Exploring Economic Loss and Gain Perspectives on Moral Decision-Making

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Abstract

The study aims to collect primary and secondary data on the influence of perceived monetary rewards or economic returns from dishonest behavior. Combining the noted concepts of Gary Becker and Dan Ariely, the researcher designed an online survey and collected 393 responses from undergraduate and graduate students in Thailand. A Chi-Square Test of Independence shows that the 21-30 age group, moderate view of self-honesty, similar-to-other view of honesty, and teleology or result-base moral principles statistically correlate with a high report of more than 50% correct answers when a low risk of getting caught is present. However, when the risk of getting caught increases, the over-reports of having more than 50% correct decreases significantly. Interestingly, the proportion of subjects who reported having % correctness did not differ when the granted reward or economic gain increased, aligning with Ariely's fudge factor. A categorical regression found a minimal prediction effect of respondent profiles on the ethical decision. A repeated study with a more diverse demographic and expanded sample size will help develop a greater understanding and implications for practices on ethical decision factors and behaviors. Actual experimentation would be more effective in minimizing the response bias. Strengthening all involved law enforcement impetus by signaling a specific and increasing risk of getting caught is as necessary as any severe punishments soon follow.

Keywords: Moral behavior; Ethical decision-making; Ethical training

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การศึกษามุมมองรางวัลเชิงเศรษฐศาสตร์ต่อการตัดสินใจเชิงจริยธรรม

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บทคัดย่อ

การศึกษาวิจัยฉบับนี้มีวัตถุประสงค์เพื่อศึกษาปัจจัยที่มีอิทธิพลทั้งแบบปฐมภูมิและทุติยภูมิต่อผลตอบแทนทางเศรษฐศาสตร์และพฤติกรรมความซื่อสัตย์ตามแนวคิดของแกรี่ เบคเกอร์ และแดน อาเรียลี่ โดยเก็บข้อมูลแบบสอบถามจากกลุ่มตัวอย่างที่เป็นนักศึกษาระดับปริญญาตรีและบัณฑิตศึกษา จำนวน 393 คน ในประเทศไทย และใช้การวิเคราะห์ด้วยสถิติ Chi-Square เพื่อทดสอบความสัมพันธ์ระหว่างตัวแปรอิสระและตัวแปรตาม โดยพบว่าในสถานการณ์ให้ทำลายกระดาษคำตอบเพื่อที่ไม่มีความเสี่ยงว่าจะถูกจับได้ มีผู้รายงานว่าจำนวนข้อสอบที่ทำได้ถูกต้องเกินกว่าร้อยละ 50 อย่างมีระดับนัยสำคัญทางสถิติในกลุ่มตัวแปรที่มีอายุ 21-30 ปี กลุ่มตัวแปรที่มีระดับการรับรู้ความซื่อสัตย์ของตัวเองในระดับปานกลาง กลุ่มตัวแปรที่รับรู้ความซื่อสัตย์ของตัวเองใกล้เคียงกับคนอื่น และกลุ่มตัวแปรที่มีแนวโน้มมุ่งผลลัพธ์ และการวิจัยยังพบว่าเมื่อผลตอบแทนเพิ่มมากขึ้น ไม่ได้ส่งผลต่อการเพิ่มจำนวนข้อสอบที่ทำได้ถูกต้อง และเมื่อทำการวิเคราะห์การถดถอยของตัวแปรประเภทหมวดหมู่ด้วยวิธี Categorical Regression ไม่พบความสามารถในการพยากรณ์ของตัวแปรต้นต่อการตัดสินใจเชิงจริยธรรม ทั้งนี้ ผู้วิจัยเสนอแนะให้มีการศึกษาเพิ่มเติมด้วยการขยายการสำรวจไปยังตัวแปรประชากรที่มีความหลากหลายเพื่อพัฒนาฐานข้อมูลเกี่ยวกับปัจจัยที่ส่งผลต่อการตัดสินใจเชิงจริยธรรมเมื่อมีอิทธิพลการรับรู้ทางเศรษฐศาสตร์เข้ามาเกี่ยวข้อง รวมถึงข้อสังเกตของการเสริมสร้างความเข้มแข็งให้กับกระบวนการบังคับใช้ของกฎหมายเพื่อเพิ่มการรับรู้ถึงความเสี่ยงที่จะถูกจับได้เมื่อเกิดการทำผิด ซึ่งน่าจะมีประสิทธิภาพมากกว่าการเพิ่มแต่บทลงโทษที่อาจไม่ได้มีการปฏิบัติจริง

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Introduction

How often has society learned about corruption cases among government officers or massive investment fraud known as the Forex 3-D Ponzi Scheme that pays existing investors with funds collected from new investors? Ponzi scheme organizers often promise to invest the money and generate high returns with little or no risk. Nowadays, cheaters are high-ranked and well-educated officers or celebrities, not poor villains with nothing to lose. This research is interested in learning more about the triggering factors that can cause immoral acts even among seemed-to-be decent people.

According to Ariely (2013), a professor at Duke University's Fuqua School of Business, most people have the capacity and willingness to cheat a little, similar to a thin "fudge" on a cake, meaning that people will behave badly but not to the level of being evil. Imagine the creamy fudge were misconducting; the person would spread their wrongdoings thinly on the cake's surface. As for the organization, Ariely suggested detailed, specific, clear rules over flexibility or a general 'do the right thing' that may give room for self-justification. However, the most problematic for our society is when people know something is wrong but do not care. A good example is Thailand's election in May 2023, which reported 360 accusations of illegal voting, and none of the elected members of parliament has been indicted. Therefore, in politics, the prohibition of conflict of interest screening and efficient misconduct denouncement is often the right start to prevent the potential crook from being a real one once elected.

Gary Becker (1974), an American economist who received the 1992 Nobel Memorial Prize in Economic Sciences and a former professor of economics and sociology at the University of Chicago, noted factors that trigger misconduct similar to the SMORC or Simple Model of Rational Crime involving gain and risk regardless of the moral principles. Based on his experience of parking his car in a prohibited area, Professor Becker evaluated the violation from 3 options, including:

1. Potential Gains – parking car and attending the important meeting
2. Risk of Being Caught – seen by security guard
3. Risk of Loss – paying fine and car being towed

High gain and low risk of being caught would encourage more misconduct, while low gain and increased risk work on the opposite.

Research on deterrence from crime is often about the strength of possible punishment but less about the risk of getting caught. (Ohrner, 2022). According to rational choice theory, the risk of getting caught should deter people's decision to decline to act morally.

Ferrell, Fraedrich, and Ferrell (2002) mentioned two distinctive moral philosophies.

• **Teleology** defines acts as morally right or acceptable if they produce desired results, such as realizing self-interest or utility.

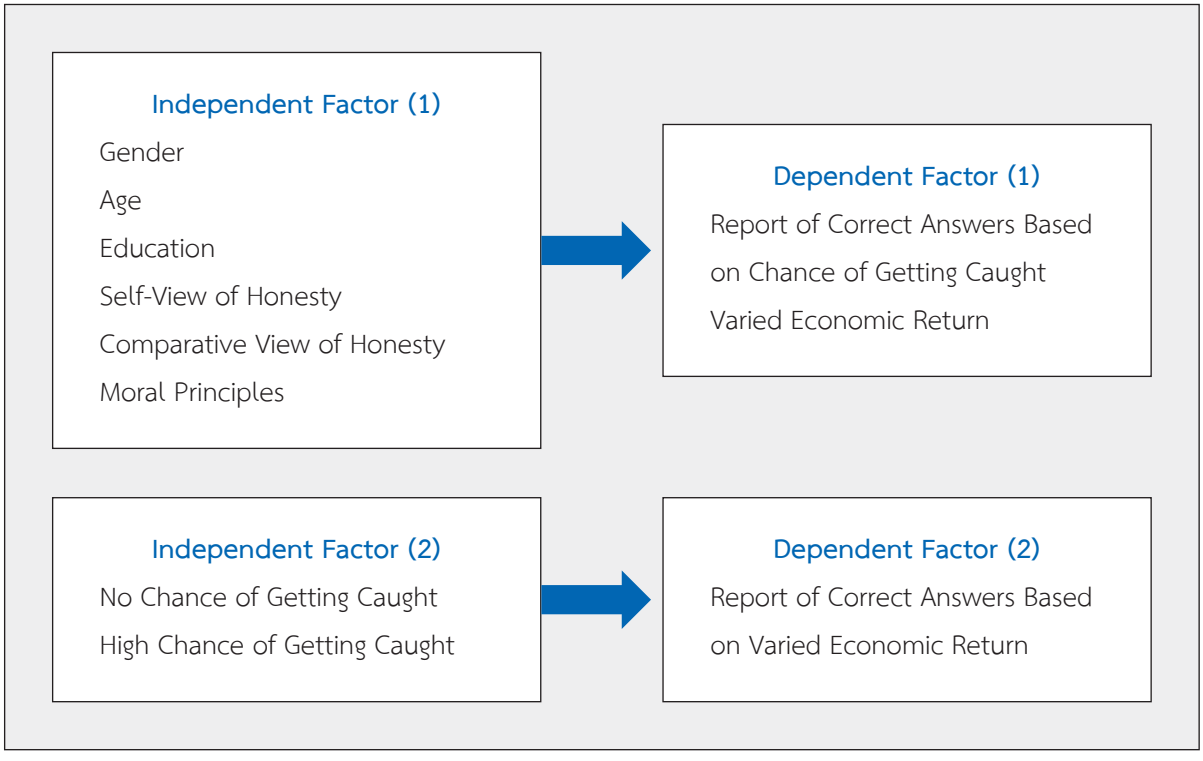
• **Deontology** focuses on duty, sound moral principles, and preserving individual rights regardless of the consequences.

The study investigates whether these two principles will affect the moral decision.

Dan Ariely (2013) conducted the experiments, allowing people to report the correct math answers when they can destroy the test paper regarding a low risk of getting caught or have to submit one with a high risk of getting caught. Of course, students in the first group cheated by overly reporting the correct answer on an average of 6 out of 10 compared to 4 in the paper-submitted group. Interestingly, even when the reward went up in the low risk of being caught, the average remained the same on average as well, indicating that increasing potential gain does not increase how much people cheat.

The Ethics Center (Middleton, 2016) has introduced an instrument called the sunlight test. It involves whether people think they would get caught for their wrongdoings as the metaphor of exposing their misconduct to the newspaper front page sunlight. The sunlight test does not consider the most popular course of action but how a reasonable and fair-minded third party would perceive the actions. In other words, it helps examine how a well-informed but impartial third party would believe whether the action is acceptable. The test is suitable for people in positions of public scrutiny–politicians, police, judges, journalists, and so on. The sunlight allows people to weigh the consequences when their misconduct appears in public.

Conceptual Framework



Statistical Analysis

The study uses a chi-square (χ^2) statistic to measure how a model compares to actual observed data. The data in this study meet the chi-square statistic criteria, which must be random, raw, mutually exclusive, drawn from independent variables, and cover a large enough sample.

To relate a dependent variable to one or more independent (explanatory) variables, a categorical regression, or CATREG, quantifies the categorical data, resulting in an optimal linear regression equation for the transformed variables. In other words, CATREG analyzes whether changes observed in the dependent variable are associated with changes in one or more of the explanatory categorical variables.

Research Questions and Analysis

The study wants to examine the influence of six independent factors–gender, age group, education status, level of honesty perceived by self (Self-view), level of honesty compared to others (Comparative view), and moral principle. There are two dependent factors: the amount of gains and the the low or high increase of getting caught. The following table displays the variables used in the moral decision study.

Table 1 Explanatory Categorical Variables in the Moral Decision Study

Demographic Data	Variable Label
Gender	Male
	Female
Age Group	21-30 Years
	31-40 Years
	41 Years and Beyond
Education	Bachelor Degree
	Pursuing MBA Degree
	Master's Degree and Beyond
Self-View of Honesty	Undecided
	Moderately Honest
	Very Honest

Table 1 Explanatory Categorical Variables in the Moral Decision Study (Continue)

Demographic Data	Variable Label
Comparative View of Honesty	Similar to others
	Superior to others
Moral Principle	Teleology
	Deontology
Destroy Paper at 1, 10, 100 Baht Reward	Report 25% Correct Answer
	Report 50% Correct Answer
	Report More than 50% Correct Answer
Submit Paper at 1, 10, 100 Baht Reward	Report 25% Correct Answer
	Report 50% Correct Answer
	Report More than 50% Correct Answer

Key research questions are to find whether moral decisions surveyed in Thailand are associated with defined factors, including gender, age, education level, self-view of honesty, comparative view of honesty, varied economic return, and chances of getting caught.

Research Question 1: How do the factors (gender, age, education, self-view of honesty, comparative view of honesty, and moral principle) affect ethical decisions in variable circumstances and rewards?

Research Question 2: How do risks of being caught affect ethical decisions in variable rewards?

The researcher used the chi-square test of independence to determine whether or not there is a significant association between tested categorical variables and ethical decisions under varied economic gain and risk of getting caught. Further analysis includes the categorical regression analysis, which describes how reporting correct answers depends on given variables. The resulting regression equation helps predict ethical decisions for any combination of the independent variables.

Key Research Findings

The online survey received 393 usable responses, illustrated in Table 2.

Table 2 Demographic Data of Respondents

Demographic Data		Count	Percent
Gender	Male	143	36.4%
	Female	250	63.6%
Age Group	21-30 Years	211	53.7%
	31-40 Years	92	23.4%
	41 and Above	90	22.9%
Education	Bachelor	113	28.8%
	Pursuing Master	193	49.1%
	Master and Above	87	22.1%
Self-View of Honesty	Undecided	30	7.6%
	Moderately Honest	266	67.7%
	Very Honest	97	24.7%
Comparative View of Honesty	Similar to others	153	38.9%
	Superior to others	240	61.1%
Moral Principle	Teleology	206	52.4%
	Deontology	187	47.6%
	Total	**393**	**100.0%**

1. Interaction between "High" Economic Return and "No" Chance of Getting Caught

A chi-square test of independence was performed to examine the relation between gender, age, education, self-, and comparative-view of honesty, moral principles, and ethical decision choices regarding high economic return and no chance of getting caught. The focus was on the report of correct answers at more than 50%. The relation between these variables was significant at p-value < .000 in age, self-view of honesty, comparative view of honesty, and moral principle. That is to say, the following group, including the 21-30 years, the moderate self-view of honesty, the similar view of honesty to others, and the teleology principle reported having a higher score on the more than 50% correct category among their peer groups. (Figure 1) For example, 43 or 79.6% of respondents aged between 21 and 30 reported having more than 50% correct answers, while 31-40 years and 41 years and beyond groups reported only 11.1% and 9.3%, respectively. (χ^2 = 28.90, p-value < .000)

		High Economic Return + No Chance of Getting Caught (Destroy Paper & 100 Baht Reward)					
		25% Corrects		50% Corrects		More than 50% Corrects	
		Count	Percent	Count	Percent	Count	Percent
Gender	Male	112	36.2%	9	30.0%	22	40.7%
	Female	197	63.8%	21	70.0%	32	59.3%
	Total	**309**	**100%**	**30**	**100%**	**54**	**100%**
	Chi-Square Test	$\chi^2(2, N = 393) = .97, p = .615$					
Age	21-30 Years	147	47.6%	21	70.0%	43	79.6%
	31-40 Years	80	25.9%	6	20.0%	6	11.1%
	41 and Above	82	26.5%	3	10.0%	5	9.3%
	Total	**309**	**100.0%**	**30**	**100.0%**	**54**	**100.0%**
	Chi-Square Test	$\chi^2(4, N = 393) = 28.90, p = .000$					
Education	Bachelor	89	28.8%	7	23.3%	17	31.5%
	Pursuing Master	145	46.9%	19	63.3%	29	53.7%
	Master and Above	75	24.3%	4	13.3%	8	14.8%
	Total	**309**	**100.0%**	**30**	**100.0%**	**54**	**100.0%**
	Chi-Square Test	$\chi^2(4, N = 393) = 5.20, p = .267$					
Self View of Honesty	Undecided	16	5.2%	4	13.3%	10	18.5%
	Moderately Honest	208	67.3%	21	70.0%	37	68.5%
	Very Honest	85	27.5%	5	16.7%	7	13.0%
	Total	**309**	**100.0%**	**30**	**100.0%**	**54**	**100.0%**
	Chi-Square Test	$\chi^2(2, N = 393) = 16.92, p = .002$					
Comparative View of Honesty	Similar to others	113	36.6%	10	33.3%	30	55.6%
	Superior to others	196	63.4%	20	66.7%	24	44.4%
	Total	**309**	**100%**	**30**	**100%**	**54**	**100%**
	Chi-Square Test	$\chi^2(2, N = 393) = 7.39, p = .025$					
Moral Principle	Teleology (Result-Based)	150	48.5%	18	60.0%	38	70.4%
	Deontology (Rule-Based)	159	51.5%	12	40.0%	16	29.6%
	Total	**309**	**100%**	**30**	**100%**	**54**	**100%**
	Chi-Square Test	$\chi^2(2, N = 393) = 9.52, p = .009$					

Figure 1 A Chi-Square Test of Independence of High Economic Return and No Chance of Getting Caught

2. Interaction between "High" Economic Return and "High" Chance of Getting Caught

When the chance of getting caught was present, the ethical decision among independent variables noticeably changed as there were fewer reports of more than 50% correct compared to the previous no chance of getting caught. (Figure 2). For example, when the risk of getting caught is high, only 15 respondents from the 21-30 age group reported more than 50% correct, a drop from 43 when there was no chance of getting caught, but no statistical significance was applied. There was a significant relationship between the two moral principles; the deontology-principled group reported more than 50% more correct answers than the comparison teleology-principled group. (χ^2(2, N = 393) = 162.96, p = .015.) (Figure 3)

		High Economic Return + High Chance of Getting Caught (Submit Paper & 100 Baht Reward)					
		25% Corrects		50% Corrects		More than 50% Corrects	
		Count	Percent	Count	Percent	Count	Percent
Gender	Male	131	36.0%	5	50.0%	7	36.8%
	Female	233	64.0%	5	50.0%	12	63.2%
	Total	**364**	**100%**	**10**	**100%**	**19**	**100%**
	Chi-Square Test	χ^2(2, N = 393) = .82, p = .661					
Age	21-30 Years	189	51.9%	7	70.0%	15	78.9%
	31-40 Years	89	24.5%	2	20.0%	1	5.3%
	41 and Above	86	23.6%	1	10.0%	3	15.8%
	Total	**364**	**100.0%**	**10**	**100.0%**	**19**	**100.0%**
	Chi-Square Test	χ^2(4, N = 393) = 9.058, p = .337					
Education	Bachelor	102	28.0%	4	40.0%	7	36.8%
	Pursuing Master	179	49.2%	5	50.0%	9	47.4%
	Master and Above	83	22.8%	1	10.0%	3	15.8%
	Total	**364**	**100.0%**	**10**	**100.0%**	**19**	**100.0%**
	Chi-Square Test	χ^2(4, N = 393) = 2.03, p = .729					

Figure 2 A Chi-Square Test of Independence of High Economic Return and a High Chance of Getting Caught

		High Economic Return + High Chance of Getting Caught (Submit Paper & 100 Baht Reward)					
		25% Corrects		50% Corrects		More than 50% Corrects	
		Count	Percent	Count	Percent	Count	Percent
Self View of Honesty	Undecided	25	6.9%	2	20.0%	3	15.8%
	Moderately Honest	250	68.7%	5	50.0%	11	57.9%
	Very Honest	89	24.5%	3	30.0%	5	26.3%
	Total	**364**	**100.0%**	**10**	**100.0%**	**19**	**100.0%**
	Chi-Square Test	$\chi^2$2, N = 393) = 4.86, p = .301					
Comparative View of Honesty	Similar to others	140	38.5%	4	40.0%	9	47.4%
	Superior to others	224	61.5%	6	60.0%	10	52.6%
	Total	**364**	**100%**	**10**	**100%**	**19**	**100%**
	Chi-Square Test	χ^2(2, N = 393) = .60, p = .738					
Moral Principle	Teleology (Result-Based)	184	50.5%	6	60.0%	16	84.2%
	Deontology (Rule-Based)	180	49.5%	4	40.0%	3	15.8%
	Total	**364**	**100%**	**10**	**100%**	**19**	**100%**
	Chi-Square Test	χ^2(2, N = 393) = 8.44, p = .015					

Figure 2 A Chi-Square Test of Independence of High Economic Return and a High Chance of Getting Caught (Continue)

		Moral Principle						
	Destroy Paper & 100 Baht Reward	Submit Paper & 100 Baht Reward						Total
		25% Corrects		50% Corrects		More than 50% Corrects		
		Count	Percent	Count	Percent	Count	Percent	
Teleology	25% Corrects	149	81.0%	1	16.7%	0	0.0%	150
	50% Corrects	15	8.2%	3	50.0%	0	0.0%	18
	More than 50% Corrects	20	10.9%	2	33.3%	16	100.0%	38
	Total	**184**	**100%**	**6**	**100%**	**16**	**100%**	**206**
	Chi-Square Test	$\chi^2(4, N = 206) = 93.22, p = .000$						
Deontology	25% Corrects	159	88.3%	0	0.0%	0	0.0%	159
	50% Corrects	10	5.6%	2	50.0%	0	0.0%	12
	More than 50% Corrects	11	6.1%	2	50.0%	3	100.0%	16
	Total	**180**	**100%**	**4**	**100%**	**3**	**100%**	**187**
	Chi-Square Test	$\chi^2(4, N = 187) = 57.03, p = .000$						
Total	25% Corrects	308	84.6%	1	10.0%	0	0.0%	309
	50% Corrects	25	6.9%	5	50.0%	0	0.0%	30
	More than 50% Corrects	31	8.5%	4	40.0%	19	100.0%	54
	Total	**364**	**100%**	**10**	**100%**	**19**	**100%**	**393**
	Chi-Square Test	$\chi^2(4, N = 393) = 162.96, p = .000$						

Figure 3 A Chi-Square Test of Independence of High Economic Return, High Chance of Getting Caught, and Percentage of Correct Reports Focusing on Two Moral Principles

3. Interaction between "Variable" Economic Return and Percentage of Correctness Report

It is interesting to learn that the percentage of correct reports does not increase significantly when there is no chance of getting caught. The proportion of subjects who reported having % correctness did not differ by the varied reward considered as an economic gain amount, corresponding to Ariely's findings that people will cheat just a little despite the increasing economic gain. For example, comparing the 1, 10 and 100 Baht rewards, most respondents reported more than 50% correctness at 6.4%, 7.9%, and 13.7%, respectively. ($\chi^2(2, N = 393) = .97, p = .615$.) (Figure 4)

No Chance of Getting Caugth		Percentage of Correctness Report					
		25% Corrects		50% Corrects		More than 50% Corrects	
		Count	Percent	Count	Percent	Count	Percent
Variable Economic Returns	1 Baht	344	87.5%	24	6.1%	25	6.4%
	10 Baht	326	83.0%	31	7.9%	36	9.2%
	100 Baht	309	78.6%	30	7.6%	54	13.7%
Chi-Square Test		$\chi^2(4, N = 393) = .97, p = .615$					

Figure 4 Chi-Square Tests of Independent on Variable Economic Return and the Percentage of Correct Report

4. Categorical Regression on "Variable" Economic Return and Percentage of Correctness Report

The dependent variable contains the no chance of getting caught at a high economic return or destroying the answer sheet for a 100 baht reward. The independent variables reflect an overall measure of moral decision for each respondent profile. Using categorical regression, the researcher will explore how the five independent factors are related to the number of correct reports.

To run a categorical regression analysis, the researcher uses the SPSS program with the following command: Analyze > Regression > Optimal Scaling (CATREG), having some correct reports as the dependent variable and the five profiles as independent variables.

The intercorrelations of the predictors for both the untransformed and transformed predictors are displayed. All calculated values are near zero, indicating that multicollinearity between individual variables is not a concern. Notice that the only correlations that change involve some correct reports. Because all other predictors are treated numerically, the differences between the categories and the order of the categories are preserved for these variables. Consequently, the correlations cannot change. (Figure 5)

Correlations Original Variables	Age	Self View of Honesty	Comparative View of Honesty	Moral Principle
Age	1	0.266	0.19	0.222
Self View of Honesty	0.266	1	0.299	0.114
Comparative View of Honesty	0.19	0.299	1	0.092
Moral Principle	0.222	0.114	0.092	1
Dimension	1	2	3	4
Eigenvalue	1.606	0.965	0.754	0.675

Correlations Transformed Variables	Age	Self View of Honesty	Comparative View of Honesty	Moral Principle
Age	1	-0.264	-0.2	-0.205
Self View of Honesty	-0.264	1	0.299	0.114
Comparative View of Honesty	-0.2	0.299	1	0.092
Moral Principle	-0.205	0.114	0.092	1
Dimension	1	2	3	4
Eigenvalue	1.603	0.956	0.757	0.683

Figure 5 Original and Transformed Predictor Correlations

The Categorical Regression procedure yields an R^2 of 0.087, indicating that the regression on the optimally transformed predictors explains only 8% of the variance in the transformed preference rankings. (Figure 6)

Model Summary

Multiple R	R Square	Adjusted R Square
0.295	0.087	0.07

Dependent Variable: Destroy Paper for 100 Baht
Predictors: Age Self View of Honesty Comparative View of Honesty Moral Principle

Figure 6 Model Summary for Categorical Regression

The following table shows the standardized regression coefficients. The minimal coefficient occurs for age. A one standard deviation increase in age yields a .182 standard deviation increase in predicted, destroying the paper ranking. However, age is treated nominally, so an increase in the quantifications need not correspond to the rise in the original category codes. Moreover, regression coefficients cannot fully describe the influence of a predictor or the relationships between the predictors.

Coefficients	Standardized Coefficients		df	F	Sig.
	Beta	Std. Error			
Age	0.182	0.04	4	20.625	0
Self View of Honesty	-0.117	0.052	1	5.095	0.025
Comparative View of Honesty	-0.039	0.053	1	0.532	0.466
Moral Principle	-0.101	0.047	1	4.561	0.033

Dependent Variable: Destroy Paper for 100 Baht

Correlations and Tolerance	Correlations			Importance	Tolerance	
	Zero-Order	Partial	Part		After Transformation	Before Transformation
Age	0.242	0.177	0.172	0.509	0.886	0.881
Self View of Honesty	-0.189	-0.113	-0.109	0.255	0.865	0.863
Comparative View of Honesty	-0.12	-0.038	-0.037	0.054	0.893	0.896
Moral Principle	-0.156	-0.103	-0.099	0.182	0.953	0.946

Dependent Variable: Destroy Paper for 100 Baht

Figure 7 Standardized Coefficients for Transformed Predictors

For this data, the most considerable correlation occurs for the age group with a partial correlation of 0.177, indicating that the age group minimally explains $(.177)^2$ = 3% of the variation in the reporting correct answers rankings. Self-view and moral principles also explain a small portion of variance if the effects of the other variables are not present. (Figure 7)

The study further inspects each variable's partial and part correlations using Cramér's V, an effect size measurement for the chi-square test of independence. (Figure 8) Practically, it measures how strongly two or more categorical fields are associated in terms of effect size by performing the following: determine which field has the fewest number of categories; subtract one from the number of categories in this field; multiply the result by the total number of records; divide the chi-square value by the previous result and take the square root. The results showed a moderate association between the no chance of getting caught and the variation of correct answers when the chance of getting caught increased to the highest.

Destroy Paper for 100 Baht	Submit Paper for 1 Baht				Effect Size
	25% Corrects	50% Corrects	More than 50% Corrects	Total	
25% Corrects	307	2	0	309	Cramer's V = 0.347 Moderately Associate
50% Corrects	26	4	0	30	
More than 50% Corrects	40	3	11	54	
Total	**373**	**9**	**11**	**393**	
Destroy Paper for 100 Baht	**Submit Paper for 10 Baht**				**Effect Size**
	25% Corrects	50% Corrects	More than 50% Corrects	Total	
25% Corrects	309	0	0	309	Cramer's V = 0.424 Moderately Associate
50% Corrects	25	5	0	30	
More than 50% Corrects	36	3	15	54	
Total	**370**	**8**	**15**	**393**	
Destroy Paper for 100 Baht	**Submit Paper for 100 Baht**				**Effect Size**
	25% Corrects	50% Corrects	More than 50% Corrects	Total	
25% Corrects	308	1	0	309	Cramer's V = 0.455 Moderately Associate
50% Corrects	25	5	0	30	
More than 50% Corrects	31	4	19	54	
Total	**364**	**10**	**19**	**393**	

Figure 8 Cramer's V Effect Size Measurement for the Chi-Square Test of Independence

Results/Conclusion/Contribution

Significant findings were consistent with those of Becker and Ariely in those mentioned above. The results support how an economic gain somewhat influences people's behavior with a low or high risk of getting caught. The respondents had to choose how many correct questions they would report in the low versus high risk of getting caught. The study proposed three options for the correct answers, including 25%, 50%, and more than 50%. The findings show that most respondents reported at least 25% of correct answers in low- and high-risk-of-getting-caught scenarios, hence supporting the fudge factor noted by Ariely that people would cheat but not to the extent of making them feel bad. When the chance of getting caught was present, the ethical decision among independent variables noticeably changed as there were fewer reports of more than 50% correct. When explored further into the independent factors, three areas showed profound statistical significance, including age, the honest judgment of self compared to the judging of others, and the moral principle orientation.

Interestingly, the proportion of subjects who reported having % correctness did not differ when the reward or economic gain increased, aligning with Ariely's fudge factor, or people will cheat just a little despite the increasing monetary gain. A categorical regression aims to determine a minimal prediction effect of respondent profiles on the ethical decision. A repeated study with a more diverse demographic and expanded sample size will help establish empirical data and understand ethical decision factors and behaviors. The researcher recommends an actual experiment rather than hypothetical decision choices presented via questionnaires to minimize the response bias. For general application, increasing the perceived chance of getting caught is still practical to reduce the temptation to act immorally. By strengthening all involved law enforcement impetus, society can rest assured of having fewer amateur cheaters who join the vicious cycle simply because they can.

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