

Small Business Owners' Perceptions of Moral Behaviour and Employee Theft in the Small Business Sector of Nigeria

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African countries are prone to major ethical problems which have led to poor economic growth; this can be seen in the Nigerian business environment and economy. Small business enterprises (SME's) are essential for the growth of the economy in any country. One of the biggest threats to any SME is employee theft which results in up to 30 per cent of small business failures. This research study aims to determine the moral behaviour in the business sector, as well as the phenomenon of employee theft among small business in Nigeria. Quantitative research was used to conduct the study and the data collection method used was a survey questionnaire. The study revealed that there are various individual issues that make up a person's moral behaviour. It also revealed that the concern for theft in the workplace and the impact that theft has on the business does not influence moral behaviour.

Keywords: Moral behaviour, SME's, employee theft, Nigeria, workplace theft, ethics

The issue of ethics in the business environment has become an important factor in recent years. This is due to the uncovering of corruption in many organisations (Cant, 2012:1348). Social media has also played a big role in businesses being more transparent in the way they operate. The public is exposed to more information than before and can thus monitor the actions of the business (Aileron, 2013). Small businesses are also faced with ethical issues on a daily basis. The ways that they deal with these ethical concerns are important, as these issues can have devastating effects on a business.

Small businesses are essential for the continuous growth of any economy. It is very difficult for a business to survive in the

harsh business environment and a huge failure rate can have a devastating outcome on the economy. This is especially true for Nigeria, where the business environment is filled with corruption, bribery, nepotism, fraud and theft (UKessays.com, 2013). Nigeria is considered one of the most corrupt countries in the world (Ogundele, Hassan, Idris, Adebakin & Iyiegbuniwe, 2010:5). This factor is a major concern for any business and has resulted in low economic performance in Nigeria.

One of the biggest threats to any small business is employee theft. According to Hatten (2011:419) statistics from the US Chamber of Commerce show that, employee theft accounts for 1- 3 per cent of gross sales each year. These statistics also show

that 30 per cent of business failures are because of employee theft and that up to \$40 billion is lost annually due to employee theft. Hatten (2011:419) further states that small businesses are more prone to employee theft, as they have less security measures installed to prevent it.

This study focusses on theft in the small business environment in Nigeria and the moral stance of these business owners. The study will also explore whether a sense of moral behaviour influences an individual's ethical behaviour in the workplace. The literature will focus on business ethics, integrity and moral behaviour in the small business environment. It will also focus on employee theft in small businesses, the reasons for theft and the implications it has on the business. In the subsequent section of the study, the objectives and the research methodology used to conduct the study will be discussed. This will be followed by the research findings and concluding remarks.

Ethical Behaviour in the Business Environment

The business environment has changed in recent years and the issue of business ethics has become important to organisations. There is more emphasis being placed on ethics and corporate social responsibility in the business environment. This new interest in business ethics has been fuelled by the effects of unethical conduct, greed, bad management and business scandals of many business organisations (Gift, Gift, Zheng, 2013:1). The study of ethical behaviour in the business environment is a relatively new discipline and aims to rationalise moral motivations and beliefs (Cant, 2012:1348).

Ethics is the basic principles that govern an individual's conduct or behaviour (Businessdictionary.com, n. d.). It refers to the moral principles that guide an individual in their dealings with others. It is also described as the moral conclusions made by an individual which are based on

rules and codes of ethics that help guide behaviour (Mujtaba, 2005). Morals refer to the system of rules of what is right or wrong that has been put in place by the organisation (Businessdictionary.com, n. d.). Morals are what guide people towards acceptable and tolerant behaviour with regards to basic values (Mujtaba, 2005).

Business ethics can be defined as the commonly agreed upon principles, rules, behaviour and conduct that should be followed in the business environment. It is the moral code of conduct of the business, what is right or wrong, good or bad. This moral code results from an individual's own moral standards (Shakeel, Khan, & Khan, 2011:59). Ethical and moral behaviour differ within different cultures. This makes it difficult for organisations to apply ethical and moral philosophies to an organisation (Lewis, 2013).

Practicing business ethics is a key differentiator for small businesses and attributes to their success. The next section will discuss the benefits of ethical practices in small businesses.

Advantages of businesses that conduct ethical business practices

Small businesses usually have an informal understanding of business ethics. Ethical conduct is generally influenced by top management. SME'S also do not often have a lot of resources available to build an ethical culture in the business (Institute of business ethics, 2007:1).

There are however, advantages to developing a set of ethical standards for any business. A formal ethics policy reinforces the organisation's current business values and philosophies that are communicated to internal and external stakeholders. An ethics policy will also serve as guidance to employees of the organisation (Institute of business ethics, 2007:1). Some of the benefits of an ethical business include:

- Customer loyalty: Customers will support a business that is ethical in its dealings. A reputation of good ethical business will help retain current customers and bring in new customers through word-of-mouth (Hill, 2013).
- Employee loyalty: A business environment that is open and honest results in employees that are loyal, committed to the business and who will not easily leave (Institute of business ethics, 2007:1). These businesses also tend to attract and retain staff that are of high quality.
- Positive work environment: It is important that businesses employ ethical staff as this helps to create a pleasant work environment. Employee theft is an example of unethical behaviour by employees. This can result in the business losing large amounts of revenue (Hill, 2013).
- Avoiding legal problems: Failure to comply with rules and regulations can result in major fines and penalties for the organisation. This can also damage the reputation of the organisation (Hill, 2013). Ethical organisations that follow the proper procedures in conducting business, avoid having to deal with legal problems and maintain an ethical reputation. Training employees on ethical conduct helps to avoid these problems.

Ethical concerns of small businesses

SME's are more prone to ethical issues due to their size, while large businesses are more equipped to deal with ethical issues and decisions. Large businesses have a corporate environment and set rules and regulations that help prevent ethical problems. SME's however, do not have the same resources and expertise to handle ethical problems that arise (Assad, 2013). The manner in which an organisation handles ethical situations will affect all aspects of the business (Assad, 2013).

Ethical dilemmas occur in situations where there are no clear guidelines on how to act

or respond to certain situations. This type of ethical dilemma can also arise from individual's personal ideals when they encounter a situation where there is a conflict of their personal values and ideas with those of the business (Assad, 2013).

Ethical constraints such as bribery, coercion, deception and unfair discriminations result in limited freedom for the business to make decisions (Botha, 2012:5). These constraints are discussed below:

- Bribery is the act of offering, giving, receiving or soliciting something of value with the intention of influencing the recipient in a way that is favourable to the individuals providing the bribe (BusinessDictionary.com, n. d). Bribes are used to make a choice more favourable than the alternative choices available. It alters the conditions under which a decision is made and results in the business allocating more recourse to options that are less favourable for the business (Botha, 2012:6).
- Coercion involves using power, strength, threats or forces to compel an individual to behave in a certain way or to do certain actions (Botha, 2012:6). Coercion in the workplace can result in the change of the value and belief system of the organisation, which can result in an unhealthy work environment, excessive absence and high employee turnover rates (Davoren, 2013).
- Deception refers to misleading individuals to believe or act in a certain way. It is the act of intentionally misleading people or making false statements regarding certain facts (Botha, 2012: 7). Deceptive behaviour includes lying, falsifying information and omitting details from information that is shared with others. Deception between co-workers can result in the increase of stress and can provoke a breakdown of communication within the organisation.

- Discrimination is the unfair treatment of individuals because of their race, age, sex, nationality or religion. It is the denial of normal privileges to individuals and results in the reinforcement of inequalities (International Labour Organisation, 2013). Discrimination in the workplace results in negative work environment, mistrust, suspicion, hostility, resentment and can harm communication within the organisation (Nayab, 2010).
- Theft is the unauthorised use or removal of something that does not belong to you. Theft within a business can have devastating effects such as loss of revenue and bankruptcy. The next section will discuss theft in the business environment and why employees resort to theft and the implications thereof.

THEFT IN THE BUSINESS ENVIRONMENT

Theft can be defined as the unlawful act of taking something that does not belong to you and also refers to the use or misuse of employer's assets without their permission (Botha, 2012: 8). Employee theft is responsible for about 33 per cent of bankruptcies that occur (Walsch, 2000). An estimated 75 per cent of employee theft goes unnoticed by the business; this is often because the person who has the most opportunity to commit theft is the person who is also the most trusted. Other employees also tend to ignore that their co workers are committing theft and do not turn them in (Walsch, 2000).

Money is not the only item that employees steal from the organisation, although it is the most common. Employee theft includes the following (Walsch, 2000):

- Time: Falsifying time records to adjust working hours is regarded as theft of time. Employees are paid based on the

amount of time that they work and adding on extra hours result in extra pay (Sharma, 2010). Time theft also refers to employees who are at work, but do not do any work.

- Supplies: This refers to theft of office supplies and merchandise and include employees stealing office supplies such as paper, pens, computers, etc.
- Information: This refers to employees stealing trade secrets, strategies or product designs and selling it to competitors. Information theft is very damaging to the business. This can also occur when an employee in a position of influence leaves and joins another business, and takes along with them important information that can be used to damage the business (Business practical knowledge, n. d.).
- Employees overcharging customers: This occurs when employees overcharge customers and take the extra money. This tactic damages the businesses reputation in the long run.

Methods used by employees to steal from the business (Business practical knowledge, n. d.):

- Embezzlement: This refers to stealing of funds that have been entrusted into your care, but that is owned by someone else. The individual committing the theft is entrusted and given legal access to the funds.
- Larceny: This is the act of unlawfully taking something that belongs to someone else, with the intention of permanently depriving the owner of those items. The employee steals directly from the business either cash or equipment.
- Skimming: This is a method of committing theft that involves taking money from the business before it has been recorded. It occurs when an employee takes the money from the customer, but does not record the sale. Skimming is also referred to the

situation where employees steal small amounts of money from the business over a long period of time, which adds up to a large amount of money. The process of recording an individual's credit card details and duplicating the card is also referred to as skimming.

- **Fraudulent disbursements:** This involves the employee using the company's own systems illegally to profit for themselves. This includes billing schemes, payroll schemes, and expense reimbursement schemes.

Causes of employee theft

There are various reasons why employees choose to steal from their employers. Theft can happen within all areas of the organisations. In today's world, material wealth is seen as a sign of achievement and success. This thinking has brought about the need for individuals to acquire material wealth at any cost (Gross-Schaefer *et al.* 2000: 92).

Employee theft is rarely done out of need. In many cases, employee theft occurs because there is an opportunity (Faulkner, 2007). Opportunities for theft occur when there is an inadequate separation of duties in the organisation, when the organisation is going through a crisis and when there is rapid turnover of employees (Faulkner, 2007). Businesses do not always have the necessary security measures in place to discourage employee theft. This makes it easy for employees to steal as there are low consequences. Employees are also more likely to steal if they feel that top management does not really care about theft.

Motivation is also a factor that contributes to theft in the workplace. Individuals that have a grudge against the business, financial problems, and struggle with drugs and alcohol or gambling addictions are

likely to steal from the business (Faulkner, 2007). These factors provide a stimulus for the employee to commit theft.

When employees feel that they are underpaid or that their hard work is not appreciated, they steal as a form of compensation. They rationalise the theft and see it as their payment for working hard. Lower pay grade employees are more likely to steal as they have less job security (Gross-Schaefer *et al.* 2000: 92). Low morale, such as feelings of inadequacy, in the workplace is also a reason why employees steal. If employees are not satisfied with their work, their managers or the organisation itself, they will find it easier to steal from the organisation.

An organisation has a high chance of falling victim to employee theft when there is a lack of written policies and procedures to protect it, which is more evident with small businesses. If the organisation is not organised with regards to its purchasing, receiving and warehousing procedure, it can easily fall prey to employee theft. Businesses that have unexplained differences in physical records and whose bank accounts are not reconciled on a regular basis are also likely to be a victim of employee theft (Faulkner, 2007).

The next section will discuss the implications of theft on the business.

Implications of theft on the business

There are several implications that employee theft has on the business. These include financial, operational and psychological implications (Anderson, 2013). These will be discussed below:

- **Financial-** Businesses lose up to two per cent of their revenue annually due to employee theft. Employee theft can also result in business failure (Hatten, 2011: 419). Theft in the business reduces the businesses assets, which include,

inventory, money and capital assets that are part of the property, plant and equipment of the business.

- Operational- Theft can lead a business to bankruptcy. The business might have to lower payroll by releasing employees, delay promotions and put expansion plans on hold so that they can cover their losses.
- Psychological- When a business is subject to employee theft, this leads to management implementing new, stricter security measures. This effects the working environment and can result in tension between managers and employees.

Research Objective

The main objective of this study is to determine the moral behaviour in the business sector, as well as the phenomenon of theft among small business employees in Nigeria.

Method

The purpose of this research study is to determine the moral behaviour in the business sector, as well as the phenomenon of theft among small business employees of Nigeria. The research was conducted using quantitative data with the data collection instrument being that of a survey questionnaire. In order to determine this relationship, primary data was collected from small Nigerian business employees, owners and entrepreneurs. The sampling method that was used was that of convenience sampling, and the rationale for choosing this sampling method was that it

is the most effective sampling method for collecting data within a short period of time (Zikmund & Babin, 2007: 273). The sample size for the study comprised of 42 Nigerian owners of SME's who have started their own business or is in the process of starting-up their own business.

Moral behaviour in the workplace was measured with ten statements to which participants could respond on a seven-point Likert scale which varied from Strongly Disagree to Strongly Agree. An overall score was determined for the construct "Moral Behaviour" for each respondent and the variation in perceptions was established.

Respondent's view of the gravity of theft in the workplace was determined by their responses to a five statement question. The option chosen reflected the respondent's view of theft in the workplace.

Respondent's view of the impact of theft on the business was determined by their response to a single choice of nine statements regarding workplace theft. Respondent's perception of loyalty in the workplace was established by their response to one of two statements on concepts of loyalty.

The biographic profile of participants namely age, gender and race was also recorded.

Several statistical techniques were employed to determine relationships/associations between the constructs "Moral Behaviour", "Ethical Dilemmas/Misconduct" and the views of the gravity and impact of theft in the workplace, as well as perception of loyalty. An attempt was also made to determine whether the biographic features of respondents influenced their views.

Table 1: Biographical profile of respondents

Biographic feature	N	%
Gender		
Female	17	42.5%

Male	23	57.5%
Total	40	100.0%
Age		
<19 years	1	2.4%
19- 25 years	4	9.5%
26-35 years	11	26.2%
36-45 years	17	40.5%
46-55 years	9	21.4%
Total	42	100.0%
Race		
Black	41	97.6%
Other	1	2.4%
Total	42	100.0%

Two respondents (4.8%) did not reveal their gender. The participants are male dominated (57.5%). The Small Business Enterprise owners who participated in the survey were mostly in the age category 19-45 years (92.1%). Respondents of the survey are largely African entrepreneurs (97.6%).

Results

Moral behaviour

Ten statements were posed in the questionnaire to solicit participant's response on a seven-point Likert scale on *Moral Behaviour* in the workplace. This is a very useful question type when it is required to get an overall measurement of a particular topic, opinion or experience and also to collect specific data on contributing factors.

To ensure that the statements (also called Likert items) Q2.1 to Q2.10 of the questionnaire are related in the

measurement of this topic (or theme) called *Moral Behaviour*; an item analysis had to be performed. The sample size to perform this analysis however, requires a minimum of 70 respondents (the product of the scale size and the number of items of this theme).

Because of the sample size of this survey, it was necessary to collapse the Likert scale to a three-point scale. This was achieved by combining the three negative perceptions to a single negative view (disagree) and the three positive perceptions to a single positive view (agree). The neutral or don't know view remained unchanged. Note that a collapse in scale will result in a loss of information.

The following table presents the distribution of responses to each of the ten statements on the construct/topic: Moral Behaviour:

Table 2: Distribution of responses: "Moral Behaviour"

Label	Disagree	Neutral	Agree
2.1 People should make sure their actions never harm another even to a small degree.	28.6%	4.8%	66.6%
2.2 Risk to another should never be tolerated, irrespective of how small the risk might be	31.7%	9.8%	58.5%
2.3 One should never psychologically or physically harm another	11.9%	11.9%	76.2%
2.4 If an action could harm an innocent	14.3%	14.3%	71.4%

other, then it should not be done.			
2.5 The dignity and welfare of the people should be the least important concern in any society	64.3%	11.9%	23.8%
2.6 It is necessary to sacrifice the dignity of others.	52.4%	11.9%	35.7%
2.7 Different types of morality cannot be compared to "rightness"	26.2%	19.0%	54.8%
2.8 Moral behaviours are actions that closely match ideas of the most perfect action.	17.1%	14.6%	68.3%
2.9 Whether a lie judged to be moral or immoral depends upon the circumstances surrounding the action	25.0%	20.0%	55.0%
2.10 What is ethical varies from one situation and society to another.	19.0%	11.9%	69.1%

The following chart is a visual presentation of the relative density of responses:

Figure 1: Density of respondents' perception towards "Moral Behaviours"



In general there is a predominance to the agree side of the scale, except for Q2.5 and Q2.6.

To establish whether the ten Likert items of the theme or construct *Moral Behaviour* are related an item analysis was performed. An initial overall Cronbach's alpha value of 0.7348 was recorded for the ten Likert items. However, very low and even negative correlations existed between Q2.5 and Q2.6 and the other items of this theme. This was to be expected with the inspection of the

table of distributions above. Removal of these two items yielded an improved Alpha value of 0.749 This Alpha value represents acceptable consistency and relationship between the items. An overall theme or construct could therefore be represented by the ten items.

The overall score for the theme *Moral Behaviour* is represented by a single value by calculating the mean response for each respondent from the ten statements.

The following table and graph provides descriptive statistics and a distribution of

respondents mean score for this construct.

Table 3: Descriptive statistics and distribution of respondents fro "Moral Behaviour"

Mean	2.436
Std Dev	0.4949
Std Err Mean	0.0763
Upper 95% Mean	2.591
Lower 95% Mean	2.282
N	42

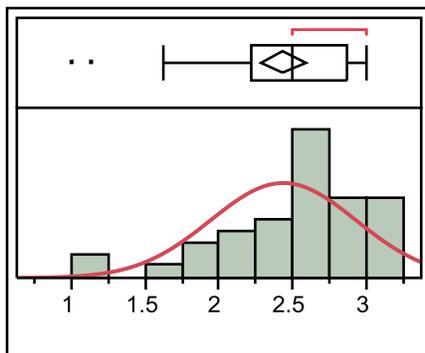
The mean score for the construct *Moral Behaviour* is 2.47 (on a scale of 1 to 3) with a 95 per cent confidence interval of 2.28 – 2.59. This, as it has already been seen from the distribution and density table and chart above, is predominantly positive.

whether parametric statistical techniques could be employed. Most parametric techniques demand at least normally distributed data, homogenous variances when comparing groups, as well as independence.

A distribution of these scores was investigated for normality to determine

Moral Behaviour

Figure 2: Distribution of the mean scores for "Moral Behaviour"



The mean scores recorded for the theme *Moral Behaviour* are skewed to the right. A normality test using the Shapiro-Wilk test was conducted with acceptance of normality at the 0.01 level of significance.

Participants in the survey were requested to indicate their view of theft in the workplace. A list of five statements was posed and only one choice could be made. The following table lists the concern for theft in the workplace in order

Concern for theft in the workplace:

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Table 4: Concern for theft in the workplace

Perception of theft in the workplace	%
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Almost everyone steals at work, so it must be right	2.5%
It is ok to steal for the right reasons	7.5%
No one really thinks about it, so it must be okay	12.5%
It is the employer's problem not the employees'	20.0%
It is a serious social crime that needs to be stopped	57.5%

The above table is a cause for concern since only 57.5 per cent of respondents consider theft in the workplace as a serious crime.

The following table presents the respondents' views on the impact of theft in the workplace:

Impact of theft in the workplace:

Table 5: Respondents' views on the impact of theft in the workplace

Workplace theft can cause the following problems/opportunities in the business environment	% of Total
Increases in prices for both products and services	2.6%
No/Low increase in pay	5.3%
Poor employee benefit	15.8%
Loss of my job	28.9%
Business failure	47.4%

Given the lack of concern of theft in the workplace as indicated in the previous table, it is surprising that respondents (76.3%) are aware of the impact (los of my

job & business failure) of theft in the workplace.

Reporting of theft in the workplace

Table 6: Respondents' perception of the disclosure of theft in the workplace

Will you report workplace theft if you see it or know about it?	%
Yes	65.8%
No	34.2%

Some 34 per cent of participants indicated that they would not report theft in the workplace.

construct *Moral Behaviour*. To this end an Analysis of Variance (ANOVA) was performed between the mean scores of *Moral Behaviour* for each category of the perception *Reporting theft in the workplace*.

As it has been seen above, respondents were able to choose one of two options (Yes/No) on their perception of disclosure theft in the workplace. It was attempted below to determine whether this perception has an influence on the mean score for the

In the following diamond plot which accompanies the One-way ANOVA test, the diamond width displays the relative sample size of each category, the diagonal the mean

score and the height of the diamond the relative variation around the mean. This is followed by An F-ratio value with the degrees of freedom and the accompanying significance value. Note that a 0.05 level of confidence was employed in the comparison of means:

One-way Analysis of Moral Behaviour versus Will you report workplace theft if you see it or know about it?

Figure 3: One-way analysis of "Moral Behaviour" vs reporting workplace theft

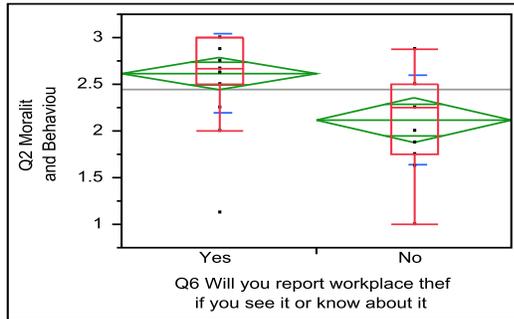


Table 7: Influence of reporting theft in the workplace on the mean for Moral behaviour

Report Workplace theft	Mean score	Std Error	Std Dev	F-statistic	p-value (sig)
Yes	2.614	0.0853	0.4211	11.654	0.0015
No	2.116	0.1184	0.4840		

From the results above the F-statistic with 1 and 36 degrees of freedom and accompanying significance value ($F_{1,39} = 11.654$, $p\text{-value} = 0.0015$) indicate that there is a significant difference in the mean scores for *Moral Behaviour* for the categories of *Will you report theft in the workplace?*

Respondents who replied “Yes” have a statistically higher mean score (2.61) for the construct *Moral Behaviour* than those who will not disclose theft (2.12).

Conclusions

The purpose of this research is to determine moral behaviour in the business sector, as well as the phenomenon of theft among small business employees of Nigeria. Ethics refer to rules and standards of conduct and practice. Morals refer to generally accepted customs of conduct and right living in a society, and the individuals practice in relation to these.

(<http://dictionary.reference.com/browse/moral>).It defines how things should work according to an individual’s own beliefs and principles regarding what is good (right) and what is bad (wrong).

The study reveals that various behavioural aspects (moral issues) can be clustered as a theme *Moral Behaviour*. The consistency and relationship between the items yield a Cronbach alpha of 0.749. Furthermore, the biographic profile of the respondents, age, gender and race has not influence on how the theme is perceived.

Concern for theft in the workplace and the *Impact of theft in the workplace* has no influence upon the theme *Moral Behaviour*. The study reveals that those who are willing to disclose theft and those who are loyal to their beliefs and values have a higher mean score for *Moral Behaviour* than those who would rather protect dishonest employees and not reveal theft.

Doing something against one's morals and principles can have different effects on different people, they may feel uncomfortable, remorse, depressed and so forth. It is recommended that Nigerian small business owners scrutinise moral dilemmas during staff interviews, provide training in ethical moral dilemmas and have policies and procedures in place in dealing with immoral behaviour once it occurs in the workplace. Moral behaviour is usually consistent but it can change if an individual's beliefs change.

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