Personal Ethics and Business Ethics: The Ethical Attitudes of Owner/ Managers of Small Business

John J. Quinn

ABSTRACT. To date, the study of business ethics has been largely the study of the ethics of large companies. This paper is concerned with owner/managers of small firms and the link between the personal ethics of the owner/manager and his or her attitude to ethical problems in business. By using active membership of an organisation with an overt ethical dimension (for example, a church) as a surrogate for personal ethics the research provides some, though not unequivocal, support for the models of Trevino and others that suggest a link between personal ethics and business ethics.

Why small businesses?

Business ethics is an area of growing public, corporate and academic concern. In the United Kingdom much of this concern has related to the governance and behaviour of large firms, prompted by some well-publicised examples of malpractice such as the Maxwells' affair (especially the raiding of pension funds), British Airways' interference with Virgin Atlantic and the sinking of the *Herald of Free Enterprise* cross-channel ferry.

A second important factor in the growing concern over business ethics has been the increased awareness of environmental issues and

John Quinn has a first degree in Philosophy and a Masters in Management Science. He lectures in Strategic Management, Decision Theory and Business Ethics at Brunel University. He is co-author (with Michael Goold) of Strategic Control: Milestones for Long-term Performance *and has published in the* Strategic Management Journal, Technological Forecasting *and* Social Change, *the* Journal of General Management *and* Long Range Planning.

the impact business can have on the physical environment, typified by the Bhopal and *Exxon Valdez* incidents and the emissions of acid rain. Again, the focus has been on large companies that pose a highly visible (in the physical and/or metaphorical sense) actual or potential threat to the environment.

These stories that have grabbed the headlines and provided the case material and examples for researchers and teachers of business ethics have almost invariably concerned the doings, indeed generally the misdoings, of large companies. So the study of business ethics has been largely, though not quite exclusively, the study of the ethics of large business. Despite this increased interest in business ethics, relatively little attention has been paid to issues of ethics and small businesses. But small as well as large businesses are having to respond to these changing attitudes towards ethical issues in areas as diverse as employment policies, health and safety, pollution and dealings with suppliers and customers. (There is, unfortunately, a dearth of literature on the form this pressure for change is taking in relation to small businesses and how they are responding).

Furthermore, over the past two decades, in the developed economies there has been a marked increase in the share of economic activity accounted for by small and medium sized enterprises (SMEs). Various statistical sources cited by Stanworth and Gray (1991) show that in the U.K. the share of employment attributable to firms with fewer than 50 employees rose from 33% in 1979 to 43% in 1986 and that the share of GDP contributed by SMEs (defined as businesses with a turnover of less than £30 million in 1986 values) increased from about a quarter in the

early 1960s to a third by the end of the eighties. The promotion of SMEs is also increasingly seen as a major arm of economic, industrial and social policy. To ignore small businesses, then, when studying business ethics (or, indeed, any other aspect of business) is to ignore an increasingly important slice of business activity.

Another reason for studying small businesses is that the distinction between small and large businesses is being blurred. The combination of drastic downsizing, focusing on core businesses, decentralisation and the implementation of arms-length intra-company business arrangements means that large businesses are increasingly being managed as collections of smaller businesses; and in some cases small businesses.

Take the example of Rentokil plc. Rentokil is a highly diversified U.K.-based service company, with a 1993 turnover of approximately £600 million (approximately $1 billion). The company has 600 branches worldwide so the turnover per branch is approximately £1 million and the average number of employees is fewer than 25 per branch. The branch managers are fully profit responsible and are, in the words of the Chief Executive, "managing their own businesses". The situation faced by such a branch manager is obviously not the same as that faced by the owner/manager of a small business. The branch manager will be operating with systems and within constraints centrally laid down by the larger company and will have been socialised within the corporate culture. Nevertheless, there are likely to be lessons to be learnt from the study of small businesses that could be usefully applied to understanding the behaviour of smaller units of larger organisations.

The study of the ethical attitudes and behaviour of owner/managers of small businesses is also of particular interest for methodological reasons as such owner/managers should be in a stronger position to bring their own ethical attitudes to bear on business decisions than managers in larger organisations whose actions are mediated and constrained by imposed systems and established norms. This claim is consistent with the model shown in Figure 1, adapted from that proposed by Trevino (1986) to explain the relationship
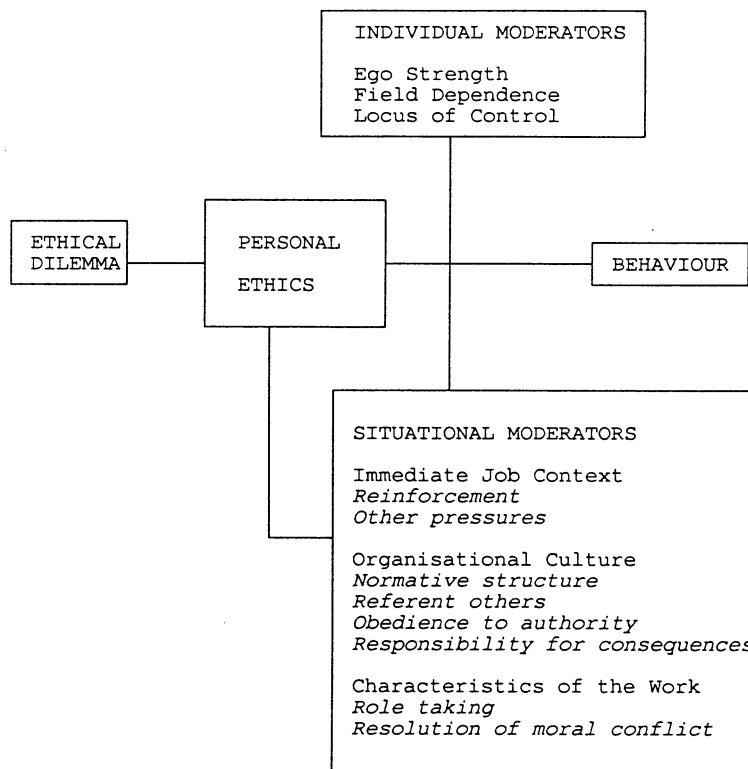

Fig. 1. Interactionist model of ethical decision making in organisations (Adapted from: Trevino, 1986).

between attitudes and behaviour in dealing with ethical issues in organisations.[1]

To explain an individual's behaviour when faced by an ethical dilemma Trevino takes as her starting point (in the box labeled "personal ethics") their stage on Kohlberg's cognitive moral development model (Kohlberg, 1969) to explain their initial judgement of what is right or wrong. The individual's behaviour is then moderated both by other psychological characteristics and by situational characteristics.

Many of the situational factors relate predominantly to employees of organisations. For the owner/manager of a small business the need to obey authority (within the organisation) or to look for the approval of referent others may well not exist or be less important. The normative structure, what ought to be done in a situation, rather than being given within a corporate culture is likely to be embodied in the owner/manager and quite directly related to his or her stage of cognitive moral development. Therefore, the situational moderators are less significant for owner/managers than for managers in large organisations and there will be a closer relationship between their moral judgement and moral action.

This is reinforced if we consider the items labelled "individual variables". High ego-strength individuals are expected to follow their own convictions; in the face of ambiguity, field independent people demonstrate more autonomy, relying less on advice from others; and "internals" who believe that outcomes are within their own control are more likely to take personal responsibility for difficult decisions. In each case – high ego-strength, field independence, "internal" – there is expected to be greater consistency between moral judgement and moral behaviour. And, although there is a move away from looking for individualistic to sociological explanations of small business activity, *prima facie* the three characteristics noted here would appear to be more typical of owner/managers than of managers in large companies.

Kohlberg's work has not been without its critics (for example, Gilligan, 1982) and Forsyth (1992) suggests a similar model to that of Trevino but with the individual's personal ethics being described in terms of their position on the relativism-idealism dimension rather than in terms of cognitive moral development. Stead *et al.* (1990) also propose a similar model but in addition to Forsyth's descriptors of personal ethics (which they term "ethical decision ideologies") they include a separate category of "ethical philosophies". They also include additional moderators, particularly the individual's ethical decision making history and the external environment in which the organisation (and by implication the decision maker) operates. These developments of Trevino's model have introduced additional complexity but in each case the argument holds that there is less complexity for owner/managers of small businesses than for managers in large organisations.

Therefore, from the perspective of decision theory and the relationship between ethical judgements and ethical actions, the study of owner/managers of small businesses is a good place to start as it is less complicated by other factors than is a similar study among managers in larger organisations.

Also, according to Friedman (1970), owner/managers of small business have the *right* to allow their own ethical attitudes to bear on business related decisions as it is their own money they are dealing with whereas the employed manager, Friedman argues, has no such right as he is acting solely as the agent of the firm's shareholders. From this viewpoint, the law acts as a minimum bound for owner/managers (they must act legally) but as both a minimum and a maximum bound for employed managers (they must do what is required by law but only what is required by law). Even if, following Grant (1991), the Friedmannite arguments about the ethical responsibility of business are rejected, it can be accepted that managers in large firms have legal and moral responsibilities to groups of stakeholders that do not exist for owner/managers of small businesses.

Personal ethics and business ethics

The Trevino and related models appear to be supported by much of the descriptive literature

on decision making and strategic management that ascribes a key role to personal values in understanding the behaviour of individuals in organisations.[2] But this presumes an identity between the individual's ethics of everyday life – outside of a business context – and their business ethics. Such an identity was challenged normatively in the classic paper by Carr (1968). What is contended here is that a better descriptive understanding of the relationship between personal ethics and business behaviour would be gained by inserting another stage into the models described above, introducing a distinct business ethics stage, viz:

PERSONAL ——— BUSINESS ——— BUSINESS
  ETHICS   ETHICS   BEHAVIOUR
                | |
      MODERATORS   MODERATORS

Prima facie, therefore, this would suggest that owner/managers who are actively involved in institutions with a fairly clear ethical dimension would be expected to hold to different attitudes on business issues with an ethical dimension compared with owner/managers not so involved.

The research, therefore, tested whether owner/managers of small businesses who are actively involved in either the broader business community or the wider community outside the world of business profess different attitudes to business issues with an ethical content than do managers without such links. The null hypothesis was that no such differences would be found; that is, it is the needs of the business rather than personal ethics that shape owner/managers' attitudes when faced with value-laden issues.

Determinants of ethical behaviour in business

The study of ethics *per se* has, of course, been a matter for intellectual discourse going back to the ancient Greeks and earlier and the recognition that business raises problems in applied ethics has an equally long pedigree.[3] But the recent interest in business ethics has a clear policy and practice intent. On the one hand there has been

a reaction to a number of manifestly unethical episodes, examples of which have already been indicated; on the other hand is the increasingly commonly expressed view that ethical business is good business, that is, that the company that behaves ethically – and is seen to behave ethically – will enhance its profitability. Consequently, the question has been posed, "How can one ensure that people in business behave ethically?"

Seen in this light much of the current debate in the field of business ethics might be seen as a subfield of the literature on management control. Thus, applying the typology in Merchant (1985) to, for example, the issue of discrimination in recruitment practices, the use of quotas is equivalent to *results control*: the output of the recruitment process – say, the number of women employed – is measured and if it does not reach its planned figure (the quota) this information is fed back into the recruitment process that is suitably modified (or, indeed, if the quota is achieved that information is also fed back to reinforce the process). Alternatively, the use of "gender blind" or "ethnicity blind" recruitment instruments and processes is equivalent to *actions control*: the process is structured in advance to improve the chances of the ethically desired end being achieved. Finally, training recruiters to recognise and avoid their conscious or subconscious biases is equivalent to *personnel control*: individuals involved in the recruiting process are themselves recruited and socialised in a manner that ensures they will act in such a way that undesirable actions and outcomes are avoided.

But the debate on business ethics rarely explicitly uses the language of control. Indeed controlled behaviour and ethical behaviour might be posed as opposites: controlled behaviour is generally seen as coerced whereas ethical behaviour is seen to imply voluntarism. This view, though, appears to be predicated on a view of control that is limited to the measurement of results with punishment accompanying any failure to achieve targets that would imply, in business ethics terms, the monitoring of individuals' outputs with consequent punishment for unethical results (for example, the production of misleading advertising copy or withholding relevant information from a customer). This leads to the consideration

of how to produce ethical behaviour if not through a coercive control system, and the general response is to influence and shape actors' attitudes. Thus, the tools (mission statement, codes of ethics, etc) employed by companies to influence staff attitudes should be positive statement of what staff ought to do (so inviting reward) rather than negative statements of what staff ought not to do (so inviting punishment).

This approach presupposes that we know enough about the causes of ethical and unethical attitudes and behaviour in business to be able to manage business ethics. But to achieve this we need to understand what are the determinants of ethical attitudes and, in particular, what factors influence the attitudes of people in business to issues with an ethical dimension. An empirical complement to the development of theory in this area is the study and identification of factors that correlate with differences in expressed ethical attitudes. There have been numerous studies looking at ethical attitudes in business as being contingent upon personal attributes such as gender (Tsalikis and Ortiz-Buonafina, 1990; Serwinek, 1992), or age (Serwinek, 1992; Burke *et al.*, 1993); or contingent upon aspects of the actor's working environment such as function (Burke *et al.*, 1993), size of employing organisation (Van Aucken and Ireland, 1982; Longenecker *et al.*, 1989), or industry sector worked in (Murphy *et al.*, 1992).

Burke *et al.* (1993) surveyed not just senior managers in business but also in the professions. Interestingly, the "most ethical" group turned out to be ministers of religion (the "least ethical" being finance managers). Now, being ethical might be seen as part of the job description of a minister of religion, but one does not have to be a minister of religion in order to be associated with an organisation or institution that has an explicit or implicit ethical dimension to its character. For example, one could be a lay member of such a religious organisation, active in your Neighbourhood Watch, a charity fundraiser or on a school's board of governors. Each of these cases suggests a non-hedonistic concern for others. In terms of ethical attitudes, involvement with such organisations might be significant in two ways: either that one has become involved in the organisation because of one's ethical stance (the desire to do good) or that one becomes exposed to the ideas of others who hold to such an ethical stance.

Smith *et al.* (1991) identified evidence of collaboration and the exchange of information with respect to new technology among networks of competing small businesses in some service industry sectors. This suggests that the behaviour of these firms can better be understood through the paradigm of cooperation and integration (Pruitt and Lewis, 1975) rather than the more commonly used competitive game theory paradigm. Furthermore, Dickson *et al.* (1991) suggest that this collaboration is underpinned by high trust relationships which are themselves predicated on assumptions of ethical behaviour in the form of reciprocity.

Now, whereas on technological issues other companies in the sector (together with suppliers and customers) may well make a natural network for exchanging information and providing support, when it comes to ethical issues other institutions and groups that the small business owner/manager is associated with may also be important influences. These alternative influences may be community oriented organisations such as those we have mentioned (charities, churches, political parties etc) or they may be business-oriented organisations (Chambers of Commerce, Rotary Clubs, the Lions) or both (education/business partnerships).

Whichever of these kinds of organisation an owner/manager of a small business belongs to, one might expect that s/he would profess a different set of attitudes on ethically sensitive issues than a manager without such involvement; that is, that their personal ethical attitudes would influence their attitudes to business ethical issues. If this were not the case, then it would suggest that it is the needs of the business, as expressed through the market and the profit and loss account, that determine business decision making and that personal ethics are left on the hallstand when the owner dons the manager's jacket. That is, it would suggest that for owner/managers of small businesses the Friedmanite dictum – do what is required by law and no more than what is required by law – holds true.

The research

In the light of the foregoing the research was designed to test three null hypotheses:

Small business owner/managers with strong links to the business community outside of their competitive environment do not profess different ethical attitudes from small business owner/managers without such links.

Small business owner/managers with strong links with the wider community do not profess different ethical attitudes from small business owner/managers without such links.

Small business owner/managers with strong links to organisations with an overtly ethical dimension to their constitutions (in this case, religious organisations) do not profess different ethical attitudes from small business owner/managers without such links.

A questionnaire was administered during personal interviews with the owner/managers of 41 small businesses in the area to the west of London. The sample comprised 17 general printing companies and 24 computer services companies. The companies varied in size from the freelance person with no employees to one company with 25 employees. The average number of full-time employees was approximately seven and the average number of part-time employees was two. A few companies also indicated that they used a fluctuating number of outworkers. Two of the responding owner/managers were women (both in computer services). About half the companies had been established within the last 10 years.

The questionnaire comprised three parts.[4] In the first part, in addition to some "demographic" questions the respondent were asked about their level of involvement in a range of organisations in the business community or the wider community. If they were a member of such an organisation they were asked to identify their level of involvement on a three point scale: Very active (regularly attending meetings and social events); fairly active (occasionally attending meetings and social events); or passive (seldom or never attending meetings and social events). The second part

of the questionnaire was self-administered by the respondents and involved their indicating on a diagrammatic scale their attitudes to a number of value-laden issues, for example:

It is acceptable to do work for cash in order to avoid paying income tax &/or value added tax	————	Doing work for cash to avoid income tax &/or value added tax is wrong and should never be done

The respondents indicated their strength of feeling on the scale with a cross. In recording the result a template was then used to convert this cross into a value on a 10 point scale where zero indicated the respondent had a minimum level of concern for the wider community on the issue concerned and 10 indicated a maximum level of concern (extreme "unethical" or "ethical" attitudes, respectively).

These dependent variables included issues involving various stakeholder groups and were subsequently classified into four groups, that is, issues dealing with :

- suppliers and customers (eight TRADING issues)
- current employees (five EMPLOYMENT issues)
- society at large, including government and the environment (seven SOCIAL issues)
- explicitly ethical questions (seven ETHICAL issues).

In specifying the issues to be put to the respondents we were very conscious that researchers in ethics can end up simply expressing their own values and prejudices. ("If I don't agree with it it is unethical"). Therefore, the issues posed were either drawn from other studies of attitudes to business ethical problems (recognising the danger that we were just including other researchers' prejudices) or suggested to us in a number of preliminary interviews with owner/managers of small businesses.

Results

In analysing the results three sub-groups of the sample were considered: respondents who were

active or fairly active in a religious organisation (the RELIGIOUS group); respondents who were active or fairly active in at least one business-related organisation (the BUSINESS group); and respondents who were active or fairly active in at least one wider community activity (the COMMUNITY group).

The mean scores on each attitude scale were compared employing the t-test at the 0.05 probability acceptance level. At this level, the members of neither the BUSINESS nor the COMMUNITY group exhibited a significant difference from non-members on any attitude measure. (Though if we relax the acceptance level to 0.1 probability then we find the interesting result that members of the BUSINESS group are significantly less likely to be open and honest with their customers than are non-members of the group).

Considering the RELIGIOUS group we find their scoring significantly higher than non-members of the group on the following six measures of ethical attitude:

Four of these measures of attitude (the two discrimination measures, the responsibility to society and the adherence to regulations and standards) are drawn from the group we classified as SOCIAL issues, the other two being drawn from the group of TRADING issues.

Looking at the overall responses, the non-parametric Sign test can be used to compare the strings of results for each sub-group. At the 0.05 probability acceptance level this shows the RELIGIOUS group scoring significantly higher than the BUSINESS group. (The RELIGIOUS group scored higher on 22 out of the 27 attitude measures). If we relax the acceptance level to 0.1 then the RELIGIOUS group scores significantly higher than the COMMUNITY group (scoring higher on 19 of the attitude measures) and the COMMUNITY group scores significantly higher than the BUSINESS group (also scoring higher on 19 of the measures).

| | | | t-sig. | |
			t-test	sig. level
Companies should feel obliged not to discriminate on the grounds of gender when dealing with employees, suppliers or customers	vs	Companies should feel free to deal with and employ whoever they want, whenever they want	6.04	0.001
Companies have a duty to describe their products accurately in advertising and promotional literature	vs	In advertising and promotion, you can say whatever you like (as long as it is within the law) to bring in sales	3.69	0.001
Companies should feel obliged not to discriminate on the grounds of race when dealing with employees, suppliers or customers	vs	Companies should feel free to deal with and employ whoever they want, whenever they want	3.29	0.001
Firms should feel morally bound to pay their suppliers on time	vs	Firms should only pay their bills when forced to	2.30	0.001
Business people have a responsibility to society	vs	Business people only have a responsibility to themselves	2.13	0.05
Regulations and standards are important and must be adhered to	vs	Regulations and standards are there to be avoided	2.04	0.05

Conclusions

The models proposed by Trevino and others imply that the most influential factor determining an actor's behaviour when faced by an ethically sensitive business issue will be their personal ethics but that the judgement based on personal ethics will be moderated by psychological and situational variables. It is suggested here that this process has two stages not one. The first stage is a judgemental one: "What ought I do in this business situation?". It cannot be assumed that a person's attitude to say telling lies in business is the same as their attitude to telling lies in their private lives. The second stage is one of action; moving from judgement to behaviour. Moderating factors will be present at each of these stages.

Considering owner/managers of small businesses, the evidence presented here provides some support for the suggestion that personal values do, indeed, influence the first stage of this process: attitudes towards ethically sensitive business issues. Respondents in the RELIGIOUS group, who are, after all, members of the organisations with the most explicitly ethical dimension to their constitutions, expressed on overall higher concern on ethical issues than did non-members of the group or than members of the BUSINESS group or, though not as clearly, members of the COMMUNITY group. On some particular ethical issues the members of the RELIGIOUS group also expressed greater concern than non-members of the group, notably on questions of discrimination.[5] Does the evidence on members of BUSINESS and COMMUNITY groups suggest that people do not bring their personal ethical attitudes to bear on business issues? At first sight the answer would be yes, but we would have to query whether the assumption we made that members of such groups hold to different personal ethics than non-members of such groups. If we accept the findings in regards to members of religious organisations we might interpret the results to indicate that members of, say, organisations in the business community do not have higher ethical stances than non-members of such organisations, whatever the professed ethical dimension of the organisation.

A number of lines of research are suggested by the study. First, to extend the work using a larger sample which would enable the second stage of the process – the relationship between business ethical attitudes and business behaviour – to be studied using the randomised response technique. Second, somewhat consequent on the first, to become more discriminating in the analysis, for example, by distinguishing between members of different religious organisations (with, presumably, different ethical underpinnings).[6] Third, to extend the research to include owner/managers of larger firms who may feel more constrained in allowing their personal ethics to influence business decisions. Similarly, the research could be extended by studying employed managers in small firms, moving on to employed managers in larger firms. In each case, the aim would be to increase our empirical understanding of the relationship between ethics and decision making.

Notes

[1] Ever since Freud, the relationship between expressed attitudes and beliefs and observed behaviour has been open to question. It is commonplace now to recognise that discrepancies between the two can exist, in part captured by the adage "Don't do as I do, do as I say". This discrepancy may be the result of blatant hypocrisy, may be the result of the actor telling the listener what she thinks he wants to hear (a particular problem in research) but may, as Trevino suggests, require analysis at a deeper psychological level in that there is a real dichotomy between belief and behaviour as a result of mediating factors.

[2] In a popular U.K. textbook (Thompson, 1993) the concept of congruence between the organisational environment, the management of resources available to the organisation and the *values* of those working within the organisation is proposed as a measure of organisational effectiveness.

[3] Aristotle clearly held the view that there were limits to what was ethical in business and the behaviour that could be expected from a "liberal" (that is, fair and generous) man. "Others again go to excess in respect of taking by taking everything and from

every source. Such are those who make a living by shady means, pimps and their like, and those who lend small sums of money at high rates of interest; for all these folk take more than they ought and from the wrong sources". (Aristotle, 1963)

[4] The third part of the questionnaire, not reported on here, employed the randomised response technique to examine the second stage of the modification of the Trevino-type models, the relationship between attitudes to business ethical problems and behaviour. The technique is used to gain truthful responses to sensitive questions (Fox and Tracy, 1986). As the technique is relatively inefficient it requires a larger sample than was used in this study. However, the study did serve the purpose of demonstrating the feasibility of using the technique, including the use of a random number generator, to conduct research among owner/managers of small businesses. Furthermore, given the need for more behavioral studies in the field of business ethics, the wider application of the randomised response technique should produce some fruitful results.

[5] The two issues of discrimination evoked a quite distinctive pattern of responses. Whereas on other issues the responses tended to be either normally distributed or skewed towards the high scoring end of the scale, on these two issues the responses were clearly bimodally distributed with clusters at either end of the scale and very few respondents in the middle ground. Also, except for respondents in the RELIGIOUS group, respondents were more prepared to discriminate on the grounds of race than of gender. This regrettable result was not unexpected but does serve to reinforce one's confidence in the survey instrument.

[6] In this study, possibly because of the sample size and the sectors sampled, all the respondents were within the Judaeo-Christian tradition.

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Department of Management Studies,
Brunel University,
Uxbridge, Middlesex UB8 3PH,
United Kingdom