giving gifts/favor and question 11 on taking credit for someone else's work (the number of difference for both is 4). The common point of these questions is that all have similar topics, that are related with economic gain and financial issues. It may be concluded that this is a reflection of the eastern societies where corruption is still problematic, but also a result of the changes in the Turkish social values in the last two decades that tolerated corruptive practices. These may be the topics to be concentrated on in further researches where there is still an ethical dilemma, where managers have different tendencies to deal with.

Question 4 on environmental pollution and question 10 on blaming someone for your wrongdoing did not get any significantly different answers. It can be concluded that these may be the topics on which Turkish managers have a uniform way of thinking or that these topics are not seen yet as ethical dilemmas by the managers. This is in fact confirmed by previous studies in which environmental pollution has been ranked as the most unethical act in the Turkish context in previous

studies, meaning that managers have similar way of thinking on this issue (Torlak and Özdemir, 2003; Atakan, 1994).

The numbers in the row of the total difference in variables indicate that the answers to the questions are significantly different depending on organization type, gender and tenure (the number of significant differences are respectively, 8, 7 and 8). The first two variables were already tested in the previous hypotheses and it has been showed that private sector managers and male managers are tended respectively to be more consequentialist than public sector managers and female managers.

A more detailed analysis shows that in fact public and private managers think and act differently in more than half of the subjects/questions (6 out of 11). Compared to other variables, the highest variability is in this category, showing that the differences on the ethical dispositions of public and private sector managers are not concentrated on some issues but have a wide range of topics. If it was only concentrated on some topics, it could be concluded that the general ethical dispositions of managers were similar but that there were sharp differences on some issues and further studies could be done on these specific issues, however this is not the case.

The topics on which there are differences are gaining competitor information (question 1), accepting gifts/favors (question 2), giving gifts/favors (question 7), tax evasion (question 8), using office supplies and doing personal business at work (question 9) and taking credit for someone else's work (question 11). Again it is seen that questions 2, 9, 7, 11 are the questions that are highlighted, confirming the results of "total differences in questions" and showing that corruption issues are significant in Turkish banking sector. The "a"s that are many again show that differences are on consequentialist way of thinking and acting.

The difference according to gender is valid for 5 subjects, and very similar to the subjects of organization category. It can be said that there is a parallelism between the distinction of public/private and male/female for the differences in the ethical dispositions of managers, that ethical dilemmas for these two categorizations are similar. This may be an indication for further studies and the questions on which

public/private and male/female managers have different answers may be used in order to conduct deeper, for example normative studies. Again "a" answers are the dominant elements of this category, as obtained in the general analysis of the gender variable.

No significant difference was found according to tenure, when all questions were taken together and the rest of the hypothesis 2 was rejected. A question-based analysis shows that tenure is an important variable to be taken into account. The results also show that the questions on which there are differences are not paralell to the differences of organization and gender columns, showing that the topics to be taken into account for analyzing the variable of tenure is not similar to the variables of organization type and gender. Also, the answers are not concentrated on "a" as for previous variables but each answer is almost equally represented, showing that it is not possible to identify an ethical trend according to tenure. Further analysis may be necessary to evaluate the impact of tenure in the determination of the ethical disposition.

The lowest number of significant differences is in age, position and education. These are also consistent with the analyses done with all questions taken together, where no significant difference is found according to these variables. It can be concluded that these variables have very minimal effect on the ethical dispositions of managers.

3.7 Interview Summaries and Analysis

Categorization of the answers to the questions in the interview part is more difficult and more open to biases, this is why the answers to the questions should be read and treated more carefully than the results of the vignettes. As it is mentioned before, the interviews were held when people were alone and a general proof reading

has been made at the end of each interview. The total number of people with whom the interview was done is 40, out of 58 respondents, 22 respondents from the public bank and 18 respondents from the private bank.

A content analysis has been conducted and the answers have been grouped into three thematic sections. The first section was the analysis of "ethics" and of the related terms, including especially questions 1 and 2. The second section was about the analysis of organizational ethics, including questions 6, 7, 8, 9, 10 and 11. The last section was about the Turkish context of ethics, based on the questions 3, 4, 5 and 12.

3.7.1 Analysis of the Terms

One of the aims of this thesis, as it is indicated in the first chapter, was to have an idea about the level of awareness of the terms concerning ethics, such as "etik" (Theory) and "ahlak" (Practice). The expectation was that this level would be low, but not inexistent.

As expected, most of the managers seemed to be not aware of the meaning of the term "etik", "ahlak" was used more frequently, instead of "etik", the first having a more subjective and limited connotation and that is based on the practice. But the use of "ahlak" led to the frustration of some respondents, thinking that the research was a normative one, instead of a descriptive one and aiming to determine the degree of honesty of the participants.

Also, managers sometimes were not able to make a clear distinction between ethics and law, claiming that they were already acting within the boundaries of the rules and regulations and that they generally did not make decisions beyond this limit. So, the tendency was to see the ethical issues as a problem that can be faced only in the top level of the management, having no or very tiny relation with daily life. This is similar to the stage of the professional ethics in the 1940's and 1950's in the western world.

Another founding was the secularization of the term ethics in Türkiye. None of the respondents made a connection between ethics and religion, between ethics and Islam. Also, none of them talked about the traditional ethical values or even a Turkish ethical system. This can be specific to the sector chosen, where a

clear limit exists between the secular banking system (chosen for the research) and the "Islamic" banking system. But the highest impact seems to be the secular character of the Turkish state, the reason why most of the Islamic studies do not include Türkiye in their frame.

The answers to the second question which was about the meaning of the professional ethics did not differ from the ones to the first question. None of the respondents were able to define clearly the concept of professional ethics. They seemed to be more confused in determining professional ethics than ethics in general. It is obvious that where the term "ethics" is not clear, a sub-category such as professional ethics is even more confusing.

The tendency of the respondents was either to accuse (Nobody is ethical) or to defend (Everybody is ethical) instead of speaking in a larger frame and giving a definition. This may be related with the recent developments concerning the Turkish banking sector, where corruptions and scandals are not exceptions any more. In such a context, defending the two extreme points ("Nobody/everybody") can be a defense mechanism against these dramatic developments.

The general definitions given by few respondents for professional ethics were "obeying the rules" and "not doing harm". Compared with the history of western professional ethics, once again, Turkish topics match the topics of the western counterpart in the 1950's.

As a conclusion, it can be said that Turkish banking sector managers are not very familiar with the terms "ethics" and "professional ethics", but it seems that the terms become slowly part of the professional agenda, following the same root of the western ethics. The advantage of the Turkish context, if it is possible to say, is that this trend of awareness is accelerated from one part by the actual negative and positive examples about the subject. From the other part; it is accelerated by following more closely the global developments about the topic in Türkiye.

3.7.2 Organizational Context

The aim of the questions related with this section (questions 6, 7, 8 ,9 ,10 and 11) was not to get clear answers but only to test the hypothesis that professional ethics has not been entered yet into the agenda of the Turkish banking sector as a system. The result was as expected, participants talked about the ethics but it is not included into the professional life systematically.

The description of the professional ethics within the sector was also problematic, related to the abovementioned difficulties (Question 6). Most of the managers could not give specific or concrete examples about the sector. The general inclination was to talk about the unethical behaviors of other banks and to conclude that such actions should not be done. Again, the approach was at the "not doing" stage, instead of positive action; what should be done.

As the ethical code of an organization is a part of the corporate culture, it has been asked to the participants questions about mission and the vision of their organizations, in order to determine whether ethics was included into the organizational culture, even implicitly. However, the concept of organizational culture is also a relatively new one for the Turkish context, most of the managers were not familiar with the terms such as "mission" and "vision". So, it was not easy for the respondents to determine a general philosophy of their organizations (Question 10). Consequently, managers could not see the value-based difference between their organizations and the rest. It was difficult for the managers to classify the organizations and to choose within them according to their personal values. The only category of value of the organizations mentioned by the respondents was the political one; the classification of the organizations according to the political views of the top-level managers/ministers or stockholders was common.

The description of the professional ethics within the organizations stayed limited with mentioning the rules and regulations established by the state (Law) and by themselves (Question 7). According to the managers, these rules were so numerous and strict that it was almost impossible to act in an unethical way. The

frame of tolerated behavior was formed again by the legal constraints, as they were the main source of ethical rules for the moment.

Although no value specific to the organization has been mentioned (Question 11), respondents of the public bank emphasized "honesty", "public welfare" and those of the private bank emphasized "efficiency" "effectiveness" as generally accepted and highlighted values. These are consistent with the general categorization of public-private distinction; they are not especially specific to these organizations.

Consequently, no specific behavioral pattern has been mentioned (Question 9). The frame of tolerated behavior was again shaped by the legal constraints. There was not a model person or a model type of behavior that the workers could copy. This is also related with the lack of shared organizational culture, lack of legendary workers (Generally top level managers) forming a model for the workers in every issue, including the ethical way of doing work.

As it is expected, none of the organization had a material or department dealing with ethical issues; the way of solving ethical problems was not systematic, but ad hoc. This is not a case specific to the Turkish banking sector: in general, ethical code or institutions are very rare in the Turkish professional life.

The idea of a separate department or any written material frustrated some of the respondents. This is an interesting point, because not only this group did not feel the lack of such systematization but also they found it frustrating. There may be several explanations to this fact. First, people who have not a clear notion of ethics obviously cannot feel the need for the systematization of this. Second, related with the Turkish context, people may feel squeezed between contradictory ethical rules.

As a result, the organizational dimension of the professional ethics was weak, as expected. It is difficult, if not impossible, to find concrete reflection of professional ethics in the Turkish banking sector. The systematization of the professional ethics with a specific philosophy and values for each organization, with established rules and departments were not yet present. The description of the ethical atmosphere of the organizations was limited to the "low road ethics" based on prohibitions.

3.7.3 Turkish Ethical Context

The answers to abstract terms such as ethics and professional ethics were vague, even nonexistent. However, for the question of Turkish professional ethics, which is narrower as concept, almost all the managers had a word to say, the emphasis being on the corruption (Question 3).

Managers seemed to confuse "etik" which is abstract with "ahlak" which is the application of "etik". The term ethics was taken mostly as the "good behavior". This is why managers claimed sometimes that ethics does not exist.

Another point to be highlighted was that nobody gave any reference to the Turkish professional ethical system. Almost all managers saw the ethical situation as problematic. But the features highlighted in the first chapter by the academicians such as Ekin&Tezölmez (1999), Rice (1999) and Izraeli (1998) stayed in the shadow of the sole theme of the respondents: corruption.

In fact, corruption in the Turkish context is not only mentioned by managers, but also by academicians: it became a part of daily life of the "person on the street". Political ethics or administrative ethics have the first places among the others in the agenda: degradation in the ethical behavior in Türkiye is a general opinion (Ergeneli, 1997). Even if political ethics and less than this, administrative ethics are discussed, business ethics is still absent.

The explanation of this emphasize of the bank managers on the corruption is in an economic direction (Question 4). Corruption is directly related with the economic level of the country and with the asymmetric income distribution. One explained the situation as such "There is no ethics where high inflation persists". The academicians or authors from different background mentioned the same argument in chapter I. It is also mentioned by Bayrak (2003) that the relationship of ethics with economics is a sort of a bad marriage, if the economic level of a country is is going down, the ethical level follows the same trend.

The most dramatic comment of some of the respondents made about the professional ethics in Türkiye was to see this topic as useless or "too early" for the country. According to the managers, the country had to solve its economic problems

or had to establish its basic ethical concepts and rules, especially in the political ethics and then think about professional ethics. This group of respondents did not see the parallelism between the economic level and the ethical level of a country. This misinterpretation is dangerous, because it can easily remove the concept of ethics from the Turkish professional agenda.

Another question was to categorize the ethical evolution of the country in general (Question 5). Every manager made the same categorization, with different wording and different emphasizes. The recent ethical evolution has been divided into two periods: before and after the economic decisions of 24 January 1980. The radical economic changes made by Özal who formed lately the first civil government after the coup d'état of 12 September 1980 and continued his efforts for the rapid liberalization of the Turkish economic system, had its reflection in all areas of the daily life. For some of the managers, these reforms enlarged their vision, developed the country, but at the price of loosing some core values.

Another group was more pessimistic and claimed that the reforms brought only the degeneration of the core values and cost more than their advantages.

Most of the articles or papers found during the literature review stage emphasized the importance of political ethics and about the radical changes in Türkiye in the last 2 decades and its consequences. The values before and after 1980 seem to be contradictory. With the accelerated liberalization, a radical change in the expectations of the population resulted in the degeneration of the values such as honesty: Citizens had less confidence in the system, especially in politicians and businessmen (Aktan, 1997). This had a pessimistic reflection on society, leading to indifference about ethical issues in general.

Managers saw themselves in a period of transition and they felt squeezed between the "old golden rules" and the "actual rules of the game". This was, according to them the reason of the inconsistent answers in the vignettes. People still possessed a deontological way of thinking/acting, but had to accept also a consequentialist way of thinking/acting too. This can be considered as one of the most important comments of the interview.

The expectations of the managers for the future of the Turkish banking sector ethics were not harmonized. According to the pessimistic managers who form a Minority (13 respondents out of 40), the economic level of the country could not catch the level of the developed countries, so this asymmetry would reflect as an increase in the unethical behaviors in order to close this gap. Most of the respondents (27 out of 40) were in the optimistic group who based their opinion on the increase in the education level of the youth. This potential, according to them, can open a gate to a professional life where ethics is the king (or queen!).

3.7.4 Analysis of the Answers According to Variables

During the interviews, the responses varied according to the demographic variables and organization types too.

3.7.4.1. Organization Type

The most significant differentiating factor of the answers was the organization type. In this context, values highlighted by the managers differed dramatically according to the organization type, as it is mentioned earlier: public sector managers highlighted "public good", "honesty", and "rules" as predicted, whereas private sector managers emphasized "profit", "efficiency", "competition" and "technology".

Public sector managers tended to be devoted to the public. They explained this by their commitment to the organization in spite of the wage inequalities between private and public sectors. They saw their role in the system as the guards of the public welfare. This is consistent with the bureaucratic history of Türkiye, where bureaucrats have always been part of the intellectual elite of the country.

The explanation for the rule-based behavior of the public sector management was as such: The distorted shape of the organization chart (Reverse pyramid) made people more competitive in order to be promoted among many. As the major criterion for the promotion was to possess a career without mistakes, the target was

to act strictly within the limits of the rules and not taking any risk, even if it would be for the benefit of the organization.

Over employment is not specific to this organization, but a general weakness of the Turkish public sector, a political choice made by governments, as a remedy to unemployment.

The promotion system was almost the opposite for the private bank: managers had to operate within the limits, but with an expected success level. This may be the explanation of the consequentialist style of the private sector managers.

In fact, the answers of the public and private sector managers did not differ significantly, except for the highlighted values. The level of awareness of ethics, the definition of the terms, the ethical climate of their organization and their descriptions and analysis about the Turkish ethical situation were similar. As a result, the difference between the two sectors was not sharp for the interview questions. This lack of difference may be explained by the newness of the concept for Türkiye. Ethics did not get enough time to be considered differently in different professional context. Or perhaps professional ethics does not really have sharp differences within sectors and public/private dichotomy may be invalid for this case.

3.7.4.2 Gender

Gender is the second differentiating factor within the answers to the straightforward questions. Women seemed to be more radical and they have chosen in general extreme positions. They generally preferred deontological position and defended a rule-based system. The reasons of this choice were given by women as such: need for harmony and security. A pre-designed world with established rules is better than a world where rules have to be questioned frequently. This point seems to be in contradiction with the results of the vignettes, where women did not have a strong tendency towards deontological thought and action.

The interesting point is that women were aware of this contradiction. They had their own explanation: in fact they were in favor of a deontological system, but they knew that the way of doing business -both in public and in the private sectors-

does not always give them the opportunity to apply the rules. So, by the time, they learned to take into consideration specific conditions of the situation and began to make decision by the guidance of consequentialist values.

3.7.4.3 Age

As the average age of the participants to the interview was relatively high compared to those answering the vignettes, the interview results were in general homogeneous, according to the age variable.

Interview permitted to test again the hypothesis about elderly people and once again ended up with the same result as for the gender variable: elderly persons tend to be more inclined towards deontological ethics. However, this is not to say that the hypothesis is proven, it can only be considered as a tendency.

The reasons of this tendency may be the accumulation of experience of elderly people to be able to form a set of rules and to act according to this, thus being deontological. Another explanation may be as such: as with years people are climbing to the top levels, they have more chance to apply the rules they believe in instead of taking into the consideration of the expected results of the action.

The explanation of the inconsistency- if it can be said- between the results of the vignettes and of the interviews is the same as for the gender. People are not so committed to the deontological logic when acting in the daily life.

In fact this "inconsistency" for the gender and age variables may be explained as such: women and elderly people, as expected by the hypothesis, have a tendency towards deontological ethics (Interview results). However, when they are asked specific questions and forced to choose a way of action for a concrete problem, they do not think/act in a deontological way (Vignette results).

3.7.4.4 Position, Tenure, Education Level

As the demographic characters of the participants are homogeneous, the answers according the position, tenure and education level did not differ significantly.

3.8 <u>Discussion</u>

The aim of this thesis was first of all to see the applicability of the hypotheses about ethical theories in the Turkish context, but as it are seen above, findings went beyond this frame. Ethics seems to be a problem itself within the sector and even within the general system. Even though some additional remarks about the general picture of ethics in the country are given, again, the generalization has to be taken carefully; further empirical researches may lead to wider, different perspectives.

The study was based o the deontological/teleological dichotomy. So, the general frame of the study was limited only to these two theories and only in a descriptive manner. The tools for testing it were the vignettes. Vignettes had two functions in this study: to identify the tendencies of the respondents and to see whether theses tendencies were consistent within themselves, whether respondents thought and acted according to the same ethical theory.

One of the results was the existence of contradictory responses, the tendency of people to give high rate to both consequentialist acting and deontological acting. This situation that seemed to reflect an inconsistency may have in fact an explanation.

First of all, this is a common situation in the ethical issues, not specific to this research: for example a research (interview) conducted by Hochschild (in Cooper, 1994) demonstrated that people are sometimes inconsistent in their responses about ethical dilemmas, when they do not know how to solve the problem.

The second explanation came from the respondents themselves when they were told about their inconsistencies. Their explanation was as such: although they thought differently (In general in deontological way), they were not able to apply the rule, because of the special working conditions or because of the general situation of the country ("The rule of the game" was different and severe). As it is shown in previous sections, people felt squeezed between different and contradictory ethical theories, even values. In this transition period, it is difficult to get a solid position toward ethical problems; this may be a third explanation for the inconsistencies in the responses.

The aim of the vignettes designed, as a matrix was to see whether people acted and thought parallel. The results showed that the most significant difference was for the consequentialist way of thinking/acting (the "a" answers), the rest was not so significant. It can be concluded that Turkish banking sector managers are not confused between their way of thinking and acting but between the theories. The main problem is the unstable values.

The fact that "b", "c", "d" answers did not make any significant differences among the results may lead to a conclusion such as the dichotomy of deontology/teleology is not as sharp as expected. A second explanation is to categorize them not as mutually exclusive but as "two independent dimensions of an individual's ethical infrastructure" as Schminke states (2001, p.378). So, the question to be worked on may be the validity of this dichotomy as indicated in previous sections by Okçu (2002).

The second point of the thesis, after the analysis of the theoretical dichotomy, was the hypotheses. The study had two hypotheses: private sector managers tend to be more consequentialist than public sector managers and secondly, women and elderly managers tend to be more deontological than men and younger managers respectively. The analysis showed that these hypotheses were validated only partially.

First of all, the difference between the public and the private is not as significant as it is expected. Private sector managers are different than their public counterparts only for fully consequentialist position (combination of consequentialist thinking/ acting). From this, it can be concluded that perhaps the difference between the public and the private mentality is not so significant.

One explanation of the absence of sharp differences between public and private organizations in the ethical dispositions of their managers can be the structural similarities between the organizations chosen for the research. The organizational structure may have a direct impact on the ethical disposition of a person; this was explained in the organizational socialization theory for the differences between men and women. However, this scope can be enlarged to all

employees. Schminke (2001) in his study, after finding that members of "mechanistic structures" (It can be taken as bureaucratic organizations) have similar ethical dispositions, asked himself the same question, whether the structures find a type of persons having same ethical dispositions or persons working in an organization get the same ethical disposition in the mean time and concluded that structures were influencing the ethical dispositions of the members.

Public sector in general, criticizes private sector for being Machiavellian and selfish. At the other side private sector sees public sector as inefficient and rigid. The declaration of a minimized difference between the mentalities of the two sectors is especially important for Türkiye, where public sector mentality is condemned in favor of the private sector.

This conclusion may be used for instance for the privatization efforts, for the direction of hybrid organizations (As discussed in chapter I), and for an enhanced cooperation between the sectors. As the state is still the largest employer in Türkiye, the two sectors have to understand their respective way of thinking, which seem to be not so different from each other.

The second hypothesis is partially accepted: men tend to be more consequentialist than women and there is no difference between the elderly and the younger managers. The analysis and the use of these results need the help of sociological and psychological fields. The consequentialist position of men was expected, but as it is indicated before, women are not more deontological then men. Again, the difference was not so sharp. This result showed that men and women make almost the same decision. Apartheids claiming that woman's decisions are more emotional than logical may be in trouble with this result. However, the picture may not be so bright: perhaps women are losing their female sensitivity when they climb the managerial positions. This theory is widely discussed especially in the politics and need further analysis for also professional ethics.

The results showed also that none of the other variables such position, tenure; educational level had an important explanatory role on the ethical behavior of the respondents. This has two explanations: the data and the samples might not be varied

enough (Due to research limitations) or the variables might not have a significant role on the ethical issues.

In fact, as it is discussed in the first chapter, the variables effecting ethical dispositions of respondents are not straightforward; some variables that make a difference in the results may be categorized as neutral in some other researches. Further analyses are necessary to identify the variables that effect mostly the ethical dispositions.

The interviews forming the second part of the research were helpful to make clearer some conclusions. Difficulty of conducting interviews and the possibility of subjective analysis of the results are the risk of the interview methods. But in a context where "ethics" is a relatively new term, where people are frustrated of the topic (due to current developments in the country and some general misunderstandings), supporting the quantitative data of the vignettes with the interviews was fruitful.

The results obtained from the interviews were many and gave the key to analyze better the results of the vignettes. In fact, the major finding and the major cause of the difficulty of this research was the unfamiliarity with the term "ethics". So, it would be naïve to expect from the respondents to be consistent in their responses or to give clear answers to the questions about professional ethics.

Most of the managers seemed to be not aware of the importance of the topic and of the concrete reflection of ethics on the professional life. Confusion of ethics with law or the general point of view ("Ethics is equal to not doing harm") showed that Türkiye was in the early stage of the ethical debate.

The confusion and the inconsistency have several aspects. According to the respondents and many Turkish academicians, the country seems to be in a transition period: the old system of the 1970's left its place to a new one coming in the 1980's, with troubles.

An example of the last decades is given by (Öztürk, 1998). The periods of Reagan in U.S.A and of Özal are compared and this conclusion is obtained: during these two periods, top managers of the public sector were assigned by the political

order and the corruption was very high during this period. This fact can be explained by different reasons: assigned persons may lack an experience in the public sector, so they did not have the public values, or perhaps they did not have respect toward these values, or these assignments were so politicized that they simply were not the right persons.

The lack of political ethics seems to be at the center of all problems mentioned about ethics in Türkiye. This lack has its reflection in all other sub-branches of ethics. The recommendations made by Turkish authors, to ameliorate the situation are similar to each other. These are the methods that have been applied for many years in the United States or Europe. Neither the problem setting nor the recommendations are especially on business or administrative ethics, but implicitly it is more directed toward administrative ethics. This is perhaps due to the fact that the business ethics is a relatively new subject in the country.

According to Khera (2001), the ethical differences of eastern countries (Or called Third World, Developing World) compared to their western counterparts arise from the economic delay of the eastern countries. Khera argues that they are still governed in the public and in the private sector by feudal rules where power is concentrated among elite who does not necessarily have a responsibility against the rest of the society.

So, it can be said that at the heart of the ethical problem two issues are present: first is the economic problems, the second is the legal/constitutional problems. The same diagnostic and the remedies are advised by different persons having different backgrounds: an economic take-off, justice in the income distribution and a revision of the constitution and of the legal system. (Gürkan, 1997; Yılbaş, 1997).

The solutions are in fact hidden in the description of the problem. Also, the example of the United States may be taken and preparation of some laws or foundation of some institutions may be not a solution perhaps but a starting point. The examples given by the authors are "Standards of Ethical Conduct for Employees of the Executive Branch: Final Rule", prepared by Office of Government Ethics in United States in 1992 or the code prepared by ASPA (American Society for Public

Administration) (Eken, Şen, 1997). According to the authors, TODAİE (Türkiye and Middle East Public Administration Institute) can work on it or a new institute can be founded for this purpose. Another set of solutions came from Coşkun Can Aktan (1997): an establishment of a government ethics law, of the ombudsman system and many other administrative reforms.

According to a research conducted among the Turkish university students of department of management showed that those who are familiar with the concept of business ethics (Through elective courses) are more sensitive to the ethical problems (Ergeneli, 1997). Also, several studies conducted in Türkiye got the same conclusion, the usefulness even the necessity of having professional ethics course in the academic programs of the universities (Torlak and Özdemir, 2003; Atakan, 1994). So this may be also part of the solution, to include ethics course, not as an elective but as a must course, firstly for the administrative departments and to extend it to all others if possible. The course can increase the sensitivity of future managers on ethical issues, give them guidance about the nature of ethical problems and the reasoning to be used (Atakan, 1994). If such a "cheap" and easy way will help people for a stronger ethical disposition, the contribution of the academicians by starting such a program will be very important.

CHAPTER IV

CONCLUSIONS

4.1 Summary and General Conclusions

The aim of this study was to make a comparison of ethical disposition between Turkish public and private banking sector managers. Literature review, vignettes and interview methods were used for this purpose.

The theoretical frame of ethics is limited to deontology/consequentialism dichotomy. This dichotomy has been chosen as the research frame as it is the mostly used theory in studies, in order to be able to compare the results with previous researches. However, as it will be emphasized below, the validity of this dichotomy is questioned at the end.

The results of the vignettes showed that the respondents had problems related to the choice within the dichotomy, whether to choose deontological or consequentialist position. This lead to inconsistent answers. The principal finding was that deontologism was preferred over consequentialism at the rhetoric, but specific answers to the specific questions were in favor of the consequentialism.

However, once the choice has been made, the way of thinking and acting were coherent. The interpretation of the preferences is more a sociological issue, but it can be said that deontologism (and rules) are closer to the Turkish culture than consequentialism, due to the influence of the feudalism and religion that still have influence in the intellectual patrimony of Türkiye.

In the formation of the theoretical frames, religion is taken as an important criterion. Based on this criterion, literature review showed that Türkiye does not have a place neither in western nor in Islamic studies. Western ethics is primarily based on

Christianity (according to the religion criterion); this is why Türkiye is not included. At the other side, it is not possible to place Türkiye within Islamic countries, where Türkiye is the unique secular country within the Islamic world. Hence, as it is difficult to make any categorization and then comparison between other countries; specific researches about Türkiye should be increased in order to have consistent and reliable results and conclusions.

Another interpretation can be the questioning of the validity of the consequentialist/deontological dichotomy. The inconsistencies or the hesitation may be due to the fact that respondents were obliged to choose between two theories that were not necessarily mutually exclusive. This view is supported by the actual trend in this field, where, theories are no more at the center of the issue, but individuals themselves. Hence, new theories are not based on rules with which persons have to make decision but the character, the virtue of these persons. The trend is toward formulating an ideal person who will be able to act in an ethical way. In this context, the most important factor would not be the "scholastic" theories but more flexible, adaptable traits and perhaps ways to reach or even create this type of persons.

This is even felt in the professional sector, where the most valuable asset of public and private organization is the person who works for this organization.

The literature review demonstrated that because of the newness of the concept for the Turkish professional life, Turkish empirical and theoretical researches are rare, making the analysis of the current findings difficult. The interviews showed that the concept seemed to be very new and than its definition among Turkish managers was not clear, it did not go beyond the frame of law. Worse than this, the clichés remains, claming that professional ethics does not exist. Moreover, professional ethics has been considered by some as a "luxury" topic that is not necessary yet for Turkish context! These ideas are all related to the newness of the concept: the evolution of the western professional ethics has the same phases in its past.

Most of the hypotheses were accepted and significant difference has been found between public-private managers and between male-female managers: private managers tend to be more consequentialist than the public counterparts and male

managers seem to be more consequentialist than the female counterpart. However, these distinctions were not radical and no other difference has been found.

The reasons of these results are in line with studies conducted abroad. From this, two other hypotheses may be developed. Firstly, it can be concluded that some ethical patterns may be universal. However, this universality is not proved. Perhaps this parallelism between Türkiye and western countries is not due to the universality of the ethical patterns but only to the similarities between Türkiye and western countries. It is not possible to make a final conclusion about the reasons of this similarity, as this research has a limited frame and it does not contain national analysis. Deeper study is necessary to highlight issues specific to Türkiye, perhaps in a multinational research.

The minimum difference between managers in many variables is an advantage to be used especially in the enhanced communication of the private and the public sector. The conjuncture in the public administration is the decreased boundaries between "public" and "private" and the emergence of hybrid organizations. From one side public sector involves the notion of "consumer" into its processes; from the other side private sector begins to behave with the "social responsibility" notion in mind. The reasons of this nearness and the direction should be studied deeper: Is this an approach of the two sectors or is public sector dominated more and more by private sector values? These are the questions to be answered in further studies.

Moreover, this trend may have another explanation, related with a development in the field of public administration: governance, where, the relation between the administrator and the administered groups is no longer vertical, but horizontal, where the actors are redefined and all parts become stakeholders. In this way, the changing mentality of public administration may find it's reflecting in its ethical disposition and become closer to the private sector and vice versa.

A second explanation of the minimized difference between variables might be the specific conditions of Türkiye. As it is indicated during the interviews, managers divide the ethical history of Türkiye into two parts: before 1980; where deontologism

and a higher ethical level were sovereign and after 1980; a period of consequentialism and a lower level in ethical behaviors. The interesting point is the attachment of deontogism in general with a higher ethical level and the consequentialism with a lower level. A sociological explanation of this is perhaps that Turkish people seem to not appreciate taking initiative and making a decision according to a situation but prefer just being in line with predefined rules. This historical division of Turkish ethics may lead to acceptance of both ethical theories, thus minimizing differences of the answers.

The problems behind the definition of ethics, discussion topics about ethics and the general point of view of the managers show that Türkiye is at the very beginning of the professional ethics discussion. The highlighted issues in the Turkish context are still the political ethics and the dichotomy of politics-administration. The basis for a high ethical level in the political or professional ethics is first of all a solid democracy; where basic concepts are established and secondly a relatively developed economy; where people can act in a fair system. People have higher ethical standards or at least have an idea about the solutions when they are familiar with the issue. So, some educational and later training programs with the first aim of awareness rising may be efficient.

These criteria may be the main explanations for being at the early stage: Türkiye is a relatively young democracy and is a developing economy. The "solutions" then are evident: an economic take-off and necessary regulations for a more sophisticated political system in general. Besides these long-term remedies, another alternative is more realistic and promising: the efforts of academic environments for the development of professional ethics in Türkiye.

4.2 Limitations and Recommandations for Further Studies

A limitation of this study is that it was a descriptive study, not a normative one: only the preferences and the differences can be cited and analyzed, but it is not possible to judge and evaluate these preferences. The current trend in the ethical research is positivist-rational-empirical, based on objectivism, with the methods cited

before. Now, a new trend is applied, as a remedy to this problem: this post positivist approach is based on subjectivism. According to this approach, there is no objective truth "out there", waiting to be discovered. Rather all "reality" is socially constructed. The methods of this approach include history, naturalistic inquiry and stories. Instead of focusing on opinions like the positivist view did, the post positivist view tend to consider the actual ethical behavior (Cooper, 1994). So further research may be done by using other methods, in order to get more detailed data.

Another important limitation of the study, as it is mentioned before, is the limitations of the data. The research is not conducted at a nation-wide basis. Furthermore, the number of data is still low, as the number of managers is limited in the headquarters of the two banks. Also, it is not possible to say that the banking sector can represent all sectors in Türkiye; perhaps in other sectors results would be different. In light of all these, all generalizations about public and private sectors, about Türkiye have to be taken carefully.

In this study, the means of the answers were calculated and used for the analysis. For further studies, it may be interesting to calculate and analyze the mod of the answers in order to see the most frequently picked up alternatives that can give an indication about the subject.

Also, due to time constraint both of the researcher and the respondents, pre-test of the vignettes has not been conducted. Instead, a preliminary interview has been made with the top managers of the two banks in order to determine more accurately the topics that are relevant to the Turkish banking sector.

Furthermore, because of the scarcity of previous Turkish empirical research, a comparison of these results with previous studies is difficult. This is why the results are tried to be compared with the western ones, but the healthiest way would be to compare them with previous Turkish empirical data.

Moreover, it may be interesting to compare countries according to their economic development (for example comparing Türkiye and another developing country for their ethical dispositions), according to the religion (comparison of Muslim countries).

Besides these limitations, the contribution of this study is to give additional data to the field in general and especially in the Turkish context. By its multidimensional content, it can be used both by public and private sectors, both by different schools of thought (consequentialist and deontological).

As the field is almost new, both in worldwide scale and in the Turkish scale, further studies would be very useful, in every stage of this study: Other methods of research (vignettes and interview) can be used; the dichotomy of deontology-consequentialism can be challenged and a new classification can be established; other variables than organization and gender can be emphasized; different sectors may be chosen; and lastly for the content, a concentration on fewer (or wider) topics is possible. Future researches would hopefully get not only an analysis of the description, but also would have some judgments and solutions about the ethical level of the professional life in a national and international basis.

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APPENDICES

APPENDIX A

Yüksek Lisans Tezi Araştırması

1) Demografik veriler

Lütfen aşağıdaki soruların tümünü cevaplayınız. Eklemek/açıklamak istediğiniz bilgiler için, sayfa kenarlarını kullanabilirsiniz. Yazdıklarınız, araştırma dışında başka hiçbir amaçla kullanılmayacak ve başka kimseye teslim edilmeyecektir. Katılımınız için şimdiden teşekkür ederim.

Cinsiyetiniz   :
 Yaşınız   :
Departmanınız:
Kaç yıldır bu pozisyondasınız?
Eğitiminiz (en son bitirdiğiniz okul)

2) Sorular

Aşağıda, iş hayatınızda karşılaşabileceğiniz durumlarla ilgili senaryolar yer almaktadır. Her senaryoyu takiben, her biri farklı bir düşünce/davranış tarzını temsil eden dörder cümle bulacaksınız. Cümlelerin, sizin düşünce tarzınıza ne kadar uygun olduğunu belirlemek için, lütfen her cümleye 1-5 arasında bir değer verip, cümlenin başındaki yere işaretleyiniz. Soruların "tek bir doğru cevabı" yoktur, tüm cevaplar geçerlidir.

```
1---1---1---1---1
1   2   3   4   5
```

1= Kesinlikle benim düşünce tarzım değil
2=
3=
4=
5= Kesinlikle benim düşünce tarzım

1.Rakibinizin önümüzdeki dönem uygulayacağı finansal plan, tesadüfî bir şekilde elinize geçti, masanızda duruyor.

1---1---1---1---1   a) Bu bilgi size sadece geçici üstünlük sağlayacaktır.
1 2 3 4 5

1---1---1---1---1   b) Meşru yollardan elinize geçmiş her türlü bilgiyi kullanma
1 2 3 4 5   hakkınız var.

1---1---1---1---1   c) Rakibinizle gelecekte ortak projelerde çalışma ihtimaliniz var.
1 2 3 4 5   İlişkileri gerginleştirmenin gereği yok.

1---1---1---1---1   d) Bu bilgileri kullanmak dürüstlük olmaz.
1 2 3 4 5

2. Kurumunuz, sosyal tesis inşaatı için ihale açıyor, siz de karar verecek olan kişilerin içindesiniz. İhaleye katılacak firmalardan biri, yaptığı işlerin niteliğini göstermek amacıyla, bu hafta sonu kendi beş yıldızlı tesislerinde, kurum yöneticilerini ve eşlerini ağırlamak istediğini bildiriyor. Dolayısıyla siz de davetlisiniz.

1---1---1---1---1   a) Hem tatil yapmış, hem de şirketi tanımış olacaksınız.
1 2 3 4 5

1---1---1---1---1   b) İnsanların iyi niyetli olabilecekleri göz ardı edilmemeli.
1 2 3 4 5

1---1---1---1---1   c) Belki bu firma en iyisi değil, etkilenirseniz; kurum için kötü bir
1 2 3 4 5   karar verebilirsiniz.

1---1---1---1---1   d) Bir yönetici tarafsızlığını daima korumalıdır.
1 2 3 4 5

3. Ekonomik buhrandan dolayı departman, yıl sonu için hedeflenen rakamlara ulaşamadı. Departman müdürü olarak, raporunuzda bazı sayılarla oynayarak, hedefi yakalamak mümkün. Bu sayede siz ve tüm ekip hak ettiğiniz terfiyi alacaksınız.

1---1---1---1---1   a) Şirketin genel raporu da bu sayede daha parlak olacak.
1 2 3 4 5

1---1---1---1---1   b) Çok çalıştığınız için siz bu terfiyi zaten hak etmiştiniz.
1 2 3 4 5

1---1---1---1---1   c) Durum anlaşılırsa, işiniz de tehlikeye girebilir.
1 2 3 4 5

1---1---1---1---1   d) Dürüstçe davranmalı ve rapor gerçekleri yansıtmalı.
1 2 3 4 5

4. Kurumunuzun tüm şubelerine yeni bir ısıtma sistemi yerleştirildi. Bu sayede yakıt giderlerinizde büyük bir düşüş oldu ve karınız epey arttı. Fakat yapılan ölçümlerde, bu sistemin standart hava kirliliği sınırlarını çok aştığını gördünüz. Mali durumunuzdan dolayı sistemi en az iki yıl iyileştiremeyeceksiniz. Ama gerekli izni almak için, değerlerle biraz oynayabilirsiniz. Karar verecek kişisiniz.

1---1---1---1---1   a) Nasılsa ileride düzeltme olanağınız olacak.
1 2 3 4 5

1---1---1---1---1   b) İyi bir yönetici her şeyden önce kurumun verimliliğini
1 2 3 4 5   düşünmelidir.
l

1---1---1---1---1   c) Durum öğrenilirse, kurumun imajı için hiç iyi olmaz.
1 2 3 4 5

1---1---1---1---1   d) Kurum daima toplumun genel refahına uygun hareket etmelidir.
1 2 3 4 5

5. Kurumunuzun hissedarları daha yüksek kar payı bekliyorlardı. Zor durumda olan, ama daha iyi bir idare ile yüksek kar getireceğini düşündüğünüz bir aile şirketini satın almak bir çözüm olabilir. Ancak satın almayı düşündüğünüz şirket buna direniyor. İçeriden biri sayesinde şirketin zayıf noktasını bularak bu satın almayı gerçekleştirebilirsiniz. Karar verecek kişisiniz.

1---1---1---1---1   a) Bu satın alma sayesinde karlılığınız yükselecek.
1 2 3 4 5

1---1---1---1---1   b) Bu bir ticaret, kimsenin hakkını gasp etmeyeceksiniz.
1 2 3 4 5

1---1---1---1---1   c) Hukuki açıdan başınız derde girebilir, ikna ederek satın almak
1 2 3 4 5   daha az riskli.

1---1---1---1---1   d) İnsanların kötü durumlarından faydalanmamak gerek.
1 2 3 4 5

6. Kurumun karlılığı epey azaldı. Yeni bir emeklilik sigortasını piyasaya sürüyor. Siz de pazarlama departmanı şefisiniz. Tepedeki kişiler tarafından rakamlarla oynayarak ve gerçeği tam yansıtmayan reklâm kampanyaları ile ürünü, olduğundan daha cazip ve karlı göstermeniz ve bol satış yapmanız isteniyor.

1---1---1---1---1   a) Kimseye zorla poliçe imzalatmayacaksınız ki.
1 2 3 4 5

1---1---1---1---1   b) Emeklilik sigortası herkese lazım olan bir ürün.
1 2 3 4 5

1---1---1---1---1   c) Rekabet yasaları bu duruma müdahale edebilir.
1 2 3 4 5

1---1---1---1---1   d) İnsanları yanıltarak iş yapmak doğru bir şey değil.
1 2 3 4 5

7. Kurumunuz, çok büyük bir projenin ihalesine katılacak. Ancak, ihaleye katılacak rakip kurum, aradan çekilmek için yüklü miktarda bir meblağ istediğini dolaylı yoldan kurumunuza iletti. Bu durumla ilgilenme işi size verildi.

1---1---1---1---1   a) Oyunun kuralı buysa uyacaksınız.
1   2   3   4   5

1---1---1---1---1   b) Kurum için en karlısı ne ise bir yönetici olarak onu yapmalısınız.
1   2   3   4   5

1---1---1---1---1   c) Bunu ödemeniz yine de ihaleyi garantilemiyor, bu riske değer
1   2   3   4   5   mi?

1---1---1---1---1   d) Bu tür metotlarla iş yapmak dürüstlük değil.
1   2   3   4   5

8. Kurumun muhasebe ve finans bölümü müdürlüğüne yeni atandınız. Geçmiş yılların dosyalarını incelediğinizde, kurumun yasal boşluklardan yararlanarak, vergi matrahını epey düşürdüğünü gördünüz. Yıllık hesapları yapma zamanı.

1---1---1---1---1   a) Şirket daha karlı gözükecekse neden olmasın?
1   2   3   4   5

1---1---1---1---1   b) Kurumun, kendine tanınan yasal haklarını sonuna kadar
1   2   3   4   5   kullanma hakkı vardır.

1---1---1---1---1   c) Sıkı bir mali denetimle durum ortaya çıkarsa, kurum imajı
1   2   3   4   5   için hiç de iyi olmaz.

1---1---1---1---1   d) Az vergi ödemek, vergi kaçırmak kadar kötüdür.
1   2   3   4   5

9. İşyerinizde, boş zamanlarda, başka bir şirketin bazı işlerini yapıyorsunuz, belli bir ücret karşılığında. Bunun için de işyerinizdeki makine vs gibi araçları kullanıyorsunuz ama kimse bilmiyor. Bir gün, yine bu özel işiniz için fotokopi makinesini kullanırken, makine bozuldu. Gelen servis, arızanın çok pahalıya giderilebileceğini söyledi.

1---1---1---1---1   a) Her halükarda bir gün bozulacaktı, neden siz tamir ettiresiniz ki?
1   2   3   4   5

1---1---1---1---1   b) Kurum, her tür bakım için bir bütçe ayırmış durumda zaten.
1   2   3   4   5

1---1---1---1---1   c) Bu tür şeyler için kariyerinizi riske atmaya gerek yok, siz tamir
1   2   3   4   5   ettirirsiniz.

1---1---1---1---1   d) Personel asla kurum mallarını kişisel çıkarları için
1   2   3   4   5   kullanmamalı.

10. Usulsüzlük yapıldığı gerekçesiyle, bir departman idarecileri hakkında kurum içi soruşturma başlatılıyor. Siz de tesadüfen müdürünüzün dosyaları arasında, hatanın sizin departmanınıza ait olduğunu gösterir bir belgeye rastlıyorsunuz. Anlaşılan müdürünüz suçu diğer departmana atmış.

1---1---1---1---1   a) Sizi ilgilendirmeyen bu duruma karışmazsınız.
1   2   3   4   5

1---1---1---1---1   b)Gizlice öğrendiğiniz bilgileri açıklamak doğru olmaz.
1   2   3   4   5

1---1---1---1---1   c) Bilip de sakladığınız öğrenilirse sizin için iyi olmaz, en iyisi
1   2   3   4   5   açıklamak.

1---1---1---1---1   d) Durumu soruşturma ekibine açıklarsınız.
1   2   3   4   5

11. Çocukluk arkadaşınız, yeni bir iş kurmak için büyük miktarda krediye ihtiyacı olduğunu, ancak bankanın bu önerisini kabul etmediğini anlatarak, sizden yardım istedi. Kurumunuzun finans müdürüsünüz, beraber çalıştığınız banka size bu krediyi verecektir.

ı---ı---ı---ı---ı   a) Ticaret sermaye ile olur, sizce bir sakıncası yok.
1 2 3 4 5

ı---ı---ı---ı---ı   b) Dostlar birbirine yardım etmelidir.
1 2 3 4 5

ı---ı---ı---ı---ı   c) Geri ödemede sorun çıkarsa, bunu kurumunuza açıklamanız
1 2 3 4 5   imkansız.

ı---ı---ı---ı---ı   d) Bankayı yanıltmak doğru bir davranış değil.
1 2 3 4 5

APPENDIX B

DEMOGRAPHIC VARIABLES

organization, 0 = private, 1 = public

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	24	41,4	41,4	41,4
	1	34	58,6	58,6	100,0
	Total	58	100.0	100.0	

gender, 0 = women , 1 = men

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	14	24,1	24,1	24,1
	1	44	75,9	75,9	100,0
	Total	58	100,0	100.0	

age, 0 = below 40 years, 1 = above 40 years

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	21	36,2	36,2	36,2
	1,00	37	63,8	63,8	100,0
	Total	58	100,0	100.0	

position, 0 = manager, l = assistant manager

		Frequency	Percent	Valid Percent Percent	Cumulative Percent
Valid	0	30	51,7	51,7	51,7
	1	28	48,3	48,3	100,0
	Total	58	100,0	100,0	

tenure, 0 = below 5 years, 1 = above 5 years

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	34	58,6	58,6	58,6
	1,00	24	41,4	41,4	100,0
	Total	58	100,0	10Q,0	

education, 0 = undergraduate, l = graduate, 2 = postgraduate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	22	37,9	37,9	37,9
	1	34	58,6	58,6	96,6
	2	2	3,4	3,4	100,0
	Total	58	100,0	100,0	

APPENDIX C

ANOVA TABLES

ANOVA.question 1, organization

		Sum of Squares	df	Mean Square	F	Sig.
S1 -A	Between Groups	19,230	1	1 9,230	13,265	,001
	Within Groups	81,184	56	1,450		
	Total	100,414	57			
S1-B	Between Groups	7,966	1	7,966	3,220	,078
	Within Groups	138,517	56	2,474		
	Total	146,483	57			
S1 -C	Between Groups	,879	1	,879	,400	,529
	Within Groups	123,000	56	2,196		
	Total	123,879	57			
S1 -D	Between Groups	5,325	1	5,325	2,397	,127
	Within Groups	124,400	56	2,221		
	Total	129.724	57			

ANOVA.question 2, organization

		Sum of Squares	df	Mean Square	F	Sig.
S2-A	Between Groups	6,532	1	6,532	3,792	,057
	Within Groups	96,451	56	7,722		
	Total	102,983	57			
S2-B	Between Groups	24,372	1	24,372	21,491	,000
	Within Groups	63,507	56	1,134		
	Total	87,879	57			
S2-C	Between Groups	9,656	1	9,656	4,803	,033
	Within Groups	112,569	56	2,010		
	Total	122,224	57			
S2-D	Between Groups	,611	1	,611	,479	,492
	Within Groups	71 ,458	56	1,276		
	Total	72,069	57			

ANOVA.question 3, organization

		Sum of Squares	df	Mean Square	F	Sig.
S3-A	Between Groups	1,258	1	1,258	,954	,333
	Within Groups	73,863	56	1,319		
	Total	75,121	57			
S3-B	Between Groups	3,247	1	3,247	1,271	,264
	Within Groups	143,098	56	2,555		
	Total	146,345	57			
S3-C	Between Groups	,862	1	,862	,293	,590
	Within Groups	164,517	56	2,938		
	Total	165,397	57			
S3-D	Between Groups	7,11 E-02	1	7,108E-02	,062	,805
	Within Groups	64,429	56	1,151		
	Total	64,500	57			

ANOVA, question 4, organization

		Sum of Squares	df	Mean Square	F	sig.
S4-A	Between Groups	,391	1	,391	,256	,615
	Within Groups	85,333	56	1,524		
	Total	85,724	57			
S4-B	Between Groups	7,108	1	7,108	3,869	,054
	Within Groups	102,892	.56	1,837		
	Total	110,000	57			
S4-C	Between Groups	4,667	.1	4,667	2,313.	,134
	Within Groups	112,988	56	2,018		
	Total	117,655	57			
S4-D	Between Groups	5,669	1	5,669	3,027	,087
	Within Groups	104,900	56	1,873		
	Total	110,569	57			

ANOVA, question 5, organization

		Sum of Squares	df	Mean Square	F	Sig.
S5-A	Between Groups	7,914	1	7,914	3,603	,063
	Within Groups	123,000	56	2,196		
	Total	130,914	57			
S5-B	Between Groups	2,893	1	2,893	1,337	,253
	Within Groups	121,194	56	2,164		
	Total	124,086	57			
S5-C	Between Groups	4,87E-p2	1	4.868E-02	,023	,880
	Within Groups	118,382	56	2,114		
	Total	118,431	57			
S5-D	Between Groups	,932	1	,932	,445	,507
	Within Groups	117,154	56	2,092		
	Total	118,086	57			

ANOVA, question 6, organization

		Sum of Squares	df	Mean Square	F	Sig.
S6-A	Between Groups	1,777	1	1,777	,853	,360
	Within Groups	116,723	56	2,084		
	Total	118,500	57			
S6-B	Between Groups	5,626	1	5,626	2,451	,123
	Within Groups	128,529	56	2,295		
	Total	134,155	57			
S6-C	Between Groups	,463	1	,463	,265	,609
	Within Groups	97,951	56	1,749		
	Total	98,414	57			
S6-D	Between Groups	,625	1	,625	,276	,601
	Within Groups	126,892	56	2,266		
	Total	127,517	57			

ANOVA, question 7, organization

		Sum of Squares	df	Mean Square	F	Sig.
S7-A	Between Groups	12,789	1	12,789	7,043	,010
	Within Groups	101,694	56	1,816		
	Total	114,483	57			
S7-B	Between Groups	3,214	1	3,214	1,268	,265
	Within Groups	141,890	56	2,534		
	Total	145,103	57			
S7-C	Between Croups	1,586	1	1,586	,740	,393
	Within Groups	120,017	56	2,143		
	Total	121,603	57			
S7-D	Between Groups	3,381	1	3,381	1,410	,240
	Within Groups	134.27S	56	2,398		
	Total	137.655	57			

ANOVA, question 8, organization

		Sum of Squares	df	Mean Square	F	Slg.
S8-A	Between Groups	24,191	I	24,191	13,722	,000
	Within Groups	98,723	56	1,763		
	Total	122,914	57			
58-B	Between Groups	13,455	1	13,455	6,338	,015
	Within Groups	118,890	56	2,123		
	Total	132,345	57			
S8-C	Between Groups	,187	1	,187	,089	,766
	Within Croups	117,400	56	2,096		
	Total	117,586	57			
S8-D	Between Groups	7,455-	1	7,455	3,190	,080
	Within Groups	130,890	56	2,337		
	Total	138,345	57			

ANOVA, question 9, organization

		Sum of Squares	df	Mean Square	F	Sig.
S9-A	Between Groups	6,025	1	6,025	5,183	,027
	Within Groups	65,096	56	1,162		
	Total	71,121	57			
S9-B	Between Groups	6,85 E-03	1	6.846E-03	,006	,939
	Within Groups	64,890	56	1,159		
	Total	64,897	57			
S9-C	Between Groups	1,237	1	1,237	,764	,386
	Within Groups	90,694	56	1,620		
	Total	91,931	57			
S9-D	Between Groups	2,500	1	2,500	2,351	,131
	Within Groups	59,569	56	1,064		
	Total	62,069	57			

ANOVA, question 10, organization

		Sum of Squares	df	Mean Square	F	Sig.
SI 0-A	Between Groups	,715	1	,715	,388	,536
	Within Groups	103,216	56	1,843		
	Total	103,931	57			
SI 0-B	Between Groups	,968	1	,968	,459	,501
	Within Croups	117,929	56	2,106		
	Total	118,397	57			
S10-C	Between Groups	5,28E-02	1	5,282 E-02	,024	,877
	Within Groups	122,223	56	2,183		
	Total	122,276	57			
SI 0-D	Between Groups	3,280	1	3,280	1,613	,209
	Within Groups	113,841	56	2,033		
	Total	117,121	57			

ANOVA question 11, organization

		Sum of Squares	df	Mean Square	F	Sig-
S11 -A	Between Croups	1,953	1	1,953	1,29	,293
	Within Groups	96,892	56	1,730		
	Total	98,845	57			
S11 -B	Between Groups	2,137	1	2,137	1.111	,296
	Within Groups	107,743	56	1,924		
	Total	109,873	57			
S11-C	Between Groups	12,33-3	1	12,333	5,751	,020
	Within Groups	120.0BS	56	2,145		
	Total	132,431	57			
S11 -D	Between Groups	1,406	1	1,406	,706	,404
	Within Groups	111,507	56	1,991		
	Total	112,914	57			

ANOVA, question 1, gender

		Sum of Squares	df	Mean Square	F	Sig.
S1-A	Between Groups	12,790	1	12,790	8,174	,006
	Within Groups	87,623	56	1,565		
	Total	100,414	57			
S1-B	Between Groups	16,509	1	16,509	7,113	,010
	Within Groups	129,974	56	2,321		
	Total	146,483	57			
S1-C	Between Groups	,613	1	,613	,279	,600
	Within Groups	123,266	56	2,201		
	Total	123,879	57			
S1-D	Between Groups	,390	1	,390	,169	,683
	Within Groups	129,334	56	2,310		
	Total	129,724	57			

ANOVA, question 2, gender

		Sum of Squares	df	Mean Square	F	Slg.
S2-A	Between Groups	,473	1	,473	,258	,613
	Within Groups	102,510	56	1,831		
	Total	102,983	57			
S2-B	Between Groups	1,120	1	1,120	,723	,399
	Within Groups	86,760	56	1,549		
	Total	87,879	57			
S2-C	Between Groups	13,481	1	13,481	6,942	,011
	Within Groups	108,744	56	1,942		
	Total	122,224	57			
S2-D	Between Groups	4,03 E-03	1	4.030E-03	,003	,956
	Within Groups	72,065	56	1,287		
	Total	72,069	57			

ANOVA, question 3, gender

		Sum of Squares	df	Mean Square .	F	Siq.
S3-A	Between Groups	2,725	1	2,725	2,108	,152
	Within Groups	72,396	56	1 ,293		
	Total	75,1.2.1	57			
S3-B	Between Groups	,488	1	,488	,187	,667
	Within Groups	145,857	56	2,605		
	Total	146,345	57			
S3-C	Between Groups	2.87E-02	1	2.866E-02	,O10	,922
	Within Groups	165,351	56	2,953		
	Total	165,379	57			
S3-D	Between Groups	4.614	1	4,614	4,314	,042
	Within Groups	59,886	56	1,069		
	Total	64.500	57			

ANOVA, question 4, gender

		Sum of Squares	df	Mean Square .	F	Siq.
S4-A	Between Groups	1.12E-O4	1	1,120E-04	,000	,993
	Within Groups	85,724	56	1,531		
	Total	85,724	57			
S4-B	Between Croups	2,354	1	2,354	1,225	,273
	Within Croups	107,646	56	1,922		
	Total	110,000	57			
S4-C	Between Croups	9.07E-03	1	9.069E-03	,004	,948
	Within Groups	117,646	56	2,101		
	Total	117,655	57			
S4-D	Between Groups	1,666	1	1,666	,857	,359
	Within Groups	108,903	56	1,945		
	Total	110,569	57			

ANOVA, question 5, gender

		Sum of Squares	df	Mean Square .	F	Siq.
S5-A	Between Croups	3,790	1	3,790	1,670	,202
	Within Croups	127,123	56	2,270		
	Total	130,914	57			
S5-B	Between Croups	1,404	1	1,404	,641	,427
	Within Groups	122,682	56	2,191		
	Total	124,085	57			
S5-C	Between Groups	,217	1	,217	,103	,750
	Within Groups	118,214	56	2,111		
	Total	118,431	57			
S5-D	Between Croups	,326	1	,326	,155	,695
	Within Croups	117,760	56	2,103		
	Total	118,086	57			

ANOVA, question 6, gender

		Sum of Squares	df	Mean Square	F	Sig.
S6-A	Between Croups	2,354	1	2,354	1,135	,291
	Within Croups	116,146	56	2,074		
	Total "	118,500	57			
S6-B.	Between Groups	,162	1	,162	,068	,796
	Within Croups	133,994	56	2,393		
	Total	134,155	57			
S6-C	Between Groups	1,053	1	1,053	,606	,440
	Within Groups	97,360	56	1,739		
	Total	98,414	57			
S6-D	Between Croups	,907	1	,907	,40*	,529
	Wfthln Croups	126,610	56	2,261		
	Total	127.517	57			

ANOVA.question 7, gender

		Sum of Squares	df	Mean Square	F	Siq.
S7-A	Between Groups	8,967	1	8,967	4,759	,033
	Within Groups	105,516	56	1,884		
	Total	114,483	57			
S7-B	Between Groups	,129	1	,129	,oso	,824
	Within Groups	144,974	56	2,589		
	Total	145,103	57			
S7-C	Between Groups	9,094	1	9,094	4,526	,038
	Within Groups	112,510	56	2,009		
	Total	121,603	57			
S7-D	Between Croups	,503	1	,503	,205	,652
	Within Groups	137,153	56	2.449		
	Total	137,655	57			

ANOVA, question 8, gender

		Sum of Squares	df	Mean Square	F	SltJ.
S8-A	Between Groups	8,777	1	8,777	4,307	,043
	Within Croups	114,136	56	' 2,038		
	Total	122,914	57			
S8-B	Between Groups	5,618	1	5,616	2,482	,121
	Within Groups	126,727	56	2,263		
	Total	132,345	57			
S8-C	Between Groups	4,797	1	4,797	2,382	,128
	Within Groups	112,789	56	2,014		
	Total	117,586	57			
S8-D	Between Groups	4,984	1	4,984	2,093	,154
	Within Groups	133,360	56	2,381		
	Total	138,345	57			

ANOVA, question 9, gender

		Sum of Squares.	df	Mean Square	F	Sig.
S9-A	Between Groups	2,725	1	2,725	2,231	,141
	Within Groups	68,396	S6	1,221		
	Total	71,121	57			
S9-B	Between Groups	8,16E-Q2	1	S.162E-02	,071	,792
	Within Groups	64,815	56	1,157		
	Total	64,897	57			
S9-C	Between Groups	2.19E-02	1	2.194H-02	,013	,908
	Within Groups	91,909	56	1,641		
	Total	91,931	57			
S9-D	Between Groups	,968	1	,968	,887	,350
	Within Croups	61,101	56	1,091		
	Total	62,069	57			

ANOVA, question 10, gender

		Sum of Squares	df	Mean Square	F	Sig.
S10-A	Between Groups	1,142	1	1,142	,622	,434
	Within Groups	102,789	56	1,836		
	Total	103,931	57			
S10-B	Between Groups	8.16E-02	1	8.162E-02	,038	,845
	Within Groups	118,815	56	2,122		
	Total	118,897	57			
S10-C	Between Groups	1,834	1	1,834	,853	,360
	Within Groups	120,442	56	2,151		
	Total	122,276	57			
S10-D	Between Groups	,647	1	,647	,311	,579
	Within Groups	116,474	56	2,080		
	Total	117,121	57			

ANOVA, question 1 1 , gender

		Sum of Squares	df	Mean Square	F	Sig.
S11-A	Between Groups	,280	1	,280	,159	,692
	Within Groups	98,56S	56	1,760		
	Total	98,845	57			
S11-B	Between Groups	,197	1	,197	,101	,752
	Within Groups	109,682	56	1,959		
	Total	109,879	57			
S11-C	Between Groups	6,775	1	6,775	3,019	,088
	Within Groups	125,656	56	2,244		
	Total	132,431	57			
S11-D	Between Groups	,258	1	,258	,128	,722
	Within Groups	112,656	56	2,012		
	Total	112,914	57			

ANOVA, question 1, age

		Sum of Squares	df	Mean Square	F	Sig.
S1-A	Between Groups	49,547	22	2,252	1,550	,121
	Within Groups	50,867	35	1,453		
	Total	100,414	57			
S1-B	Between Groups	55,133	22	2,506	,960	,530
	Within Groups	91,350	35	2,610		
	Total	146,483	57			
S1-C	Between Groups	40,463	22	1,639	,772	,736
	Within Groups	83,417	35	2,383		
	Total	123,879	57			
S1-D	Between Groups	50,691	22	2,304	1,020	,468
	Within Groups	79,033	35	2,258		
	Total	129,724	57			

ANOVA, question 2, age

		Sum of Squares	df	Mean Square	F	Sig.
S2-A	Between Groups	59,149	22	2,689	2,147	,021
	Within Groups	43,833	35	1,252		
	Total	102,983	57			
S2-B	Between Groups	32,046	22	1,457	,913	,581
	Within Groups	55,833	35	1,595		
	Total	87,879	57	.		
S2-C	Between Groups	55,474	22	2,522	1,322	,225
	Within Groups	66,750	35	1,907		
	Total	122,224	57			
S2-D	Between Groups	37,902	22	1,723	1,765	,065
	Within Groups	34,167	35	,976		
	Total	72.069	57			

ANOVA, question 3, age

		Sum of Squares	df	Mean Square	F	Sig.
S3-A	Between Groups	31,871	22	1,449	1,172	,330
	Within Groups	43,250	35	1,236		
	Total	75,121	57			
S3-B	Between Groups	39,311	22	1,787	,584	,907
	Within Groups	107,033	35	3,058		
	Total	146,345	57			
S3-C	Between Groups	64,796	22	2,945	1,025	,463
	Within Groups	100,583	35	2,874		
	Total	165,379	57			
S3-D	Between Groups	26,617	22	1,210	1,118	,375
	Within Groups	37,883	35	1,082		
	Total	64,500	57			

ANOVA.question 4, age

		Sum of Squares	df	Mean Square	F	Sig.
S4-A	Between Groups	26,441	22	1,202	,710	,800
	Within Groups	59,283	35	1,694		
	Total	85,724	57			
S4-B	Between Groups	49,133	22	2,233	1,284	,249
	Within Groups	60,867	35	1.73,9		
	Total	110,000	57			
S4-C	Between Groups	43,905	22	1,996	,947	,544
	Within Groups	73,750	35	2*107		
	Total	117,655	57			
S4-D	Between Groups	45,119	22	2,051	1,097	,394
	Within Groups	65,450	35	1,870		
	Total	110.569	57			

ANOVA, question 5, age

		Sum of Squares	df	Mean Square	F	Sig.
S5-A	Between Groups	44,880	22	2,040	,830	,673
	Within Groups	86,033	35	2,458		
	Total	130,914	57			
S5-B	Between Groups	35,603	22	1,618	,640	,864
	Within Groups	88,483	35	2,528		
	Total	124,086	57			
S5-C	Between Groups	41,248	22	1,875	,850	,650
	Within Groups	77,183	35	2,205		
	Total	118,431	57			
S5-D	Between Groups	26,886	22	1,222	,469	,968
	Within Groups	91,200	35	2,606		
	Total	118,086	57			

ANOVA.question 6, age

		Sum of Squares	df	Mean Square	F	Sig.
S6-A	Between Groups	55,533	22	2,524	1,403	,181
	Within Groups		35	1,799		
	Total		57			
S6-B	Between Groups	58,155	22	2,643	1,217	,295
	Within Groups		35	2,171		
	Total		57			
S6-C	Between Groups	41,780	22	1,899	1,174	,328
	Within Groups		35	1,618		
	Total		57			
S6-D	Between Groups	50,967	22	2,317	1,059	,698
	Within Groups	76,550	35	2,187		
	Total	127,517	57			

ANOVA, question 7, age

		Sum of Squares	df	Mean Square	F	Sig.
S7-A	Between Groups	32,066	22	1,458	,619	,881
	Within Groups	82,417	35	2,355		
	Total	114,483	57			
S7-B	Between Groups	63,237	22	2,874	1,229	,286
	Within Groups	81,867	35	2,339		
	Total	145,103	57			
S7-C	Between Groups	48,603	22	2,209	1,059	,429
	Within Groups	73,000	35	2,086		
	Total	121,603	57			
S7-D	Between Groups	46,322	22	2,106	,807	,698
	Within Groups	91,333	35	2,610		
	Total	137,655	22			

ANOVA, question 8, age

		Sum of Squares	df	Mean Square	F	Sig.
S8-A	Between Groups	56.814	22	2,582	1.367	,199
	Within Croups	66,100	35	1,889		
	Total	122.914	57			
S8-B	Between Groups	42,611	22	1,937	,755	,753
	Within Groups	89,733	35	2,564		
	Total	132,345	57			
S8-C	Between Groups	51,420	22	2,337	1,236	,281
	Within Groups	66,167	35	1,890		
	Total	117,586	57			
S8-D	Between Groups	48,111	22	2.T87	,848	,652
	Wfthin Groups	90,233	35	2,578		
	Total	138.345	57			

ANOVA, question 9, age

		Sum of Squares	df	Mean Square	F	Sig.
S9-A	Between Groups	23,371	22	1,062	,779	,728
	Within Groups	47,750	35	1,364		
	Total	71,121	57			
S9-B	Between Groups	18,247	22	,829	,622	,878
	Within Groups	46,650	35	1,333		
	Total	64,897	57			
S9-C	Between Groups	23,014	22	1,046	,531	,939
	Within Groups	68,917	35	1,969		
	Total	91,931	57			
S9-D	Between Groups	21,519	22	,978	,844	,657
	Within Groups	40,550	35	1,159		
	Total	62.069	57			

ANOVA.question 10, age

		Sum of Squares	df	Mean Square	F	Sig.
S10-A	Between Croups	35,598	22	1,618	,829	,674
	Within Groups	68,333	35	1,952		
	Total	103,931	57			
S10-B	Between Groups	39,297	22	1,786	,785	,721
	Within Groups	79,600	35	2,274		
	Total	118,897	57			
S10-C	Between Groups	60,693	22	2,759	1,568	,114
	Within Groups	61,583	35	1,760		
	Total	122,276	57			
S10-D	Between Groups	59,571	22	2,708	1,647	,091
	Within Groups	57,550	35	1,644		
	Total	117,121	57			

ANOVA, question 11, age

		Sum of Squares	df	Mean Square	F	Sig.
S11 -A	Betwee n G rou ps	32,845	22	1,493	,792	,714
	Within Groups	66,000	35	1,886		
	Total	98,845	57			
S11 -B	Between Groups	26,763	22	1,216	,512	,949
	Within Croups	83,117	35	2,375		
	Total		57			
S11-C	Between Groups	76,764	22	3,489	2,194	,018
	Within Groups	55,667	35	1,590		
	Total	132,431	57			
S11-D	Between Croups	49,447	22	2,248	1,239	,279
	Within Groups	63,467	35	1,813		
	Total	112,914	57			

ANOVA,question 1, position

		Sum of Squares	df	Mean Square	F	Sig.
S1 -A	Between Croups	1,947	1	1,947	1,107	,297
	Within Groups	98,467	56	1,758		
	Total	100,414	57			
S1 -B	Between Groups	. ,426	1	,426	,163	,688
	Within Groups	146,057	56	2,608		
	Total	146,483	57			
S1 -C	Between Groups	5.55E-02	1	5,55OE-O2	,025	,875
	Within Groups	123,824	56	2,211		
	Total	123,879	57			
S1 -D	Between Groups	3.2SE-04	1	3,284E-04	,000	,991
	Within Groups	129,724	56	2,316		
	Total	129.724	57			

ANOVA.question 2, position

		Sum of Squares	df	Mean Square	F	Slq.
S2-A	Between Groups	,152	1	,152	,083	,775
	Within Groups	102,831	56	1,836		
	Total	102,983	57			
S2-B	Between Groups	7.39E-04	1	7.389E-04	,000	,983
	Within Groups	87,879	56	1,569		
	Total	87,879	57			
S2-C	Between Groups	1,679	1	1,679	,780	,381
	Within Groups	120,545	56	2,153		
	Total	122,224	57			
S2-D	Between Groups	1,345	1	1,345	1,065	,306
	Within Groups	70,724	56	1,263		
	Total	72,069	57			

ANOVA.questlon 3, position

		Sum of Squares	df	Mean Square	F	Siq.
S3-A	Between Groups	,975	1	,975	,737	,394
	Within Groups	74,145	56	1,324		
	Total	75,121	57			
S3-B	Between Groups	2,128	1	2,128	,826	,367
	Within Groups	144,217	56	2,575		
	Total	146,345	57			
S3-C	Between Groups	,665	1	,665	,226	,636
	Within Groups	164,714	56	2,941		
	Total	165,379	57			
S3-D	Between Groups	1,105	1	1,105	,976	,327
	Within Groups	63,395	56	1,132		
	Total	64,500	57			

ANOVA.question 4, position

		Sum of Squares	df	Mean Square		Sig.
S4-A	Between Groups	1,679	1	1,679	1,119	,295
	Within Croups	84,045	56	1,501		
	Total	85,724	57			
S4-B	Between Groups	2,486	1	2,486	1,295	,260
	Within Groups	107,514	56	1,920		
	Total	110,000	57			
S4-C	Between Groups	,131	1	,131	,063	,803
	Within Groups	117,524	56	2,099		
	Total	117,655	57			
S4-D	Between Groups	,805	1	,805	,411	,524
	Within Groups	109,764	56	1,960		
	Total	110.569	57			

ANOVA, question 5, position

		Sum of Squares	df	Mean Square	F	Sig.
S5-A	Between Croups	14,900	1	14,900	7,192	,010
	Within Groups	116,014	56	2,072		
	Total	130,914	57			
S5-B	Between Croups	1,541	1	1,541	,704	,405
	Within Groups	122,545	56	2,188		
	Total	124,086	57			
S5-C	Between Groups	,636	1	,636	,302	,585
	Within Groups	117,795	56	2,103		
	Total	118,431	57			
S5-D	Between Groups	4,729	1	4,729	2,336	,132
	Within Groups	113.3S7	56	2,024		
	Total	.118.086	57			

ANOVA.question 6, position

		Sum of Squares	df	Mean Square	F	sig.
S6-A	Between Groups	6.90E-02	1	6,905E-02	,033	,857
	Within Groups	118,431	56	2,US		
	Total	118,500	57			
S6-B	Between Groups	2.66E-02	1	2.660E-02	,011	,916
	Within Groups	134,129	56	2,395		
	Total	134H-5S	57			
S6-C	Between Groups	,940	1	,940	,540	,465
	Within Groups	97,474	56	1,741		
	Total	98,414	57			
S6-D	Between Croups	5,339	1	5,339	2,447	,123
	Within Groups	122,179	56	2,182		
	Total	127,517	57			

ANOVA.question 7, position

		Sum of Squares	df	Mean Square	F	Siq.
S7-A	Between Groups	7,638	1	7,638	4,003	,050
	Within Groups	106,845	56	1,908		
	Total	114,483	57			
S7-B	Between Groups	1,496	1	1,496	,583	,448
	Within Groups	143,607	56	2,564		
	Total	145,103	57			
S7-C	Between Groups	9,380	1	9,380	4,680	,035
	Within Groups	112,224	56	2,004		
	Total	121,603	57			
S7-D	Between Groups	1,474	1	1,474	,606	,439
	Within Groups	136,181	56	2,432		
	Total	137.655	57			

ANOVA, question 8, position

		Sum of Squares	df	Mean Square	F	sig.
S8-A	Between Groups	,369	1	,369	.168	,683
	Within Groups	122.545	56	2,188		
	Total	122,914	57			
S8-B	Between Groups	,621	1	,821	,350	,557
	Within Groups	131,524	56	2,349		
	Total	132,345	57			
S8-C	Between Groups	1,922	1	1,922	,931	,339
	Within Groups	115,664	56	2,065		
	Total	117,586	57			
S8-D	Between Groups	2,126	1	2,128	,875	,354
	Within Groups	136,217	56	2,432		
	Total	138,345	57			

ANOVA.question 9, position

		Sum of Squares	df	Mean Square	F	Sig.
S9-A	Between Croups	4.02E-03	1	4,023 E-O3	,003	,955
	Within Groups	71,117	56	1,270		
	Total	71,121	57			
S9-B	Between Groups	,566	1	,566	,492	,486
	Within Groups	64,331	56	1,149		
	Total	64,897	57			
S9-C	Between Groups	,607	1	.607	,372	,544
	Within Groups	91,324	56	1,631		
	Total	91,931	57			
S9-D	Between Groups	2.37E-02	1	2,373 E-02	,021	,884
	Within Groups	62,045	56	1,108		
	Total	62,069	57			

ANOVA.question 10, position

		Sum of Squares	df	Mean Square	F	Sig.
S10 -A	Between Groups	3,417	1	3,417	1,904	,173
	Within Groups	100,514	56	1,795		
	Total	103,931	57			
S10-B	Between Groups	4,268	1	4,268	2,085	,154
	Within Groups	114,629	56	2,047		
	Total	118,897	57			
S10 -C	Between Groups	6,669	1	6,669	3,230	,078
	Within Groups	115,607	56	2,064		
	Total	122,276	57			
S10 -D	Between Groups	4.156	1	4,156	2,060	,157
	Within Groups	112,964	56	2,017		
	Total	117,121	57			

ANOVA.question 11, position

		Sum of Squares	df	Mean Square	F	Sig.
S11 -A	Between Groups	1,39E-02	1 56	1.388E-02	,008	,930
	Within Groups	98,831	57	1,765		
	Total	98,845				
S11-B	Between Groups	7.39E-04	1 56	7.3S9E-04	,000	,985
	Within Groups	109,879	57	1.962		
	Total	10&.879				
S11 -C	Between Groups	3,350	1 56	3,350	1,453	,233
	Within Groups	129,081	57	2,305		
	Total	132,431				
S11 -D	Between Groups	1,519	1	1.519	.763	,3E6
	Within Groups	111,395	56	1,989		
	Total	112,914	57			

ANOVA,question 1, tenure

		Sum of Squares	df	Mean Square	F	Sig.
S1 -A	Between Groups	34,716	16	2,170	1,354	,213
	Within Groups	65,698	41	1,602		
	Total	100,414	57			
S1-B	Between Groups	40,726	16	2,545	,987	,488
	Within Groups	105,757	41	2,579		
	Total	14.6,4.8.3.	57			
S1 -C	Between Groups	43,490	16	2,718	1,386	,196
	Within Groups	80,389	41	1,961		
	Total	123,879	57			
S1 -D	Between Groups	38,984	16	2,436	1,101	,385
	Within Groups	90,741	41	2,213		
	Total	129.724	57			

ANOVA,question 2, tenure

		Sum of Squares	df	Mean Square	F	Sig.
S2-A	Between Groups	21,017	16	1,314	,657	,817
	Within Groups	81,966	41	1,999		
	Total	102,983	57			
S2-B	Between Groups	30,084	16	1,880	1,334	,224
	Within Groups	57,795	41	1,410		
	Total	87,879	57			
S2-C	Between Groups	31,770	16	1,986	,900	,574
	Within Groups	90,454	41	2,206		
	Total	122,224	57			
S2-D	Between Groups	14,598	16	,912	,651	,823
	Within Groups	57,471	41	1,402		
	Total	72,069	57			

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ANOVA.questlon 3, tenure

		Sum of Squares	df	Mean Square	F	Slg.
S3-A	Between Groups	26,787	16	1,674	1,420	,180
	Within Groups	48,333	41	1,179		
	Total	75,121	57			
S3-B	Between Groups	37,788	16	2,362	,892	,582
	Within Groups	108,557	41	2,648		
	Total	146,345	57			
S3-C	Between Groups	40,370	16	2,523	,828	,649
	Within Groups	125,010	41	3,049		
	Total	165,379	57			
S3-D	Between Groups	28.651	16	1,791	2,048	,033
	Within Groups	35,849	41	,874		
	Total	64.500	S7			

ANOVA, question 4, tenure

		Sum of Squares	df	Mean Square	F	Sig.
S4-A	Betweeh Groups	17,317	16	1,082	,649	,825
	Within Groups "	68,407	41	1,668		
	Total	85,724	57			
S4-B	Between Groups	35,148	16	2,197	1,203	,306
	Within Groups	74,852	41	1,826		
	Total	1 1.0,000	57			
S4-C	Between Groups	39,018	16	2,439	1,271	,261
	Within Croups	78,637	41	1,918		
	Total	117,655	57			
S4-D	Between Groups	41,944	16	2,621	1,566	,123
	Within Groups	68,625	41	1,674		
	Total	110,569	57			

ANOVA.question 5, tenure

		Sum of Squares	df	Mean Square	F	S!g.
S5-A	Between Groups	50,160	16	3,135	1,592	.115
	Within Groups	80,753	41	1,970		
	Total	130,914	57			
S5-B	Between Groups	29,406	16	1,838	,796	»681
	Within Groups	94,680	41	2,309		
	. Total	124,086	57			
S5-C	Between Groups	37,178	16	2,324	1,172	,329
	Within Groups	81,253	41	. 1,982		
	Total	118,431	57			
S5-D	Between Groups	47,416	16	2,963	1,719	,082
	Within Groups	70,670	41	1,724		
	Total	118.086	57			

ANOVA,question 6, tenure

		Sum of Squares	df	Mean Square	F	sig.
S6-A	Between Groups	51,071	16	3,192	1,941	,044
	Within Groups	67,429	41	1,645		
	Total	118,500	57			
S6-B	Between Groups	38,446	16	2,403	1,029	,448
	Within Groups	95,709	41	2,334		
	Total	134,1 55	57			
S6-C	Between Groups	39,656	16	2,479	1,729	,079
	Within Groups	58,758	41	1,433		
	Total	98,414	57			
S6-D	Between Groups	51,962	16	3,248	. 1,762	,073
	Within Groups	75,555	41	1,843		
	Total	127.517	57			

ANOVA,question 7, tenure

		Sum of Squares	df	Mean Square	F	Sig.
S7-A	Between Groups	26,105	16	1,632	,757	,721
	Within Groups	88,377	41	2,156		
	Total	114,483	57			
S7-B	Between Groups	37,902	16	2,369	,906	,568
	Within Groups	107,201	41	2,615		
	Total	145,1.03,	57			
S7-C	Between Groups	29,924	16	1,870	,836	,640
	Within Groups	91,679	41	2,236		
	Total	121,603	57			
S7-D	Between Groups	52,100	16	3,256	1,560	,125
	Within Groups	85,555	41	2,087		
	Total	137.655	57			

ANOVA, question 8, tenure

		Sum of Squares	df	Mean Square	F	Siq.
S8-A	Between Croups	32,532	16	2,033	,922	,552
	Within Croups	90,382	41	2,204		
	Total	122,914	57			
S8-B	Between Groups	43,326	16	2,708	1,247	,276
	Within Groups	89,018	41	2,171		
	Total	132,345	57			
S8-C	Between Groups	47,401	16	. 2,963	1,731	,079
	Within Groups	70,1-85	41	1,712		
	Total	11.7,586	57			
S8-D	Between Croups	43,879	16	2,742	1,190	,316
	Within Groups	94,466	41	2,304		
	Total	138,345	57			

ANOVA, question 9, tenure

		Sum of Squares	df	Mean Square	F	Sfg.
S9-A	Between Groups	31,232	16	1,952	2,006	,037
	Within Groups	39,889	41	,973		
	Total	71,121	S7			
S9-B	Between Groups	32,777	16	2,049	2,615	,007
	Within Groups	32,120	41	,783		
	Total	64,897	57			
S9-C	Between Groups	40,478	16	2,530	2,016	,036
	Wfthin Groups	51,453	41	1,255		
	Total.	91,931	57			
S9-D	Between Groups	29,393	16	1,837	2,305	,016
	Within Groups	32,676	41	,797		
	Total	62,069	57			

ANOVA, question 10, tenure

		Sum of Squares	df	Mean Square	F	Siq.
S10-A	Between Groups	31,927	16	1,995	1,136	,357
	Within Groups	72,004	41	1,756		
	Total	103,931	57			
S10-B	Between Groups	32,457	16	2,029	,962	,512
	Within Groups	86,439	41	2,108		
	Total-	118*897	57			
S10-C	Between Groups	32,776	16	2,049	,938	,535
	Within Groups	89,500	41	2,183		
	Total	122,276	57			
S10-P	Between Groups	32,553	16	2,035	,986	,489
	Within Croups	84,568	41	2,063		
	Total	117,121	57			

ANOVA, question 11, tenure

		Sum of Squares	df	Mean Square	F	Sig.
S11-A	Between Groups	39,892	16	2,493	1,734	,078
	Within Groups	58,953	41	1,438		
	Total	98,845	57			
S11-B	Between Croups	34,799	16	2,175	J.1SS	,317
	Within Groups	75.081	41	1,831		
	Total	109,879	57			
S11-C	Between Groups	64,187	16	4,012	2,410	,012
	within Groups	68,244	41	1,664		
	Total	132,431	57			
S11-D	Between Groups	51,571	16	3,223	2,154	,024
	Within Groups	61,343	41	1,496		
	Total	112,914	57			

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ANOVA.question 1, education

		Sum of Squares	df	Mean Square	F	Sig.
S1-A	Between Groups	7,355	2	3,677	2,173	,123
	Within Groups	93,059	55	1,692		
	Total	100,414	57			
S1-B	Between Groups	4<921	2	2,461	,956	,391
	Within Groups	141,561	55	2,574		
	Total	146,483	57			
S1-C	Between Groups	1,545	2	,773	,347	,708
	Within Groups	122,334	55	2,224		
	Total	123,879	57			
S1-D	Between Groups	3,788	2	1,894	,827	,443
	Within Groups	125,936	55	2,290		
	Total	129,724	57			

AN OVA,question 2, education

		Sum of Squares	df	Mean Square	F	Siq.
S2-A	Between Groups	5,547	2	2,773	1,566	,218
	Within Groups	97,436	55	1.772		
	Total	102,983	57			
S2-B	Between Groups	5,615	2	2,807	1,677	,163
	Within Groups	82,265	55	1,496		
	Total	87.87-9.	57			
S2-C	Between Groups	18,163	2	9,081	4,800	,012
	Within Groups	104,061	55	1,892		
	Total	122,224	57			
S2-D	Between Groups	1,235	2	,617	,479	,622
	Within Croups	70,834	55	1,288		
	Total	72,069	57			

ANOVA.question 3, education

		Sum of Squares	df	Mean Square		sig.
S3-A	Between Groups	,861	2	,431	,319	,728
	Within Croups	74,259	55	1,350		
	Total	75,121	57			
S3-B	Between Croups	1,489	2	,745	,283	,755
	Withirt Groups	144,856	55	2,634		
	Total	146,345	57			
S3-C	Between Croups	10,032	2	5,016	1,776	,179
	Within Groups	155,348	55	2,825		
	Total	165,379	57			
S3-D	Between Groups	3,668	2	1,834	1,658	,200
	Within Groups	60,832	55	1,106		
	Total	64.500	57			

ANOVA.question 4, education

		Sum of Squares	df	Mean Square	F	Sip.
S4-A	Between Groups	2.36E-02	2	1.180E-02	,008	,992
	Within Groups	85,701	55	1,558		
	Total	85,724	57			
S4-B	Between Groups	,529	2	,265	,133	,876
	Within Groups	109,471	55	1,990		
	Total	110,000	57			
S4-C	Between Groups	,821	2	,410	,193	,825
	Within Groups	116,834	55	2,124		
	Total	117,655	57			
S4-D	Between Groups	8.5QE-O2	2	4,25OE-O2	,021	,979
	Within Groups	110,484	55	2,009		
	Total	110.569	57			

ANOVA.question 5, education

		Sum of Squares	df	Mean Square	F	Sip.
S5-A	Between Groups	5,077	2	2,538	1,109	,337
	Within Croups	125,837	55	2,288		
	Total	130,914	57			
S5-B	Between Groups	8,249	2	4,125	1,958	,151
	Within Groups	115,837	55	2,106		
.	Total	124,086	57			
S5-C	Between Groups	7,717	2	3,859	1,917	,157
	Within Groups	110,714	55	2,013		
	Total	118,431	57			
S5-D	Between Croups	,196	2	9.792E-O2	,046	,955
	Within Groups	117,890	55	2,143		
	Total	118,086	57			

ANOVA.question 6, education

		Sum of Squares	df	Mean Square	F	Slg.
S6-A	Between Croups	,674	2	,337	,157	,855
	Within Groups	117,826	55	2,142		
	Total	118,500	57			
S6-B	Between Groups	,308	2	,154	,063	,939
	Within Groups	133,848	55	2,434		
	Total	134,155	57			
S6-C	Between Groups	2,991	2	1,496	,862	,428
	Within Groups	95,422	55	1,735		
	Total	98,414	57			
S6-D	Between Groups	,897	2	,448	,195	,824
	Within Groups	126,620	55	2,302		
	Total	127,517	57			

ANOVA,question 7, education

		Sum of Squares	df	Mean Square	F	Sip.
S7-A	Between Groups	1,445	2	,723	,352	,705
	Within Groups	113,037	55	2,055		
	Total	114,483	57			
S7-B	Between Groups	2,045	2	1,022	,393	,677
	Within Groups	143,059	55	2,601		
	Total	145,103	57			
S7-C	Between Croups	6,483	2	3,242	1,549	,222
	Within Groups	115,120	55	2,093		
	Total	121,603	57			
S7-D	Between Groups	1,671	2	,836	,338	,715
	Within Groups	135,984	55	2,472		
	Total	137,655	57			

ANOVA,question 8, education

		Sum of Squares	df	Mean Square	F	Sig.
S8-A	Between Croups	,264	2	,132	,059	,943
	Within Croups	122,650	55	2,230		
	Total	122,914	57			
S8-B	Between Groups	2,291	2	1,146	,485	,619
	Within Groups	130,053	55	2,365		
	Total	13.2,345	57			
S8-C	Between Groups	,164	2	8,187E-02	,038	,962
	Within Groups	117,422	55	2,135		
	Total	117,586	57			
S8-D	Between Groups	,602	2	,301	,120	,887
	Within Groups	137,743	55	2,504		
	Total	138.345	57			

ANOVA.question 9, education

		Sum of Squares	df	Mean Square	F	Sip.
S9-A	Between Groups	1,316	2	,658	,518	,598
	Within Groups	69,805	55	1,269		
	Total	71,121	57			
S9-B	Between Groups	3,324	2	1,662	1,485	,235
	Within Groups	61,572	55	1,119		
	Total	64,897	57			
S9-C	Between Groups	3,129	2	1,564	,969	,386
	Within Groups	88,802	55	1,615		
	Total	91,931	57			
S9-D	. Between Groups	9.S7E-02	2	4.785E-02	,042	,958
	Within Groups	61,973	55	T.127		
	Total	62.069	57			

ANOVA.questJon 10, education

		Sum of Squares	df	Mean Square	F	Siq.
S10-A	Between Groups	,696	2	,348	,185	,831
	Within Croups	103,235	55	1,877		
	Total	103,931	57			
S10-B	Between Croups	3,688	2	1,844	,880	,420
	Within Groups	115,209	55	2.Q95		
	Total	118,897	57			
S10-C	Between Croups	3,768	2	1,884	,874	,423
	Within Croups	118,508	55	2,155		
	Total	122,276	57			
S10-D	Between Groups	1,931	2	,965	,461	,633
	Within Groups	115,190	55	2,094		
	Total	117,121	57			

ANOVA,quest ion 11, education

		Sum of Squares	df	Mean Square	F	Siq.
S11-A	Between Groups	3,307	2	1,654	,952	,392
	Within Groups	95,537	55	1,737		
	Total	93,845	57			
S11-B	Between Groups	3J7E-02	2	1.586E-02	,008	,992
	Within Groups	109,848	55	1,997		
	Total _	109.879	57			
S11-C	Between Groups	,878	2	,439	,183	,833
	Within Croups	131,553	55	2,392		
	Total	132,431	57			
S11 -D	Between Groups	,200	2	9,994E-02	,049	,952
	Within Croups	112,714	55	2,049		
	Total	112.914	57			