

Examining the Influence of Accounting Managers' Directives on their Subordinates Employees'  
Work Behaviors: A Study of Ethics in the Burkina Faso Banking Industry

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## Abstract

In many organizations in Burkina Faso, leaders and their subordinates work hard to enhance their organizations' profit and benefit. To improve the organizations' business and activities, leaders need to understand their subordinates' behavior to decide on their wellness. As a result, these decisions can positively or negatively impact employees' behavior by creating losses or profit for the organization. The main goal of this research is to explore the influence of accounting managers' directives on their subordinates' employees' work behaviors in the Burkina Faso banking industry. This research facilitates understanding of how accounting managers direct their subordinate employees' behaviors in the Burkina Faso banking industry. Participants were six accounting managers and 14 subordinate employees. Semi-structured interviews with participants revealed that in the workplace, accounting managers play an important role in reducing subordinate employees' unethical behaviors in Burkina Faso banks. This research revealed that accounting managers used more than one strategy to reduce unethical practices in the Burkina Faso banks. Finally, the relationship between accounting managers and their subordinate employees is essential to improve organizational business activities. Accounting managers' directives have an important impact on their subordinate employees' behaviors. These decisions are essential and determine the future of the organization. Both accounting managers and subordinate employees must work together to avoid unethical practices in the Burkina Faso banks. Future research should explore the efficacy of educating employees on business ethics.

## Acknowledgments

My journey to get a Doctor of Philosophy in Business Administration with an accounting specialization started in October 2016. When I graduated with my master's in accounting, I was inspired to look for a higher degree to help people from my country and worldwide get access to a minimum of knowledge about business development and accounting. Originally from Africa, people from this part of the world do not always have access to business or accounting knowledge expended through different universities. For this reason, I enrolled at Northcentral University in October 2016 to improve my business and accounting understanding.

A motivating factor underlying my pursuit of higher education is helping people improve their education. Another main reason was leadership. People holding advanced degrees are often considered leaders in their field. This perceived leadership attainment contributes to increased confidence and trust. In sum, getting a Ph.D. is a means of meeting each of these goals.

My wife (Bienvenue B. KABRE) was an essential factor in my success. My goal pursuit also became her main objective. The faith and support I received from my wife helped to propel my academic and professional life forward. Her support also made the lift lighter, though the years continued to tick past. Many others contributed to helping me achieve my goals. To each of you, I am grateful. Throughout this long journey, my Chair, advisor, mentors, and professors were exceptional. Support and valuable guidance from each of them have contributed to me achieving my goal. I am incredibly grateful to my advisor, Courtney Cotten. She was prompt and extremely helpful in finding ways to overcome difficulties that sought to impede my success in this long journey. Also, I thank my Chair, Dr. Dereck Barr-Pulliam, who kept me focused and motivated. I would be remiss to forget Dr. Mary Dereshiwsy and Dr. Marie Bakari, who were the specialists who supported me along the way.



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## Chapter 1: Introduction

Ayozie (2012) examined the ethical challenges that exist in African banks, in particular, in Nigerian banks. The study describes how unethical behaviors have negatively impacted the country's commercial banks. These behaviors often result in a loss of both reputation and capital for these banks. For instance, between 2014 and 2017, the Nigerian banking industry lost N12.30 billion due to internal fraud. Between 2001 and 2018, the Chartered Institute of Bankers of Nigeria (CIBN) disclosed that at least 2,122 bank customers lodged complaints against their banks to the sub-committee on ethics and professionalism (Amieye, 2019).

Ayozie (2012) found that the banks' loss of reputation and capital is consequential because banks' activities often significantly impact the broader economy. For instance, banks collect deposits from clients and then lend those funds to individuals and businesses. This cycle is the mechanism that allows the creation of new capital in a country. When enterprises expand in a country, the central bank is a primary source of its funding. However, banks often face risks that negatively impact lending ability, such as ethical dilemmas. Decision-making for the mitigation and management of credit risk is very important for banks (Li, Kou, & Peng, 2016).

Several risks, such as corruption, unethical behaviors, and fraudulent practices, lead to bankruptcy. Unethical behaviors of institutions, companies, workers, and customers contributed to the 2007-2009 financial crisis (Llewellyn, 2014). For example, an increase in fraud, immoral actions, and deceptive practices in the Burkina Faso banking industry contributed to individual banks' bankruptcy, such as commercial bank (BACB) and International bank (BIB). A significant factor in the loss of these critical banks was employee fraud (embezzlement). As emphasized by Kou, Chao, Peng, Alsaadi & Herrera-Viedma, (2019) and recent financial turmoil, banks' risk-taking behavior affects business and economic fragility.

The Burkina Faso government borrowed money from Europe and America to invest in its economy. In 2014, Burkina Faso received, according to the World Bank, \$1.12 billion of net Official Donor Assistance (ODA) (Stiftung, 2018). The inefficient use of these funds by the Burkina Faso government added to the implications of corruption and unethical practices in the Burkina Faso banks do not allow an easy repayment of the money borrowed. These elements make it difficult for Burkina Faso to improve its economy.

Understanding the mechanisms that influence behavior, such as the participant who commits most of the banks' fraud, is essential. Group decision-making is critical for changing everyone's opinions to arrive at a synchronized strategy for minimizing the bank's risks with the help of hedging (Zhang, Kou, & Peng, 2019). An investigation of accounting managers' role in mitigating fraud in the banks is crucial for this research. Banks leaders adopt training programs and explicit rule-making provisions and have ownership of the internal control system, enhancing transparency and mitigating unethical behaviors. Increasing transparency involves cultural change through managerial leadership, performance rewards and punishments, and communication that recognizes and develops the bank's core values in employees' day to day performances (Loi, Ngo, & Xu, 2016). The influence of leaders' directives on their subordinates' employees' work behavior is critical. The lack of studies about the relationship between accounting managers' instructions on their subordinate employees' work behavior can significantly affect banks in Burkina Faso. Conducting a study to examine the nature of this influence is also crucial. Accordingly, this qualitative study will allow the researcher to explore several related research questions to develop a more holistic understanding of managers' directives' impact on subordinate employees' work behavior. This country presents a contextually

rich setting in that it has a level of poverty, corruption, and unethical practices in banks that permit such a study.

Currently, prior research provides less than a holistic examination of employee fraud in the banking industry. For example, past studies on fraud focused on financial statement fraud (Sorensen & Miller, 2017) Moreover, public sector fraud (Sanusi et al., 2015; Bakri et al., 2015), but all in developed countries (Smith, 2005; KPMG, 2010). Therefore, the researcher will contribute to the literature using Cressey's (1950) fraud triangle theory to evaluate the accounting manager and their subordinate behavior in a previously unexplored and potentially more contextually rich environment. The analysis will also provide a useful overview of the strategies taken by accounting managers to mitigate fraud among their subordinate employees.

### **Statement of the Problem**

Fraud played a central role in the story of many organizations such as Bank of America, Citi, Credit- Suisse, Deutsche Bank, Lloyds, HSBC, HBOS, JP Morgan, UBS, and RBS, in the United States of America and around the world. In 2012, British and U.S regulators fined Barclays USD 454 for manipulation of LIBOR and Euribor interbank rates. The Swiss banking giant UBS also paid \$342 million to the Federal Reserve and Department of Banking for unsafe and unsound business practices. Fraud within these and other organizations significantly decreased corporate profits and, importantly, the companies' reputations. Unethical behavior is not only a concern for American and European banks but also African banks.

Increasing competition and market disruptions in Africa presents similar but unique challenges for African banks. Socioeconomic and political problems such as corruption, poverty, and unethical behaviors negatively influence these banks' activities and reputations. Burkina Faso lost one of its essential banks in 2008. This bank (BACB) played a vital role in improving

its standing in the agricultural sector. In August 2008, the pan-African banking group, ECOBANK, absorbed the Agricultural and Commercial Bank of Burkina (BACB) for 8.550 billion CFA francs. A significant factor in the loss of this critical bank was employee fraud (embezzlement). The loss of this bank considerably impacted the Burkina Faso economy. To overcome the difficult situations encountered by the Burkina Faso government due to the loss of this bank, the country created in May 2020 a new bank called Agricultural bank in Burkina Faso. Ethical and professional abuses exist in the financial service sectors of another country, such as Nigeria. For instance, there is a possibility of finding an association with doubtful persons, damage of trust, non-conformity with standards and guidelines, full disclosure, abetting improper employment, offering and accepting gratification, and misusing the information in the financial service sectors of this country.

Unethical behavior in banks has important implications for the organizations and the economy in African countries. Prior banking-focused research identifies the consequences of corporate misconduct in the United States of America (e.g., Finn, 2015; Thau et al., 2015), which may facilitate an understanding of African banks' misconduct. This research shows that corporate misconduct results in a yearly loss of \$40 billion and remain a prevailing financial institution crisis (Finn, 2015). Thau et al. (2015) describe an increase of 60% of employees' misconduct, particularly employee theft, as a primary form of wrongdoing in the banks. Most African countries' governments consistently borrow money from Europe and the United States to invest in their economy. According to the World Bank, Stiftung (2018) revealed that Burkina Faso received \$1.12 billion of net Official Donor Assistance (ODA) in 2014. The study suggested that Burkina Faso would continue to benefit from debt relief under the Heavily Indebted Poor Countries initiative. However, Stiftung (2018) found that the Burkina Faso government

inadequately utilized the available financial, human, and organizational resources provided. In particular, the study suggests that the government squandered vast amounts of funds due to favoritism, corruption, and poor coordination.

The implications of corruption and unethical practices in Burkina Faso banks do not facilitate an orderly repayment of this money or give African countries more opportunities to improve their economy. Systematic corruption is a continuing problem that can be near-universal in its historical and geographic dispersion. For example, Hillison et al. (1999) found that the cause of fraud in African banks is the availability of fraud opportunities. Rationalization of fraud acts and pressure to commit fraud are other causes of cheating in African banks. Employee fraud often referred to as non-management fraud, is primarily determined by the banks' employees (Kingsley, 2012; Tchankova, 2002). This type of fraud is characterized by operating fictitious accounts, illegal transfer of funds, and cash theft from bank tills, which negatively affects the banks' activities. Compared to management fraud, the most common fraud committed in African banks is employee fraud (Wanjohi, 2014). Accordingly, this study focuses on mitigating employee fraud.

Identifying the relationship between accounting managers' behaviors and employees is essential for implementing the banks' internal control system. Effective coordination between these two participants is a way for the accounting managers to monitor better their subordinates' behaviors and adherence to the banking policies and procedures to mitigate fraudulent practices. Okonkwo & Ezegeba (2016) underlined the importance of accounting managers in banks. They find that the prevention and detection of fraud in the banks are the responsibility of accounting managers. Accounting managers should ensure an effective internal control system to help mitigate fraud in banks. Integrity is a requirement for accounting managers. Changsha (2010) explained the importance and effectiveness of internal control to achieve the organizational

objective. He described how internal control positively affected the organizational goals and improved enterprise value by applying regression analysis.

Changsha (2010) showed that accounting managers' internal control systems' effectiveness depends on the relationship between accounting managers and their subordinates. Leaders and other employees are the primary workers in the banks. An organization's success depends on the persevering, faithful, and included managers and employees (Sakiru, 2014). The nature of their relationship can determine the success or failure of all the banks' activities. An effective connection between accounting managers and their subordinates' employees will impact the banks' effectiveness of the internal control system implementation. Understanding the nature of the relationship between accounting managers' behaviors and their subordinates' employees' behaviors is crucial for this research because it is an opportunity to explore the strategies and measures that accounting managers use to effectively monitor their subordinates' adherence to the banks' policies and procedures. Consequently, the researcher will explore the influence of accounting managers' directives on their subordinates' employees' work behaviors in the Burkina Faso banking industry. The results of this study informed key stakeholders about ways to address corruption, poverty, and unethical practices in banks.

### **Purpose of the Study**

The purpose of this qualitative case study is to explore the influence of accounting managers' directives on their subordinates' employees' work behaviors in the Burkina Faso banking industry. A case study design allows for a deep understanding of the phenomenon under investigation using multiple sources of evidence (Yin, 2017). The relationship between accounting managers' behavior and their subordinate employees' immoral actions in the Burkina Faso banking industry is an essential element of implementing an effective system of control that

can help mitigate the risk of fraudulent practices in the bank's country. The nature of the relationship between these two categories of participants could influence the control system and subordinates' employees' adherence to policies and procedures.

The researcher will use a qualitative method to understand the measures taken by accounting managers to prevent their subordinate employees' unethical behaviors and fraudulent practices in Burkina Faso banks. In line with the study's primary research objectives, these semi-structured interviews will allow the researcher to explore the accounting managers' strategies to effectively implement an internal control system in the Burkina Faso banks. These semi-structured interviews will also allow the researcher to understand the accounting managers' strategies to monitor their subordinates' employees' adherence to the Burkina Faso banking policies and procedures. The interviews, conducted separately, will include the accounting managers and their subordinate employees.

### **Theoretical Framework**

In 1950, Cressey, a criminologist, developed a theory about fraud. They argued that there is a reason behind everything individuals do, and particularly why people commit fraud. Cressey (1950) identifies factors that can drive individuals to violate trust based on 250 criminals' interviews. The results describe three underlying factors he describes in a fraud triangle: pressure, opportunity, and rationalization. Cressey explained that the term pressure is a factor that leads to unethical behavior. Every fraud perpetrator faces some pressure to commit immoral behavior (Abdullahi & Mansor, 2015). These pressures can either be financial or non-financial. Cressey also found that the second factor, the opportunity, is an element created by the government system or ineffective control. This factor allows people to commit organizational fraud. The perceived opportunity concept suggests that people will take advantage of their

circumstances (Kelly & Hartley, 2010). The last factor, rationalizations, is the third element of the fraud triangle theory. This concept indicates a need for the perpetrator to formulate some morally acceptable ideas before engaging in unethical behavior. This concept refers to the justification that immoral conduct is different from criminal activity. Cressey's theory supports this research because it explains the factors that can drive employees to commit fraud at the workplace.

On the one hand, managers are responsible for their employees. They can influence behavior. As leaders in the organization, the managers' decisions can positively or negatively affect the employees. On the other hand, employees can refer their managers to get information or find the behavior to adopt in certain circumstances. Alhaqbani, Reed, Savage, & Ries (2016) suggest that employees often look to their managers for questions about practices and controls. Referring to their managers is a way for employees to exhibit behavior affected by the managers' decisions. In this case, managers' guidance affects their employees' behavior. This analysis showed the possibility of finding a relationship between managers' directives and their employees' work behavior. Whether this relationship is positive or negative, the consequence of this relationship between managers' instructions and their employees' work behavior can significantly affect the business. Mirshekary & Carr (2015) add that employees' unethical practices could affect the entire organization. Further, Gill (2012) has found that a lack of ethics can negatively impact a business's reputation and credibility. The researcher will explore the influence of accounting managers' directives on their subordinates' employees' work behaviors in the Burkina Faso banking industry.



## Nature of the Study

The qualitative approach will explore accounting managers' influence on their subordinates' employees' work behaviors in the Burkina Faso banking industry. The researcher stated that the proposed method accomplishes the study's first objectives by evaluating participants' interview responses about implementing an effective system of control in the Burkina Faso banks. An examination of the banks' policies and procedures will also reveal additional factors that could influence participant responses and interpretation.

Moreover, semi-structured interviews with the two categories of participants will contribute to collecting in-depth data about the influence of the accounting managers' directives on their subordinates' employees' work behavior. By improving the understanding of the relationship between these two categories of participants, the researcher will effectively explore the accounting managers' strategies to enforce and monitor their subordinate employees' adherence to Burkina Faso banking policies and procedures.

Lastly, related to the third study objective, semi-structured interviews will facilitate an understanding of the factors that accounting managers used to reduce fraudulent practices at work. Before the meeting, participants will read a case study about the BACB bank. The purpose of the case study is to orient participants towards a specific type of ethical event and demonstrate the complexity and nuance that will focus on the interviews. The interview protocol will consist of open-ended questions that do not restrict answers to a specific response choice. Further, this approach allows the interviewee to respond with little influence from the researcher rather than probe deeper or clarify a point.

The researcher should consider several factors to determine the number of interviewees needed for qualitative research. Single case studies should generally contain 15 to 30 interviews

(Cardon, Poddar, and Fontenot, 2013). The interview will be conducted with 20 participants; this number of participants will permit the researcher to have the minimum number of participants required by Northcentral University in case study design. Twenty (20) participants interviewed from the selected banks in Burkina Faso allowed collecting data for this research. A semi-structured interview that is appropriate for this research will enable the collection of data from the participants. Twenty participants will be enough for this study because this number will permit the researcher to explore the maximum of banks (14 banks) in Burkina Faso. The data collected will provide more information about the managers' strategies and measures to mitigate their subordinates' fraudulent practices in Burkina Faso banks. Moreover, the information gathered will provide additional knowledge about the selected banks' managers' methods to monitor their subordinates' adherence to the Burkina Faso banking policies and procedures.

### **Research Questions**

For this qualitative study, the research questions are:

**RQ1.** What are the measures taken by accounting managers to prevent unethical behaviors and fraudulent practices by their subordinate employees in Burkina Faso banks?

**RQ2.** What strategies are adopted by accounting managers to enforce and monitor their subordinate employees' adherence to Burkina Faso banking policies and procedures?

**RQ3.** How do accounting managers coach subordinate employees to reduce unethical behaviors and fraudulent practices in Burkina Faso banks?

The study will analyze the measures and strategies used by Burkina Faso banks' accounting managers to prevent and reduce their subordinate employees' unethical behaviors and fraudulent practices. The researcher will also explore the methods used by accounting managers to motivate and monitor their subordinate employees' adherence to banking policies and

procedures. Suggestions made will contribute to practitioners' knowledge and ability to improve the measures and strategies used to reduce subordinate employees' unethical behaviors and fraudulent practices in Burkina Faso banks.

### **Significance of the Study**

The findings of this research will be useful to banks looking to identify ways to reduce unethical practices in their businesses. Also, this research is of potential significance to the Burkina Faso government. Burkina Faso's government can use the results of this research as an example to mitigate fraudulent practices in financial institutions. This research will help accounting managers find adequate strategies to prevent and minimize their subordinate employees' unethical behaviors in the banks. This situation will contribute to building the bank's integrity and improve its reputation in the country.

Moreover, banks can improve their managerial style and profits by understanding the relationship between accounting managers' behaviors and their subordinates' behaviors. This research is also useful to scholars because there is an integration of essential theories related to business ethics and certain factors that impact employee and manager behavior at the workplace in this study. In addition to Burkina Faso, other countries can benefit from this study by learning how to enhance workers' relationships and reduce ethical lapses in their companies. In qualitative studies, the researcher should aim to make a difference in business practices by focusing on strategic proficiencies (Howell & Avolio, 2014). The insight obtained from this research can give more opportunities to the accounting managers to reduce their subordinate employees' unethical behaviors and enhance the banks' potentiality to act as a financial institution.

Furthermore, an analysis of the following two elements: “the contribution of this research to

business practice” and “the implication of this research for social change” can better explain the significance of this study.

Concerning the contribution of this research to business practice, this research contributes to the banks' capacities to improve their reputations. This research will provide guidelines to the banks' managers on reducing unethical behaviors in the banking industry. Mayer et al. (2009) analyzed the influence that supervisors and top management can have on employees' behavior. They stated that senior management has an essential impact on employees' behavior because they are responsible for leading the organization. They also have the responsibility to lead the employees to act ethically at the workplace. Banking managers will have the opportunity to use this research to enhance the work environment and promote banks' ethical behavior.

This research will also contribute to social change in the financial sector of Burkina Faso by advancing ethical behavior in the banking industry of this country. Bülbül (2013) explained that in society, a bank's leading role is to provide adequate financial services to give more opportunities to people and businesses to reach their objectives. Throughout the research findings, the accounting managers and other banking industry leaders will have a chance to create a trustworthy and ethical organizational culture in the Burkina Faso banking industry.

### **Definitions of Key Terms**

**Behavioral ethics.** The attitude and the way the individual acts that are subject to judgment are in line with society's generally accepted moral norms (Kish-Grephart et al., 2010).

**Deviances.** Actions or behavior violate social norms or behavior that violate the standards of conduct or expectations of a group or society (Schaefer, 2017).

**Ethics.** Xu, Loi, and Ngo (2016) identified that an ethical climate and culture refer to aspects of an organization's context thought to influence employees' attitudes toward ethical behaviors.

**Monetary:** poverty has been defined in financial terms, using income or consumption levels. Over the last decades, this economic definition of poverty has been complemented by other approaches to conceptualize poverty: basic needs approach, capabilities approach, human development approach, and multidimensional poverty approach (Handley et al., 2009).

**Unethical behavior.** This concept is a series of actions realized by an employee that has violated societal ethical and moral norms. These types of behaviors lead employees to a skewed view of reality and ultimately contribute to ethical violations (Scholten & Ellemers, 2016).

### Summary

Mirshekary and Carr (2015) posited that employees' acceptance of unethical practices from an organization increases within time and can negatively impact their activities. This chapter described this study's topic about how accounting managers' directives influence their subordinates' employees' work behaviors in the Burkina Faso banking industry. This research was considered to improve the accounting managers' measures and strategies to mitigate unethical and fraudulent practices in the Burkina Faso banking industry. This topic will provide an in-depth explanation of the relationship between accounting managers' and their subordinate employees' behaviors.

Moreover, this chapter described the problem statement and clearly explained the purpose of the study. The use of a case study in this research will allow a better collection of the data. In this chapter, there is a description of the research contribution to business practice and

social change. This chapter includes a theoretical framework. The research integrates a definition of critical terms to improve the understanding of the study.

## Chapter 2: Literature Review

The purpose of this research is to explore the influence of accounting managers' directives on their subordinates' employees' work behaviors: within the Burkina Faso banking industry. The study focuses on three primary research questions: 1) what measures do accounting managers use to prevent unethical actions and fraudulent practices by their subordinate employees? 2) What strategies do these managers adopt to monitor compliance with their directives regarding ethical behavior? 3) What coaching strategies do managers use? Examining these research questions contributes to developing a more holistic understanding of the impact of managers' instructions on subordinate employees' work behavior, specifically related to fraud.

Concerning the literature review, the researcher adopted a thematic approach. The researcher focused the study on two components. The first one is the conceptual, theoretical framework, and the second component includes subtopics within each framework. The conceptual, theoretical framework involved developing ideas about Hunt and Vitell (1986) Ethical Decision-Making Model, Maslow's Hierarchy of Needs Theory, and Alderfer's Existence, Relatedness Growth Theory. The second component described the different themes or subtopics used in the literature review. These themes and subtopic are unethical employee behaviors, compliance with banking ethics and unethical behaviors prevention, conflict of interest in a workplace, lack of transparency in banks, code of conduct in financial institutions, an overview on Burkina Faso financial institution, ethical reporting in financial institutions, ethical culture, organizational trust, and ethical leadership. These various subjects or subtopics contributed to improving managers' directives' impact on subordinate employees' work behavior.

Considering the following keywords: corporate scandals, unethical behaviors, and employee misconduct, I used three online databases: Google Scholar, ProQuest, and EBSCO to

do the literature review. Using the same keywords, I also used other databases such as Emerald, JSTOR, ProQuest Dissertations, and Theses database to improve the literature review search.

## **Background**

### **Overview on Burkina Faso**

Located in West Africa, with Ouagadougou as the principal capital and a population estimated at 20,244,080, Burkina Faso covers 274,200 km<sup>2</sup>. In 2018, the World Bank estimated its Gross Domestic Product (GDP) to be \$14.192 billion. The West African Economic and Monetary Union (UEMOA) is an organization of eight countries that share a common currency, the CFA franc, and Burkina Faso is a member of this organization. The Economic Community of West African States (ECOWAS) is also an essential organization of 15 countries, and Burkina Faso is a member of this organization. These organizations' main goal is to contribute to all West African countries' development through different economic investment actions in these countries.

### **Burkina Faso Legal and Institutional Framework**

Burkina's legal Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) framework is in line with the West African Economic and Monetary Union (UEMOA) uniform Anti-Money Laundering and Countering the Financing of Terrorism AML/CFT law. All the West African Economic and Monetary Union (UEMOA) countries consider this law as uniform law. The Central Bank of West African States (BCEAO) instructions, the Organization for the Harmonization of Business Law in Africa (OHADA), the International Confederation of Insurance Markets (CIMA) Rules, and the Regional Council for Public Savings and Capital Markets (CREPMF) instructions contribute to support this uniform law. Other various national texts and legislations complete these texts.



## **Burkina Faso's Financial Sector**

Microfinance and credit institutions, as well as insurance companies, make up the Burkina Faso financial sector. In this business sector, other relevant institutions such as management and intermediation companies (SGI), money transfer companies, foreign exchange bureaus, and e-money issuing companies play an essential role. In terms of credits granted, the banking sector is the largest. The banking sector contributes to respond to other areas' needs, including transactions that involve financial relations with the rest of the world. Therefore, risks inherent to international business transactions can seriously affect the banking sector's activities.

The National Risk Assessment (NRA) identified many vulnerabilities in the Burkina Faso financial sector. The National Risk Assessment (NRA) indicated that the primary sources of the proceeds of crime (POC) in Burkina Faso are tax and excise fraud, embezzlement of public funds, illicit drug trafficking, illicit foreign exchange, illicit enrichment, gold-related and wildlife crimes (Giaba, 2019). Unethical behavior from the banks' employees, poor quality of general controls related to Anti-Money Laundering (AML), and non-compliance with the banking operations with regulations characterize this country's financial sector. Also, the National Risk Assessment (NRA) identified the existence of a high Money Laundering (ML) risk in the financial industry of this country. Therefore, regulatory and supervisory authorities use preventive measures to protect this country's commercial sector against criminals' actions.

Giaba (2019) found that the Burkina Faso financial system comprised fifteen banks. These fifteen banks include four financial institutions, including eight subsidiaries of international banks, three sub-regional banks, and four national banks. Among the West African Economic and Monetary Union (UEMOA), the Burkina Faso banking system ranks 4th after Mali, Senegal, and Cote d'Ivoire in terms of total assets. It represents the bank revenue, on

average, 23% of Gross Domestic Product (GDP). This number reflects an essential level of the banking sector in the Burkina Faso economy.

### **Preventive Measures for Financial Institutions in Burkina Faso**

In Burkina Faso, preventive measures concern the provisions of law No. 16-2016 of May 3, 2016. This law applies to all institutions subject to the Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) law. The regulatory and supervisory authorities created more specific measures to provide a precise framework for activities related to Burkina Faso financial sector. In this context, the financial institutions supervised by the Central Bank of West African States (BCEAO) are under Law No. 16-2016 and regulation 14/2002 / CM / UEMOA. Also, the Central Bank of West African States (BCEAO) issued a series of instructions about the financial institutions, particularly the instruction n ° 01/2007 / RB of July 2nd, 2007, on Anti-Money Laundering (AML).

In Burkina Faso, the Community and National Authorities listed in the table below are responsible for supervising the financial institutions. These authorities have sufficient powers to undertake both off-site and on-site inspections and manage these institutions. Sanctions applicable in cases of non-compliance are provided for under the West African Economic and Monetary Union (UEMOA) Uniform Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) law.

**Table 1**

*Licensing, Regulatory and Supervisory Authorities for Financial Institutions*

<b>Type of Institutions</b>	<b>Licensing Authorities</b>	<b>Monitoring Authority</b>	<b>Supervisory Authority</b>
<b>Banks</b>	Minister of Finance- BCEAO and Banking	Minister of Finance BCEAO CB-UMOA	Minister of Finance BCEAO CB-UMOA

	Commission (CB-UMOA)		
<b>Securities (brokers, portfolio agents, and managers)</b>	Minister of Finance CREPMF	Minister of Finance CREPMF	Minister of Finance CREPMF
<b>Insurance</b>	Minister of Finance -CRCA	Minister of Finance -CRCA	Minister of Finance -CRCA
<b>Other financial institutions</b>			
<b>Microfinance Institutions</b>	Minister of Finance -BCEAO	Minister of Finance BCEAO CB-UMOA	Minister of Finance BCEAO CB-UMOA
<b>Foreign exchange bureaus</b>	Minister of Finance -BCEAO	Minister of Finance -BCEAO	Minister of Finance -BCEAO
<b>Rapid money transfer companies</b>	Banks (Mandate)	-Banks -BCEAO -Minister of Finance	-Banks -BCEAO -Minister of Finance
<b>Electronic money companies</b>	BCEAO	BCEAO	BCEAO
<b>Pension and social security fund (not subject to AML/CFT)</b>	Minister of Finance	Court of Auditors CIPRES	Minister of Finance ASCE-LC
<b>Postal financial services</b>	Minister of Finance	State Regulation Bodies	Minister of Finance ASCE-LC
<b>Public Deposit Fund</b>	Minister of Finance	State Regulation Bodies	Minister of Finance ASCE-LC

*Source: Burkina Faso, Second Round Mutual Evaluation Report, GIABA, Dakar*

## Full Theoretical Framework

### Maslow's Hierarchy of Needs Theory

Maslow (1943) focused on the development of a model of human needs. This model has a hierarchy of five clusters that focus on social, physical, and psychological needs. Maslow (1943) identified four types of needs called deficiency needs. The deficiency needs include physiological, safety, belongingness, and esteem needs. The last element is about the need for self-actualization. The reference used by the researcher for these primary four needs is D-needs. The researcher referenced the need for self-actualization as being needs (b-needs). Winston (2016) suggested that deficiency needs (d-needs) can help define motivating behaviors. The

researcher's term growth needs (b-needs) fuel one's desire to become a more self-actualizing individual.

Maslow's theory contributed to improving understanding of the way individuals behave to motivate them. Also, this theory contributed to enhancing the knowledge of managers' work ethics. This theory allowed identifying methods and factors that can help leaders ensure an environment of work in which employees can meet their objectives. Organizations still consider Maslow's hierarchy of needs because this theory helps improve employees' performance, commitment, engagement, and satisfaction. In this research, Maslow's hierarchy of needs is a supporting theory when analyzing the measures and strategies used by Burkina Faso banks accounting managers to reduce employees' unethical behaviors in the banking industry.

### **Subtopic**

Considering the topics developed to improve understanding of Burkina Faso financial sector, this section will develop ideas about useful concepts such as employees' unethical behavior, conflict of interest in the workplace, ethical culture, code of conduct in financial institutions, ethical reporting in financial institutions, organization trust, and ethical leadership.

### **Employee Unethical Behaviors**

Askew, Beisler, & Keel (2015) analyzed the impact of employees' unethical behaviors in an organization. By defining the term immoral actions, Askew, Beisler, & Keel (2015) explained that this term, including ignoring rules, regulations, and organization guidelines, could have negative consequences by slowing the organization's growth and performance. Also, Fleming et al. (2016) described how employees' unethical behaviors could contribute to disrupting the organization's culture and reduce employee performance, commitment, and inspiration at work. In the same vision, Askew, Beisler, & Keel (2015) showed that the organization could suffer

significantly when there is decreased employee performance, motivation, and commitment. As a result, organizations must prevent unethical behaviors and establish actions to promote ethical practices at work.

Koonmee, Singjapakdi, Virakul, & Lee (2010) clearly stated the importance and level of ethical culture in an organization. They analyzed the relationship between this level and the level of trust within an organization to show that its best evolution or decline depends on specific elements such as employees' behaviors and managers' decisions. Also, Mastilak, Matuszewski, Miller, and Woods (2011) found that all employees in an organization do not have ethical behavior in the workplace. “Some of these unethical acts were rooted in the high competition level among employees as well as the goal of the company to maximize its competitive advantage” (Takeuchi, Chen, & Lepak, 2009, p. 88).

Regulatory organizations used the Sarbanes Oxley Act. The Sarbanes-Oxley Act contributed to strengthen the rules used by the organizations and to increase accountability in these organizations (Peavler, 2016). The use of this Act contributed to improving internal control in banks and other financial companies. The Sarbanes-Oxley Act (SOX) main objective was to help reduce fraudulent activities and unethical behavior in different organizations. Ge, Koester, & McVay (2017) underlined the importance and impact of the Sarbanes Oxley Act on the employees. They stated that employers have to follow and respect the corporate code of ethics because of this Act, and they will also act to meet disclosure requirements. Similarly, Fleming et al. (2016) analyzed the employer's right by stating that an employer can expect to have employees who behave following the organization's policies. Also, Ge et al. (2017) posited that employers could implement organizational policies against deception and illegal activities to convey their employees' trustworthiness.

Erwin (2011) and Kaptein (2009) suggested that the best way to regulate unethical practices in a company was to bring all employees to respect and follow the policies and rules of conduct established in this company. In the same vision, Alahmad (2010); McKinney et al. (2010) analyzed the relationship between employee behavior and the code of conduct established in an organization to show how to follow employees to maximize their profits. Kish Grehart, Harrison, & Trevino (2010) underlined the breach observed from the code of conduct established in a company. According to them, the lack of strict enforcement of this type of conduct can cause this situation. Other authors stated that: “unethical behaviors in organizations tend to involve factors such as large sums of money and managers in powerful positions” (Williams, Hernandez, Petrosky, & Page, 2009).

Jackall (2010) improved the understanding of ethical behavior in an organization. From this author, honest, hard work, and handshake integrity constituted the central values that can bring success to an organization. The outcome of these values is: first, behavior considered as unethical tend to become socially decontextualized. The average managers do not have an adequate understanding of the particular social situation surrounding the type of behavior. Second, considering socially acceptable values seen as universal, these types of unethical practices are evident.

### **Compliance with Banking Ethics and Unethical Behaviors Prevention**

Aron (2006) found that banking ethics must set general principles about the industry's belief on issues such as mission, quality, and privacy. The ethical problems analyzed by Aron (2006) considered as fixed values or principles, either implicitly or explicitly, must contribute to help bankers avoid unethical behaviors. Also, Carse (1999) underlined the importance of the code of ethics for both the general public and bankers. He stated that the law of ethics is very

important for the general public and bankers. The banks considered some significant financial institutions are liable to protect the rights and interests of their customers. Carse (1999) also stated that the banks are responsible for ensuring their operations' stability and establishing confidence in financial markets. Also, to move ahead, the banks need to ethically perform their compliance with the following principles: transparency, integrity, impartiality, reliability, and social responsibility. He added that the primary goal of setting an ethical code of conduct is to help bankers have clear thoughts about immoral and unethical behavior.

Armstrong (2002) showed that accountants could perform their jobs in different fields, including financial planning, taxation, managerial accounting, consulting, and bookkeeping. The accountants' responsibility is to present accurate reports and good financial statements to their managers. This responsibility helps managers make rational decisions in each of these areas. Also, comparing the accounting profession to an art, Armstrong (2002) suggested that the accountants usually have to face different and essential situations that require ethical judgments. Mele (2005) also found that accountants have many opportunities to engage in immoral behaviors to obtain personal benefits. He underlined the accounting profession's importance by showing how an unethical practice in accounting can conduct a bank to fail in all its activities.

Scholten & Ellemers (2016) found that leaders that nudge their employees in the wrong direction contributed to promoting unethical behaviors, the lack of transparency, and conflict of interest at the workplace. These types of practices can lead an employee to violate the banks' policies and rules ethically. Scholten & Ellemers (2016) suggested that the banking managers prevent business crises and unethical behaviors resulting from employee misconduct. The banks have the responsibility not to give immense importance to the maximization of the profit at risk. By acting in this way, the banks will contribute to ensuring safety in all its operations. Scholten

& Ellemers (2016) added that values such as transparency and accountability around ethical behaviors as leadership strategies could mitigate unethical practices in the banks.

### **Lack of Transparency in Banks and Conflict of Interest in the Workplace**

In financial institutions, the organization may experience a lack of transparency when supervisors create confusion and ambiguity in the workplace (Giannetti, 2007). Without openness, managers or employees can disclose the wrong information in the organization. Ikonen, Luoma-aho, and Bowen (2017) found transparency is an essential element of a corporate governance framework. They explained that the managers could provide adequate information to the stakeholders to evaluate the financial institution's sustainability. Transparency is not just a leader's responsibility. Managers' and employees' role in the financial institution is crucial because they are liable to ensure the transparency of all the organization's activities.

Loewenstein et al. (2011) found that an ineffective program initiated by an organization manager can negatively affect employee behaviors. The employees' actions may result in regulatory and civil penalties. The way the employees behave can contribute to impact the organization's brand and reputation negatively. This type of unethical behavior initiated by employees could lead to bank failures (Trettel et al., 2017). Therefore, transparency must guide managers and employees before taking any action at every organizational level.

Farrell (2016) argued that leaders created a link between communication and transparency. Their main goal was to create an organization that integrates employees in decision-making to establish an ethical environment. Trettel et al. (2017) argued that transparent leadership is an essential element contributing to fostering a culture of trust between leaders and their employees. By putting their faith in their employer, employees will understand their role in the organization and its overarching purpose and core values. However, transparency contributes



to enhancing organizational productivity and increases employees' happiness. It is a useful tool that can decrease an organization's employee turnover rate. Therefore, managers must introduce transparency into the workplace, keeping all employees up to date with current organizational changes (Farrell, 2016).

Conflict of interest arises when there is a clash between a professional obligation and an employee's interest (Loewenstein, Cain, & Sah, 2011). Conflict of interest can negatively impact an organization's integrity, trustworthiness, and reputation. In the case of financial conflicts of interest, only one of the attention has a priority. The problem is to make sure that other benefits will not control the employee. For example, most banks and brokers engage in the safekeeping of assets without harm. Because both entities provide access to the payments system while offering accounting services to track transactions and balances, the conflict arises between the bank and the broker. Each will want to satisfy their interests (Thompson, 2013).

Effelsberg & Solga (2015) underlined the necessity for the organization to address conflicts of interest by using a code of conduct. They stated that this code of conduct must include all ethical issues employees might encounter in an organization. Thompson (2013) noted that an organization that addresses ethical concerns such as conflict of interest in their code of conduct could mitigate the risk of the corruption of motivation. Business ethics training must integrate the same messaging for institutions such as banks and improve the employees' understanding of the information included in the code of conduct. Larkin & Loewenstein (2017) suggested that proper training will allow the managers to provide adequate scenarios to the employees to guide them to make rational decisions if there is a conflict of interest. Effelsberg and Solga (2015) stated that the managers are liable to motivate employees to disclose the information even the employees are aware of a conflict of interest. To give the employees an

open communication channel, Larkin and Loewenstein (2017) suggested creating formal reporting policies. It will be an opportunity for the employees to ask questions.

Loewenstein et al. (2011) found that employees can behave unethically and negatively impact their organization's interest. For example, when employees engage themselves in nepotism, a conflict of interest may arise in an organization. Firfiray, Cruz, Neacsu, & Gomez-Mejia (2018) defined nepotism as favoritism made by an individual in a position of authority to a candidate. Nepotism has negative consequences on human resource management recruitment. The managers will select the candidates for their blood relationships and their friendships. Because the employees may not have adequate qualifications and job skills, they will not perform as suitably qualified candidates. Whether an employee realizes that nepotism exists, he must immediately inform their manager or Human Resources to determine the eventual existence of a conflict of interest.

### **Ethical Culture and Code of Conduct in Financial Institutions**

Bonner, Greenbaum, & Mayer (2016) defined a formal system as a system that includes the organizational structure, the performance management system, and the decision-making process. Pekerti et al. (2017) found that an open control system is a system that consists of rituals, norms, and language. The formal and informal control systems that include setting goals and securing rewards are essential elements for the organizational culture.

Coda, Silva, & Custodio (2015) found a link between the organizational culture and organizational climate. They stated that both of these concepts contribute to guide decision-making and to share meanings. Pekerti et al. (2017) compared the ethical organizational culture to a subset of making decisions that impact employee ethical behaviors. Huhtala, Kaptein, & Feldt (2016) based their research on the organizational culture's anthropological aspect to

describe how the corporate culture can impact employees' ethical behaviors. Organizational culture is a tool companies use to emphasize reward and punishment. Leaders set the tone of the culture and use it to influence employees' everyday practices (Huhtala, Kaptein, & Feldt, 2016).

Baumgartner and Rauter (2017), underlined the importance of the organizational culture and ethics by showing how ethics and corporate culture contribute to restoring a robust and trustworthy financial system. Schneider et al. (2013), argued about the importance of ethical culture and climate in implementing transformations within organizations. They stated that upholding banking is critical to employees, customers, regulators, and financial institutions. Baumgartner and Rauter (2017) concluded that employees need to understand the organization's function better when leaders use the corporate culture and climate to increase organizational effectiveness and efficiency.

In 2013, the Federal Deposit Insurance Corporation (FDIC) issued guidance to regulated financial institutions emphasizing the importance of a valid internal corporate code of conduct to promote fair and ethical actions (Desai & Roberts, 2013). Written standards used by the Federal Deposit Insurance Corporation contributed to promoting ethical conduct and compliance with regulations and applicable laws by all financial institution employees. With a valid code of conduct, Treguer-Felten (2017) suggested incorporating ethics into the financial institutions' policies to differentiate between wrong and right behaviors for these institutions. Also, Desai & Roberts (2013), underlined the importance of applying the code of conduct to financial institutions' directors and employees. These researchers showed the importance of having an adequate system of behavior in a financial institution.

Desai and Roberts (2013) describe the role that managers should play in financial institutions to ensure a valid code of conduct for all employees. They stated that managers are

responsible for annually reviewing the financial institution code of conduct to ensure that the system includes the central elements set in the Federal Deposit Insurance Corporation's guidance. Senior management must update the code of conduct frequently to encompass new business activities and convey the employees' messages by demonstrating the highest standards' integrity and ethical values (Tréguer-Felten, 2017; Bishop, 2013). The financial institutions' leaders who comply with the Federal Deposit Insurance Corporation's regulations will increase employees' opportunities to behave ethically.

### **Ethical Reporting in Financial Institutions**

To strengthen and improve their ethics communication system, financial institutions need to have specific resources such as freedom of expression, diversity of perspective, and dissent tolerance. Gilley et al. (2010) defined an ethical communication system as a structure considered by an employee to report abuses or unethical behaviors. They also stated that this structure could contribute to obtaining guidance that can help provide aid to the entities impacted in handling wrong concerns.

Chalmers (2016) described how an ethical communication system to resolve internal issues professionally could minimize employees' emotions during the reporting of unethical concerns. He underlined the tools that employees can use as some forms of communication to report ethical concerns. For example, bank employees can use email addresses or bank hotlines to report ethical concerns. For this reason, Fein & Weibler (2014) stated that the compliance officers must coordinate the code of conduct across the organization. These researchers explained that compliance officers must provide knowledge through training, workshops, and seminars to ensure better coordination of the organization's code of conduct.

Fein & Weibler (2014) underlined the primary role played by ethical reporting in risk assessment. They stated that the compliance officers, the management, and operations must have better coordination of work to create contingency plans. The contingency plans developed by the compliance officers with the management and activities will contribute to making sure that issues related to ethics and compliance consist of monitoring and evaluations. Suppose employees do not comply with the rules and regulations. In that case, actions can lead to legal and administrative sanctions, financial losses, or damage to the financial institution's image and reputation (Desai et al., 2013).

Mayer, Nurmohamed, Trevino, Shapiro, & Schimke (2013), argued that the reinforcement level of the code of conduct is an essential element that can affect the employees' capacity to report unethical behavior. It is crucial to avoid making frivolous allegations. For example, Chalmer (2016) stated that bank employees could report observed malpractices in case of the absence of fully substantiated evidence. Also, bank employees must follow the bank protocol, using a context of clarification to report a complaint or an issue and confine the claim to the compliance officers. By acting in this way, the employees will help handle the organization's allegations. This self-regulatory process includes that the compliance officer ensures that the occurred behavior(s) aligns with the socially accepted moral standards of the organization (Fleming et al., 2016).

### **Organizational Trust and Ethical Leadership**

Walumbwa et al. (2017) defined ethical leadership as demonstrating normatively appropriate conduct through personal actions and interpersonal relationships. Moral leadership is vital to a leader's credibility and his or her potential to exert meaningful influence (Engelbrecht, Heine, & Mahembe, 2017). Engelbrecht et al. (2017) underlined the impact that ethical leaders'

credibility can have on trust between leaders and followers. Mo & Shi (2017) suggested that a leader who acts as a primary source of moral leadership can positively influence employees' job satisfaction. For instance, ethical leaders considered role models can positively impact their employees by capturing their attention to ensure that the message of positive ethics salient in their organization. Therefore, ethical leadership is an essential factor that contributes to the wellness of the organizations.

Walumbwa et al. (2017) argued that ethical leadership contributed to increasing attention among academics and practitioners alike as the organizations aim to mitigate the liabilities related to unethical behaviors. They also suggested that ethical leadership is an essential factor that increases employees' ability to deal with conflict situations and reduce employee misconduct. Integrity, which refers to adherence to moral principles, captures the essence of ethical values and is an essential driver of ethical leadership (Engelbrecht et al., 2017).

Hartnell, Kinicki, Lambert, Fugate, and Doyle Corner (2016) argued that leaders considered credible role models influence their employees' attitudes to obtain the desired and desired behaviors at the workplace. Practitioners, consultants, and academic researchers view trust as an essential concept that appears to be a widespread agreement on the importance of human conduct (Suk Bong, Ullah, & Won Jun 2015). Suk Bong et al. (2015) considered trust and ethical leadership attributes that impact the leader's behavior, climate, and performance.

Simha et al. (2015) emphasized that the relationship between leader and followers can become one of trust when the leader agrees with the employees' efforts to build an ethical climate at work. Also, Hartnell et al. (2016) described the importance of trust in the organization by stating that organizational trust leads to a shared work climate not only by employees but also by stakeholders such as consumers, investors, and the community the firm does business.

## Summary

A researcher cannot perform significant research without understanding the field's literature (Boote & Beile, 2005). In this chapter, the researchers described a literature review that explains how accounting managers' influence directives on their subordinates' employees' work behaviors. Three essential theories from Hunt and Vitell (1986), Maslow (1943), and Alderfer (1967) contributed to improve the understanding of the impact of managers' directives on subordinate employees' work behavior. I used these theories because the researchers clearly described the consequences and implications of an organization's ethical decision and human needs. The researchers described the managers' various strategies to mitigate unethical and fraudulent practices in financial institutions throughout the different themes or subtopics used. This chapter provides an in-depth explanation of the managers' measures to prevent and reduce employees' unethical practices. Among these measures, the managers can use training methods to help their employees overcome the risk of unethical practices in an organization.

Moreover, I described the legal and institutional framework of Burkina Faso. An in-depth analysis of this country's financial sector revealed the importance of the banking sector. In this chapter, essential ideas contributed to describing the different authorities' preventive measures in Burkina Faso for financial institutions. A table shows the regulatory and supervisory authorities for financial institutions in Burkina Faso.

### **Chapter 3: Research Method**

The purpose of this research is to explore the influence of accounting managers' directives on their subordinates' employees' work behaviors: within the Burkina Faso banking industry. The study focuses on three primary research questions: 1) what measures do accounting managers use to prevent unethical actions and fraudulent practices by their subordinate employees? 2) What strategies do these managers adopt to monitor compliance with their directives regarding ethical behavior? 3) What coaching strategies do managers use? This chapter includes a discussion about the appropriateness of the research method and design. Also, in this chapter, the researcher described the population sample. He added an analysis of each technique used to guide the data collection process. The researcher developed a discussion about the study's assumptions, limitations, and delimitations. Reliability, validity, as well as credibility make up the essential concepts underlined by the researcher. Lastly, the researcher described how this study's results would contribute to responding to the research questions.

#### **Research Methodology and Design**

##### **Research Methodology**

Reale (2014) described a research method as a set of procedures that improve a research project's structure. A qualitative approach is a method considered by the researcher to understand the essential characteristics of real-life events such as international relations, organizational processes, and group behavior. Haneef (2013) found that the qualitative method contributed to enhancing the researcher's understanding of reality through interaction with the research subjects. They also posited that the researcher would transfer findings from one setting to another through subjective interpretation. Understanding the strategies used by the accounting managers to mitigate their subordinates' fraudulent practices and to motivate their adherence to the banks'



policies and procedures is essential. The qualitative methodology is an appropriate choice for this research.

Maher et al. (2013) suggested that the quantitative methodology systematically compared numerical data to test theories. The quantitative approach is not appropriate for this research. Using statistical analyses will not show the accounting managers' strategies to mitigate their subordinates' unethical practices and monitor their adherence to the banks' policies and procedures. Vink, Van Tartwijk, Bolk, and Verloop (2015) found that mixed methods involve integrating quantitative and qualitative methodologies. The mixed-methods allow the researcher to address complex research problems that are difficult to understand. This research does not require quantitative and qualitative methods to explore the accounting managers' strategies to mitigate their subordinates' unethical practices and monitor their adherence to the banks' policies and procedures. The mixed methods are not appropriate for this research. This research will allow the use of a case study. This research will orient participants by providing a case that emphasizes the level of complexity and details the researcher wants participants to recall. Throughout this research method, an investigation will collect information about the relationship between accounting managers' and their subordinate employees' behaviors in Burkina Faso banks to reduce unethical practices in the banking industry.

The development of a case study related to the BACB will help guide the participants. This case's design will show how the employees' behaviors contributed to the bankruptcy of this organization. With the employees' experience put ahead, this case will allow the participants to use their expertise to answer the research questions. The use of this method will allow the collection of valuable information related to this research topic. White, Drew, and Hay (2009) found that using this type of research was a way to get data with intricate details. The collection

of in-depth qualitative data is significant. This data collection can contribute to improve understanding and find solutions to the research questions. Yin (2009) explained the importance of using a case study in research. He underlined this method's importance by stating that the case study can better solve the main elements.

### **Research Design**

Yin (2017) found that the researcher can use various research designs to analyze research topics. Using a case study design, this research will explore the accounting managers' strategies to mitigate their subordinates' unethical practices and monitor their adherence to the Burkina Faso banks' policies and procedures. Beaudoin, Cianci, and Tsakumis (2015) found that using a case study design is a way to ensure external validity and a better understanding of the phenomenon under investigation. Yin (2009) explained the importance of using a case study in research. He underlined this method's importance by stating that the case study can better solve the main elements. The case study allows the researcher to use comprehensive and in-depth data collection that involves multiple sources of information to explore real life.

The development of a case study related to the BACB bank will help guide the participants. The design of this case will show how employees' behaviors contributed to the bankruptcy of this organization. With the employees' experience put ahead, this case will allow the participants to use their expertise to answer the research questions. Using this research design will allow the collection of valuable information related to the topic of this research. White, Drew, and Hay (2009) found that this type of research will collect data with details that are difficult to obtain.

## **Population and Sample**

### **Population**

The researcher will consider two population groups in this study: (a) accounting managers and (b) their subordinates' employees of the selected banks in Burkina Faso. In the country of Burkina Faso, the researcher identified fifteen banks. Accounting managers are those that are liable to supervise employees at the workplace in the selected banks directly. In this research, subordinates' employees directly work under an accounting manager with communication and consistent interaction. Subordinates employees usually make a report to the accounting managers regularly.

### **Sample**

The researcher should consider several factors to determine the number of interviewees needed for qualitative research. Bryman (2012), recognizes the variety of recommendations in the literature about the number of interviews in qualitative studies, highlighting ranges from 20-30 and 60-150 interviews. Similarly, Cardon, Poddar, & Fontenot (2013) suggested that single case studies should generally contain 15 to 30 interviews. The researcher will interview twenty participants; this number of participants will allow the researcher to get the minimum number of participants required by Northcentral University in case study design. Twenty participants interviewed from the selected banks in Burkina Faso will allow the collection of data needed for this research.

The researcher considered a purposeful sample for the participants' selection. The selections will concern twenty participants from five banks in Burkina Faso. Twelve accounting managers and eight subordinates' employees constituted the sample of this research. Urdan (2005) found that purposeful sampling is a form of non-probability sampling that allows the

participants' selection according to their expertise and knowledge in a field. Cozby (2001) also underlined the advantages of using a purposeful sampling by stating that this technique will allow the recruitment of participants that can contribute to the qualitative inquiry.

Further, Palinkas, Horwitz, Green, Wisdom, Duan, and Hoagwood (2015) found that purposeful sampling is a particular method that provides data-rich information that is specific and targeted to the study. Using purposeful sampling will enhance the accounting managers' strategies to mitigate their subordinates' employees' unethical behavior in Burkina Faso banks. The sample size is sufficient since Polkinghorne's (2005) recommendations on sample size in qualitative studies of 5 to 25.

To research Burkina Faso banks is difficult. In general, these banks are not immediately available to give information about their activities. The researcher must get the Burkina Faso bank leaders' confidence before asking any questions about their banks' activities. To get the leaders' faith, I will use the relationship that I have with other workers in these banks to get appointments with the Burkina Faso banks' leaders. These appointments will allow the researcher to clearly explain the purpose and the significance of this research to the Burkina Faso banks' leaders. I will also promote Northcentral University values and missions in these different banks to get their confidence. After getting the Burkina Faso banks' leaders' trust, each bank's human resource department will give me the sample I need for this specific study. The participants will provide an in-depth description of their experience of unethical practices and fraudulent actions in the banks.

An analysis of (Appendix A and B) gives an overview of the participants' recruitment. The researcher will send an invitation letter to the participants, including an incentive to participate in the study approved by the human resource department and the Burkina Faso bank

senior managers. Also, the researcher will send emails to the participants to invite them to attend the examination. These emails will encourage the participants to contact the researcher to manifest their interest in this study. Accounting managers and their subordinates' employees that will demonstrate their enthusiasm for this study will receive an informed consent form through email. I will use email communication to set the place and date of the interview for each participant. Yin (2009) explained that there is no need to collect many samples in a qualitative descriptive study. Data saturation is when there is no longer new information generated, even when the number of participants increased (Yin, 2009).

### **Materials**

As a researcher, I am the primary source of data collection. Yin (2017) suggests that a good case study researcher is responsible for asking the right questions, listening very well, avoiding bias, and have a firm grasp of the problem investigated. Palinkas et al. (2015) found various processes used to collect information in qualitative research. These methods are direct observations, document analysis, and interviews. This research used face-to-face interviews to understand the accounting managers' strategies to mitigate their subordinates' employees' unethical practices in the Burkina Faso banks.

The data collection process will include audio, recorded interviews, and reflective note-taking. A semi-structured interview (7 semi-structured questions) appropriate for this research will enable collecting data from the participants. Twenty participants will be enough for this study because it will explore the maximum of banks in Burkina Faso. The data collected will give more information about the managers' strategies and measures to mitigate their subordinates' fraudulent practices in Burkina Faso banks. Moreover, the information gathered

will provide additional knowledge about the selected banks' managers' methods to monitor their subordinates' adherence to the Burkina Faso banking policies and procedures.

To facilitate the twenty interviews, participants will read a case study about BACB bank. The purpose of the case study is to orient participants towards a specific type of ethical event and demonstrate the level of complexity and nuance that will focus on the interviews. Yin (2017) underlined the importance of using a case study approach. He suggested that the case study approach allows multiple sources of evidence to understand the phenomenon under investigation better. The interview protocol will consist of open-ended questions that do not restrict answers to a specific response choice. Further, this approach allows the interviewee to respond with little influence from the researcher rather than probe deeper or clarify a point.

The final source of data collection will be the documentary information. Poulis, Poulis, & Plakoyiannaki (2013) found that documentation enhances the organizational context's understanding. The documentation exists in many forms of administrative documents, internal records, and events reports. During the interview process, to differentiate the participant's data retrieved, the researcher will have to pre-label each folder. The folders will include interviews and will not specify the names of the participants. It is necessary to use a particular code referencing an assigned number for each folder. This code will contribute to keeping the participants' identities confidential. Zohrabi (2013) suggests that a careful selection of participants helps in improving validity and reliability. Because reliability is problematic when using interview questions, the data must be consistent (Leug, 2015). Leug (2015) found that the study's appropriateness and the participants are key elements to ensure the validation of the process. The main goal is to identify strategies based on the participant's experiences to integrate

questions that replicate themes. After getting rich data descriptions, the use of a member check will help determine the saturation point.

## **Procedures**

The prerequisites to focus on an efficient interview are communicating with the participants, ensuring confidentiality, and ensuring that all operating devices have a backup plan if the researcher experiences technical issues (Fu, Huang, Ren, Weng, and Wang, 2017). The researcher will use an iPhone 8 to record the interviews. I will also use reflective notetaking as an alternative in case of an issue with my device. He will use Voice Recorder as a backup solution to audio record interviews. After completing the participants' discussions, the researcher will save the data collected into a personal computer through an mp4 audio file. The audio file will consist of two saved versions using different hard drives for security purposes. Stored data should always remain in a secure place to ensure confidentiality (Fu et al., 2017).

To secure the data collected, the researcher will use a detailed description during the interview examinations and assign specific numbers followed by capital letters to each participant and bank. Also, He will save the data collection materials in a locked fireproof in his home for three years, after which he will recycle the paper documents. The researcher will destroy the USB drive.

## **Data Collection and Analysis**

### **Data Collection**

The researcher will consider employees that meet specific criteria in the Burkina Faso banks for this research. Accounting managers and their subordinates' employees will be the participants of this study. The researcher will conduct semi-structured interviews and will gather data from the participants. Doody and Noonan (2013) found that the semi-structured interview is

an interview that includes several critical questions used by the researcher to diverge and pursue an idea to respond in more detail. Yin (2017) suggests that the researcher must design an interview schedule to ask good questions and obtain more information about the study phenomenon. This interview schedule will allow him to address the aims and main goals of the research. Yin (2014) described the advantages of gathering primary data. He posited that these advantages include issues evaluated that cover in-depth information in detail. The researcher also underlined the disadvantages of collecting primary data. He found that in this case, personal habits and biases impact researcher skills. Qualitative research often involved interpretation. To improve the reliability and validity of the data collection process, the researcher will employ member checking. Morse and McEvoy (2014) suggest that member checking helps qualitative researchers ensure the credibility of the research by offering more opportunities to the participants to correct errors, challenge interpretations, and assess results after the data transcription. During the member checking process, the researcher sent an email containing a description of the interview requesting each participant's verification. Each participant will check the discussion's interpretation and return it within a certain period of hours to the researcher.

To guide the data collection process, the researcher will design an interview protocol. Researchers use an interview protocol as a guide to achieving a comfortable interaction with the participant (Doody et al., 2013; Jacob and Furgerson, 2012). The contract will contribute to remind the researcher about what to say before and after the interview. This protocol will help the researcher overcome any difficulties that arise during the meeting. Yin (2014) suggested that interview schedules contribute to increasing the reliability of the research.

The researcher first requested that the bank accounting managers send an email invitation letter and consent form to the potential participants. Upon retrieving the invitation letter and



consent form, the researcher will establish a schedule for an interview with each participant. Then the researcher will use his iPhone 8 as a recording device during the meetings. During the interview, the participants will provide answers to 7 open-ended questions. The participants will receive a huge thank you to close the discussion. After transcribing the data, the participants will receive a copy of the interview interpretation to check the data collected.

### **Data Analysis**

Selecting the most appropriate method for data collection and using the triangulation of different sources are essential mechanisms in establishing validity (Yin, 2014). Fusch and Ness (2015) found that data triangulation is a crucial element contributing to increased study validity. They also suggested that data triangulation would allow the researcher to employ multiple research methods of data collection to gain a clear, comprehensive view of the phenomenon.

The researcher compiled different forms of rich data to identify strategies based on the participants' responses and their experiences concerning the data analysis. Disassembling the data will include applying provisional codes to similar words and themes using NVivo™ software. He used the Moustakas (1994) modified van Kaam method to improve the data analysis. This method includes the following six steps:

1. List all relevant experiences and attach the relative importance of the experience in given sets.
2. Eliminate any abstract, extraneous, incomplete, or insufficient information to understand or categorize (reduction and elimination).
3. Clustering the remaining information and identify themes.
4. Develop a textural description.
5. Create a structural report.

6. Create a composite of textual and architectural specifications to obtain and synthesize the essence of the experience.

Using the NVivo™ software will allow an essential focus on the research questions and the themes emerging from the data collection. The central aim of this tool will be to enable a visual display of ideas from the data to develop and test interpretations (Davidson, Thompson, & Harris, 2017). The use of the NVivo™ software will help improve the data analysis and the research material's validity. Woods et al. (2015) suggested that NVivo™ software is an essential tool to map and interpret qualitative data. The NVivo™ software only helped the researcher store the data and organize it.

### **Assumptions, Limitations, Delimitations**

#### **Assumptions**

Tsakas (2014) described the concept assumption as something real and unverifiable. In this research, I assume that participants' answers to the research questions are factual. The researcher will use a semi-structured interview to collect data from the participants. During the data collection, he cannot control the personal bias related to the participants' responses. The researcher also assumes that the accounting managers' directives directly impacted their subordinates' employees' work behaviors. There is a direct line of supervision between accounting managers and their assistants' employees, which shows the influence of accounting managers' directives on their subordinates' work behaviors. Lastly, the researcher assumes that the participants have the knowledge and experience to share responses that contribute to improving the understanding of the accounting managers' directives impact on their subordinates' employees' work behaviors in Burkina Faso banks. Although participation is voluntary, the researcher does not control managers' willingness to share their insights.

### **Limitations**

Brutus and Duniewicz (2012) described the concept limitation as something related to the weaknesses of research, which may impact the results and the conclusions of this research. The researcher will interview accounting managers regarding the ethical environment in Burkina Faso banks to understand their directives' influence on their subordinates' employees' work behaviors. The researcher cannot get the same perspective in other banks in the Burkina Faso banks, thus limiting the findings. Ethical practices and climates can change over time; time is also a limitation that affects my research. Another limitation may be the difficulty related to the interpretation of experience about unethical behaviors in Burkina Faso banks. Individual participants may feel uncomfortable to respond to the questions about ethics truthfully.

### **Delimitations**

Spitzmulle and Warnke (2011) suggested that delimitations allow the researchers to define the research boundaries. This case study will focus on a certain number of banks (5 banks) in Burkina Faso. The researcher will delimit the investigation to the accounting managers and their subordinates' employees, examining the accounting managers' directive on their subordinates' work behaviors. Therefore, the findings and results may not necessarily generalize to other subjects, locations, or future periods. Doing this links the delimitations to issues of generalizability (external validity).

### **Ethical Assurances**

Barker (2013) found that research protocols include four essential dimensions. These dimensions are privacy and confidentiality, informed consent, protection of vulnerable groups, and avoidance of harm. To avoid unethical research, the researcher will request the Institutional Review Board (IRB)'s approval to ensure compliance with Northcentral University's ethical

standards. All the participants will receive an informed consent form. The informed consent will include information about the study's relevance and the participants' rights to participate in the research. The participants will enlist as volunteers. As compensation, each participant will receive a verbal "thank you" for participating in the study. Crowther and Lloyd-Williams (2012) suggested that researchers must minimize the risk of harm to participants. The researcher must ensure the participants' privacy and describe in detail the procedures to protect the data. Gaining the participant's trust includes facilitation by explaining the participant's role in the study and ensuring that they understood their rights to withdraw from the study without any obligation or cost (Timraz et al., 2017). It is necessary to build a good relationship with the participants to get the participants' confidence in the data collected's protection and confidentiality. A private setting will be necessary to conduct the interview. The researcher will use a locked fireproof safe to store the data collected for three years.

### **Summary**

McKinney et al. (2010) found that the growth of unethical behavior contributed to placing organizations under public judgment. In this chapter, the researcher developed essential ideas to improve the accounting managers' directives influence on their subordinates' employees' work behaviors in Burkina Faso banks. This chapter includes critical information about the research method and design. The researcher used a case study design to improve the understanding of the impact of accounting managers' directives on their subordinates' employees' work behaviors. The researcher described using a purposeful sampling method and identified the populations of the study in this chapter. With twenty participants identified, the researcher will collect the data throughout a semi-structured interview. At least seven open-ended questions will serve for the data collection during the semi-structured interview.

Also, the chapter included useful information about the data collection instruments and data collection techniques. The researcher clearly described how he would do the data analysis in this chapter using NVivo™ software, and the Moustakas (1994) modified van Kaam method. Other critical ideas developed by the researcher in this chapter described the study's assumptions, limitations, and delimitations. Moreover, the researcher explained how the results obtained will contribute to answering the research questions.

## Chapter 4: Results

The purpose of this research is to explore the influence of accounting managers' directives on their subordinate employees' work behaviors within the Burkina Faso banking industry. The study focuses on three primary research questions: 1) what measures do accounting managers use to prevent unethical actions and fraudulent practices by their subordinate employees, 2) what strategies do these managers adopt to monitor compliance with their directives regarding ethical behavior and 3) what coaching strategies do managers use? An analysis of these research questions will help develop a more holistic understanding of the impact of managers' instructions on subordinate employees' work behavior, specifically related to fraud. Accounting managers and their subordinates' employees in Burkina Faso banks served as participants for this research. The researcher conducted a semi-structured interview with 20 participants. An analysis of interview data allowed the accounting managers to identify four main strategies to mitigate their subordinate employees' unethical practices. Intensive leadership skills, clear communication, training programs, policies, and procedures make up the researcher's essential strategies. Lastly, the researcher described how this study's results would improve future professional practices and future research.

### Trustworthiness of the Data

#### Validity

Validity suggests that the researchers' findings accurately represent the study (Zohrabi, 2013). Eno et al. (2014) described the concept of validity as an essential element contributing to improving the study's trustworthiness in qualitative research. Birt, Scott, Cavers, Campbell, and Walter (2016) and Dasgupta (2015) found that the concept of validity allows the researcher to obtain trustworthiness. They also suggested that this concept allows the researcher to increase

credibility and confirmability in a qualitative study. To enhance the study's efficacy, the researcher conducted the initial interviews accurately by adequately interpreting the participants' responses and reviewing the summaries with them for validation. To strive for trustworthiness, the researcher used member checking during the interview.

### **Reliability**

Zohrabi (2013) described the researcher's necessity to use the concept of reliability to identify data consistency in qualitative research. He suggested that the researchers consider dependability when they have to evaluate the authenticity of the findings. Yin (2014) explained that reliability allows the researchers to establish trustworthiness and ensure the results' consistency and repeatability. Also, Eno and Dammak (2014) described the researcher's necessity to use an audit trail to improve dependability. They also stated that the researcher needs to consider the interview conditions to properly make the participants select and choose the appropriate data method to improve dependability. Their results did not suggest changes. They suggested that Achieving dependability enhancement was through the detailed description of the research procedure, interview question delivery, and member checking (Eno & Dammak, 2014). To ensure the research's reliability, I considered member checking and provided the participants with summaries of their responses to review. The participants reviewed and returned the summaries as quickly as possible. The researcher started gathering and analyzing the data collected after the receipt of the participants' summaries.

### **Results**

This section explains the research approach and process to analyze participants' responses in a trustworthy and authentic (Golden-Biddle & Locke 2007; Jonsen, Fendt, & Point 2018).

Based on the three research questions that explore 1) the measures used by the accounting managers to prevent unethical actions and fraudulent practices by their subordinate employees, 2) the strategies these managers adopt to monitor compliance with their directives regarding ethical behavior, and 3) the coaching strategies used by the accounting managers in Burkina Faso banks, I gathered information from the participants to obtain useful results. The researcher designed questions that would encourage participants to elaborate on the subject matter without influence or interruption from the researcher (Huber & Power 1985; Lillis 1999). To explore these questions, the researcher used the participants' responses obtained from a face-to-face semi-structured interview. The research employed a semi-structured interview approach because it allowed him to delve deeper into specific themes to understand how accounting managers' directives can influence their subordinates' employees' behaviors.

As an essential information source for managerial decision-making in an environment of change, employee voice can contribute to organizational sustainability (Muller et al., 2013). Muller et al. (2013) described employee voice as an important concept related to change expression. This expression of change has a considerable impact on the opinions, ideas, and suggestions to an organization's particular goal. They suggested that this expression of change contributed to enhancing the environment of work.

The researcher considered three banks in Burkina Faso to recruit participants. Six accounting managers and 14 subordinates' employees meet the criteria for the research. The participants are 20 experience accountants (managers and subordinates' employees; 78.0% male; 22.0% female) with extensive experience in the accounting field. During the interview, all participants were employees of the Burkina Faso banking industry. The participants are highly experienced professionals; 5 (69.8%) had at least 15 years of valuable experience and all services



in the manager-level position. Nine (27.8%) have prior accounting experience, and seventeen ((85.7%) hold at least one credential: 12 (60.8%) are Certified Fraud Examiners (CFE), and five (24.9%) are CPAs. The participants operated in offices located across Burkina Faso towns.

Each participant received an invitation letter, followed by a consent form. The participants had to review and sign the consent form. Using a semi-structured interview, each participant provided an answer to seven questions. The interview was a face-to-face interview. The interview with the participants' consent was held in an appropriate place selected by the participants. Most of the participants were interviewed in their office at work. The interview with each participant took more than 30 minutes. With the participants' consent, the interview was recorded. The researcher based its analysis on the interview interpretation. Direct observation and reflective note-taking contributed to the achievement of methodological triangulation.

The researcher used an inductive approach to data analysis. He coded and categorized the data to obtain significant themes. NVivo software's use contributed to enhancing the classification, organization, and codification of multiple data sources. To help distinguish the connection between the code and the themes, the researcher used a mind-mapping approach in Figure 1. This approach provided a format representing the emergent themes to improve the researcher's understanding of the problems analyzed. Data analysis and the use of methodological triangulation contributed to revealing four essential themes: ethical leadership skills, clear communication, training programs, and policies and procedures. There is an association of these four themes with the following strategies to reduce unethical practices in the banks in Burkina Faso: (a) demonstrating intensive leadership skills, (b) communicating unambiguously with others, (c) developing comprehensive training programs, and (d)

establishing policies and procedures to deliver the core values of the banks. Table 2 contains an illustration of the demographics of the interviewee.

**Table 2**

*Demographics on Interviewees in the Burkina Faso Banking Industry*

Sources	Participants	Position	Sex	Number of employees in the accounting department	Years of experience
Bank 1	1	Accounting manager	Male	6	16
	5	Subordinate employee			7
	7	Subordinate employee			11
	13	Accounting manager			17
	16	Subordinate employee			13
	18	Subordinate employee			14
Bank 2	3	Subordinate employee	Female	6	8
	4	Accounting manager	Male		19
	9	Subordinate employee	Male		20
	10	Accounting manager	Male		23
	12	Subordinate employee	Male		21
	14	Subordinate employee	Female		15
	19	Subordinate employee	Male		20
	2	Subordinate employee	Male		10
	6	Accounting manager	Male		25

Bank 3	8	Subordinate employee	Male	5	16
	11	Subordinate employee	Female		12
	15	Subordinate employee	Male		12
	17	Accounting manager	Male		18
	20	Subordinate employee	Female		22

*Source: Data collected by the researcher from the Burkina Faso Banking Industry*

### **Theme 1: Ethical Leadership Skills**

Burkina Faso bank accounting managers demonstrated intensive leadership skills to mitigate their subordinates' employees' unethical practices. The strategy adopted by the accounting managers contributed to provide services to their subordinates' employees appropriately and sustainably. For instance, participant 8 stated, "The accounting managers always said that their office door is open. In other words, they are available to talk to their subordinates' employees at any time they want to overcome difficult situations they may encounter." Communicating a company's vision to others consists of good management and strategies for reducing unethical employee behaviors (Anderson, 2018).

Participants revealed that accounting managers need to continuously communicate the bank's core values and expected results based on their business ethics to demonstrate this strategy. Participant 15 stated: "Knowledge and creative problem-solving can contribute to mitigating unethical practices in an organization. Accounting managers need to have adequate skills, understanding, and knowledge of their role in the bank to reduce fraudulent activities in the bank". Ethical leadership is crucial to a leader's credibility and potential to exert meaningful influence (Engelbrecht et al., 2017).

This credibility of ethical leaders is likely to significantly influence trust between a leader and followers (Engelbrecht et al., 2017). This finding revealed how the Burkina Faso accounting managers created an environment where their subordinate employees are continually learning. A significant portion of banking management involves leadership skills and competencies such as motivating staff, communicating and negotiating with stakeholders and maintaining individual attitudes and behaviors that reduce unethical behaviors (Anderson, 2018). Building a common understanding of processes is a prerequisite for reducing unethical behaviors while demonstrating intensive leadership skills (Huang et al., 2016). The researcher found that the Burkina Faso accounting managers used learning core values and continuous education strategies to successfully integrate intensive leadership skills to pursue controls targeting their subordinates' employee unethical practices.

This finding contributed to improving the knowledge of Burkina Faso accounting managers' work ethics. Maslow (1943) developed a theory that talks about how managers' work ethic affects employees. In the same vision, the researcher found that the accounting managers behaved to motivate their subordinates' employees to avoid fraudulent practices in the Burkina Faso banks. A comparative analysis allows the researcher to state that this finding is in line with Maslow's theory.

## **Theme 2: Clear Communication**

Clear communication with others was another essential strategy adopted by Burkina Faso accounting managers to reduce their subordinates' employees' unethical behaviors. Loi, Ngo, and Xu (2016) found that effective workgroup communication could enhance an organization's business ethics. As an illustration, participant 3 stated, "The accounting managers always encourage their subordinates' employees to behave in a way that nobody can say something

about them. In other words, they ask their subordinates' employees to be on time at work and always to respect the deadlines allowed to submit the financial statements to their supervisors". Another primary determinant of an ethical organization is accounting managers' promotion of ethical behaviors by collaborating with their employees to promote business ethics (Guerci et al., 2015). Ten participants described the empowerment of upward communication. They explained that this situation resulted in a happy team. An accounting manager usually organized informal department meetings. These meetings contributed to improving the relationship between their subordinates' employees to emphasize ethical decision-making. For instance, participant 2 stated, "The accounting managers use clear communication to reduce unethical practices in this organization. Usually, accounting managers organize some meetings in the bank to improve the relationship between them and their subordinates' employees and explain to them the wellness of having behavior that does not negatively impact the accounting department goals in this organization". Effective communication increases with positive peer relationships and reduces unethical decision making (Anitha, 2014). Loi et al. (2016) suggested that clear communication contributes to improving organizational productivity. Participants 2 and 3 concluded that "clear communication between workers contributed to improving Burkina Faso banks' work environment. Internal and external perceptions and organizational transparency supported communication regarding organizational dilemmas related to the concepts of Hunt and Vitell's (1986) theory (Anderson, 2018).

Throughout this finding, the researcher described how the accounting manager in the Burkina Faso banks behaves with their subordinate employees. The research focused his analysis on the way the accounting managers communicate with their subordinates' employees. How the accounting managers communicate with their subordinates' employees can positively or

negatively impact the ethical environment of work in Burkina Faso banks. Maslow (1943) focused his analysis on how individuals behave with others to improve work in an organization. Specifically, the focus of Maslow's theory was more about the managers' work ethics. A comparative analysis of this finding and Maslow's (1943) theory allowed the researcher to state that this finding is in line with Maslow's (1943) theory.

### **Theme 3: Training Programs**

The participants identified Burkina Faso banks' training programs as the third strategy adopted by the accounting managers to reduce the banks' unethical practices. These training programs implemented in the banks contributed to the reduction of unethical practices in Burkina Faso banks. An effective training program is a way for accounting managers to mitigate their subordinates' unethical behaviors in Burkina Faso banks. For instance, participant 17 stated, "The accounting managers used a training program to coach their subordinates' employees. This training can be done through the bank platform or with the help of an auditor or experimented accountant". Financial institutions focus on training programs to influence employees to behave ethically than other financial institutions (Askew, 2015; Chalmer, 2016). All participants agree that the implementation of a training program in Burkina Faso banks is useful. For example, participant 12 stated: "Training programs are the main strategies used the accounting managers to coach their subordinate employees and reduce unethical practices in the bank." Ethical leadership and lateral communication referenced the onset of deontological emotional impulses, while training programs resemble utilitarianism and shaped the organizational form aligning with Hunt and Vitell's (1986) theory (Anderson, 2018). This training allowed the employees to ask questions to improve their understanding of the factors that influence an employee to commit

fraud in the bank. These training programs are also an opportunity for the accounting managers to help their subordinates find solutions to the issues related to unethical practices in the bank.

The researcher did not find a participant expressing dissatisfaction with their training development processes. Processes that can create an ethical work environment in the banks must include incentives, training related to job performance, and specific rewards programs.

Participant 14 stated, "We got training on the form and content of the different financial statements we used to work. The main goal of this training was to improve these financial statement presentations."

To conduct a training program, the banks considered a certain number of dedicated departments: the retail banking department, marketing department, and loan operations department. There is not an independent number for the employees to report unethical actions in the banks. The employees directly report all issues related to unethical behaviors to their supervisors. The focus on training programs allowed the researcher to find that at least three banks in Burkina Faso need to improve their training programs and strength their accounting department performance to reduce unethical practices.

In this study, the researcher described the strategy used by accounting managers in the Burkina Faso banks to motivate their subordinates to avoid fraudulent practices. Throughout this study, the researcher based his analysis on the training program used by the accounting managers. The accounting managers in the Burkina Faso banks faced some situations where they need to decide to train their subordinates' employees to help them avoid fraud in the banks. The decision taken by the accounting managers to train their employees is crucial, and this decision will determine the improvement of the employees' behavior in the banks. Hunt and Vitell (1986) developed a theory that attempts to explain the decision-making process for issues having ethical

content. A comparative analysis of this finding and Hunt and Vitell's (1986) theory revealed that this finding is in line with Hunt and Vitell's (1986) theory.

#### **Theme 4: Policies and Procedures**

The participants recognized the existence of policies and procedures in Burkina Faso banks. The accounting managers considered these policies and procedures as the fourth strategy to reduce their subordinates' employees' unethical practices in the banks. For example, participant 12 stated: "The accounting managers do not hesitate to remember to their subordinates' employees to always look at the organization policies and procedures before completing any tasks." This strategy confirms existing literature on banking leaders, acknowledging that the use of codes of conduct measures the quality of information guiding employees throughout the organization (Treguer-Felten, 2017).

By integrating values of respect in their work environment, Burkina Faso bank accounting managers positively demonstrated leadership skills. Regarding the banks' policies and procedures in Burkina Faso, most of the participants communicated their values during the business development and performance management. The accounting managers considered the bank web site an essential tool that can help their subordinates' employees improve their knowledge of the bank policies and procedures. Participant 5 stated: "Because most of the employees fail to read the hard copies, we are now required to view bank policies and procedures through a web-based company site." Participant 7 concluded: "I usually read the policies to gain a clear understanding of the expectations demanded from the bank." Participant 9 added: "When I communicate the information to my employees, we discuss any concerns and the importance of the code of conduct." Accounting managers' essential role in creating an ethical environment confirms insights gained from existing literature (Blome & Paulraj, 2013; Guerci et al., 2015).



One of the primary policies used by the accounting managers in Burkina Faso is its employee handbook. The employee handbook is generally divided into two sections. These sections include numerous supporting policies and procedures that address various topics to facilitate ethical behavior (Brown & Treviño, 2014). Participant 7 closed his interview by stating: "I use the employee handbook as a view to serve as a stimulus and accelerator of socialization within the organization." The researcher found that accounting managers defined controls as governing an ethical environment. Because managers based their extent of controls on internal and external perceptions, policy, and procedures is a critical strategy that aligned with Hunt and Vitell's (1986) theory (Anderson, 2018).

An in-depth analysis of this finding revealed that the Burkina Faso banks' accounting managers need to create an ethical environment where their subordinates' employees can learn about their policies and procedures. The researcher found that this finding is in line with Hunt and Vitell's (1986) theory because the accounting managers in the Burkina Faso banks needed to improve their subordinates' knowledge about the banks' policies procedures.

### **Evaluation of Findings**

Findings from this research described the different actions undertaken by Burkina Faso banks accounting managers to mitigate their subordinates' employees' unethical behaviors. The main issue is that accounting managers do not have clear strategies to reduce their subordinates' employees' behaviors. Underlying this particular issue, the researcher identified key strategies to mitigate employees' behaviors in the banks. Firstly, the findings underlined the importance of Burkina Faso's accounting managers' ethical leadership skills. This element is useful in establishing an ethical environment at work. This finding improved by effective communication

to promote the banks' core values contributed to reducing employees' unethical practices in Burkina Faso banks. Also, I identified effective training programs and policies and procedures that Burkina Faso banks' accounting managers used to monitor and reduce their subordinates' unethical practices. These findings will improve Burkina Faso banks' accounting managers' understanding of their subordinates' practices and make rational decisions to mitigate unethical practices.

Malsch and Salterio (2016) suggested that the researcher can allow theories to explain the themes by considering potential theories that can improve the understanding of the phenomenon under investigation. This research revealed that the Burkina Faso banking industry's accounting managers used many strategies to overcome their subordinate employees' unethical behavior. For instance, the accounting managers revealed that training programs and clear communication in the banks contributed to mitigate their subordinate employees' unethical behavior. The literature explained that Maslow's theory contributed to improving understanding of how individuals behave to motivate them. Also, this theory contributed to enhancing the knowledge of managers' work ethics.

Additionally, this theory allowed identifying methods and factors that can help managers provide a workplace where employees can fulfill their potential. Compared to Maslow's (1943) model, these findings allowed identifying methods that improve the accounting managers' understanding of how their subordinates' employees behave. Moreover, as described by Maslow's (1943) theory, these findings contributed to identifying factors such as training programs and banks' policies and procedures to enhance work's ethical environment. A summary of the key findings discussed above related to unethical behavior in the Burkina Faso banking industry and the following factors discussed below are presented in Figure 1

## Summary

When a code of ethics programs and policies is not adequately enforced or monitored, employees are more likely to engage in unethical practices (Kish-Grephart et al., 2010). In this chapter, the researcher developed important ideas to enhance understanding of the accounting managers' directives' influence on their subordinates' employees' work behaviors in Burkina Faso banks. The researcher described the strategies used by Burkina Faso banks accounting managers to reduce their subordinates' employees' unethical practices. These strategies included ethical leadership skills, clear communication, training programs, policies, and procedures. These strategies effectively improved the accounting managers' skills to mitigate unethical practices in Burkina Faso banks. Twenty participants identified that the researcher collected data by conducting a semi-structured interview. The participants answered seven open-ended questions during the collection of data.

Also, the chapter included critical information about the evaluation of the findings. The researcher clearly described that the findings aligned with the literature in Chapter 2. Throughout comparing the findings and Maslow's (1943) theory, the researcher described how the findings align with the literature. Moreover, he explained how the results contributed to answering the research questions.

Table 3

*Summary of Findings*

Research Questions	Research Findings (Themes)			
	Theme 1: Ethical Leadership Skills	Theme 2: Clear Communication	Theme 3: Training Programs	Theme 4: Policies and Procedures
<b>RQ1: what measures do accounting managers use to prevent unethical actions and fraudulent practices by their subordinate employees?</b>	Accounting managers Demonstrated intensive leadership skills.	The accounting managers communicated unambiguously with others.		
<b>RQ2: What strategies do these managers adopt to monitor compliance with their directives regarding ethical behavior?</b>			Accounting managers Developed comprehensive training programs.	The accounting managers established policies and procedures to deliver the core values of the banks.
<b>RQ3: What coaching strategies do managers use?</b>	The strategy adopted by the accounting managers contributed to provide services to their subordinates employees appropriately and sustainably.	Accounting managers always encourage their subordinates' employees to avoid fraudulent practices.	The accounting managers used the bank platform to coach their employees during training programs.	Employees are required to view the company policies and procedures through a web-based company site.

## Chapter 5: Implications, recommendations, and conclusions

This research aimed to explore the influence of accounting managers' directives on their subordinates' employees' work behaviors: within the Burkina Faso banking industry. The study focused on three primary research questions: 1) what measures do accounting managers use to prevent unethical actions and fraudulent practices by their subordinate employees? 2) What strategies do these managers adopt to monitor compliance with their directives regarding ethical behavior, and 3) what coaching strategies do managers use? This chapter includes a discussion about the research implications, recommendations for practices, and future research recommendations. In this chapter, the researcher considered two critical elements: "business practice" and "social change" to describe this research's implications. He added an analysis of each recommendation used to guide the Burkina Faso accounting managers. The researcher developed a discussion about the study's limitations that will be beneficial for future research. Training programs, ethical climate, and educating employees on business ethics make up the essential concepts underlined by the researcher. Lastly, the researcher described how this study's results could contribute to professional practice and future research.

### Implications

This study found different actions undertaken by Burkina Faso banks' accounting managers to mitigate their subordinates' employees' unethical behaviors. For the first research question, the researcher identified two main strategies used by the Burkina Faso accounting managers to reduce the banks' unethical practices. These strategies are ethical leadership skills and clear communication. These findings suggested that the Burkina Faso accounting managers demonstrate intensive leadership skills and communicate unambiguously with their subordinate employees. Therefore, the implications for business practices are that accounting managers and

Burkina Faso banking managers can use this research's findings to improve the work environment and promote ethical behavior. Managers using ethical banking practices aim at stimulating societal well-being (Loi et al., 2016). The findings of this research also provided recommendations to the banks' accounting managers on how to mitigate unethical behaviors in the banking industry. The findings described the impact that accounting managers have on employees' behaviors and underlined managers' primary responsibility to lead their subordinate employees to act ethically at the workplace.

Concerning the second research question, this study identified two other strategies used by the Burkina Faso accounting managers to mitigate their subordinate employees' unethical actions. These strategies are training programs and policies and procedures. These findings suggested that the Burkina Faso accounting managers develop comprehensive training programs and establish policies and procedures to deliver their core values. Therefore, the implications for business practices are that this research's findings contribute to impact the banks' capacities to enhance their image by supplying adequate services to their customers by improving the employees' training. Also, this research's findings provide recommendations to the Burkina Faso accounting managers on how to supply adequate financial services to give people and businesses more opportunities to reach their objectives. The research findings positively affect the accounting managers and other leaders in the Burkina Faso banks by creating a trustworthy and ethical organizational culture in the Burkina Faso banking industry.

For the third research question, this study underlined four main strategies used by the Burkina Faso accounting managers to reduce their subordinate employees' unethical practices in the banks. These strategies are ethical leadership skills, clear communication, training programs, and policies and procedures. These findings suggested to the Burkina Faso accounting managers

to provide services to their subordinate employees appropriately and sustainably, to always encourage their subordinates' employees to avoid fraudulent practices, to use the bank platform to coach their employees during training programs and to motivate their subordinate employees to view the company policies and procedures through a web-based company site. Therefore, the implications for business practices are that this research's findings contribute to social change in the Burkina Faso banking industry. Translation of ethics involves a moral understanding of common intercultural values inside and outside an organization (Anderson, 2018). The finding of this research integrates useful information to stimulate positive social change. Because suspicion of banking existed after the 2007-2009 financial crisis struck, resentment over periodic banking crises continues to undermine trust (Anderson, 2018). The need for many financial organizations to establish effective methods for assessing and controlling unethical behaviors in a workplace is important. The implications of this research involve inclusive growth creating productive economic opportunities for the banks in Burkina Faso.

These findings may be compared to prior research related to unethical practices in the banks in Burkina Faso. The research revealed that in 2008 Burkina Faso lost one of its essential banks (BACB) that was responsible for financing the agricultural sector of this country. This loss was due to unethical practices (employee embezzlement) in the bank. This comparison will improve the Burkina Faso bank managers' understanding of the factors that can drive individuals to commit fraud. This comparison will also allow them to find solutions to mitigate unethical practices in financial institutions in Burkina Faso.

## Recommendations for Practices

The axiom of the findings underlined in this research showed the importance of mitigating unethical behavior in the Burkina Faso banking industry. For instance, according to the 2017 Transparency International Corruption Perception Index, Burkina Faso was ranked among the top half of the least corrupt countries. Burkina Faso is impacted by certain risks such as money laundering (ML) and terrorist financing (TF) risks. The National Risk Assessment (NRA) report revealed that the primary sources of the proceeds of crime in this country are tax and excise fraud, embezzlement of public funds, illicit drug trafficking, illicit foreign exchange, illicit enrichment, gold-related and wildlife crimes (Giaba, 2019). The report did not show the number of losses in tax revenue in Burkina Faso country. However, the report allowed an overview of tax adjustments estimated at an average of FCFA 58,750,802,909 CFA (Euro 89,695,882) per year. This high level of corruption in all Burkina Faso sectors resulted from increased unethical behaviors (public, private, and informal sectors).

Also, the National Risk Assessment (NRA) report indicated that the banking sector is the leading sector in terms of credits granted. This sector acted as a lender of last resort for all other sectors in Burkina Faso. This sector is responsible for ensuring transactions that involve financial relations with the rest of the world. That is the reason why this sector was exposed to risks related to international financial services. An in-depth analysis of the National Risk Assessment (NRA) report allowed identifying vulnerabilities in the banking sector in Burkina Faso. These vulnerabilities are related to the low quality of general controls, the nature of operations, and the non-compliance with regulations in the banking sector. Regarding these issues, the National Risk Assessment (NRA) reports to the Burkina Faso authorities (bank manager and government



leaders) the possibility that criminals have to exploit these vulnerabilities to do unethical practices.

Therefore, to prevent and mitigate unethical practices in the banking sector, the National Risk Assessment (NRA) report suggested some recommendations. This country adopted a combined approach to mitigate unethical practices in all sectors. Law No. 16-2016/AN on AML / CFT lists the categories of predicate offenses for ML recommended by the FATF and add offenses that fall within severe offenses under the national law (Giaba, 2019). Also, the National Risk Assessment (NRA) report suggested implementing an effective internal system of control in the banks and in all other financial structures of this country to mitigate the risk of fraud.

Linking different strategies that focus on ethical practices starts with the definition of the organization's core value. Ethical values flow through a business organization's entire financial infrastructure, shaping how it plans its strategy, interacts with customers, and manages its workforce (Anderson, 2018). For effective use of intensive leadership skills and communication in the Burkina Faso banks, the accounting managers should embrace collaborative values of respect and implement a sound communication system across the departments. Coaching to assess subordinates' satisfaction and departmental meetings can improve intensive leadership skills and effective communication in the Burkina Faso banks.

Training programs can impact the subordinates' employees and contribute to mitigating unethical practices in the Burkina Faso banking industry. Accounting managers should enhance training programs for their subordinate employees to improve their understanding of the organization's core values. For instance, business workshops and behavioral webinars are some suggestions that can improve the subordinates' employees' understanding of the essentials of ethics to maintain an ethical environment at the workplace.

The findings demonstrated some best practice examples that will be useful to various audiences. First, these recommendations are valuable because accounting managers could find practical strategies to mitigate their subordinates' employees' unethical behaviors by using them. Secondly, the findings listed in this research could be useful to the policymakers, such as corporate governance institutions. These institutions can use the results of this research to improve their policies for a consistent direction across their organization. Lastly, the findings could be useful for accounting managers from other banks looking to mitigate unethical practices in their organization.

### **Recommendations for Future Research**

This research underlined some essential factors that could be beneficial for future research. A semistructured interview allowed the researcher to ask the Burkina Faso bank accounting managers to explore their strategies to mitigate their subordinate employees' unethical practices. The responses given by the Burkina Faso bank accounting managers are unlikely to resemble the points of view of employees from other banks and demographic areas. Future research can address this issue throughout an analysis that will determine the research findings' consistency with other banks. Specifically, future research must effectively focus on this issue and take it as the primary motivation to improve this research's findings.

The second recommendation for future research concerns the ethical climate. Due to COVID-19, necessary measures were taken in the banks to protect the employees against this disease. Most of the employees were stressed by these measures and the changes they brought in their daily work. This stress created an environment of work in which everything was limited to the essential. In other words, the employees were available to give the information quickly and do not spend too much time with the researcher. This behavior limited the researcher's

possibilities to get all the information needed. Future research can use ethical scenarios to show whether these findings apply to other banks' ethical climate. Using scenarios to address ethical issues increases environmental quality, energy, and technology when sustaining an ethical environment (Guerci et al., 2015).

The finding of this research did not underline the employees' silence of ethics as a significant issue in the banks in Burkina Faso. Recent reports from the World Bank representative in Burkina Faso underlined strong concerns about employees' reporting of ethical issues in the banks. Also, these reports described the employees' understanding of ethical work behavior. The reports included information about employees, organizations, and society's protection. To sustain interest and impact, researchers need rigorous and relevant research. There is a need for further research to include advancing employee silence of ethics by expanding theories that use a multi-perspective, integrative approach and testing models that span social, cognitive, and emotional elements in silence processes. At this point, educating employees on ethical reporting promotes a healthy and driven workforce, successful and sustainable organizations, and more engaged societies (Anderson, 2018).

Lastly, the finding of this research revealed that accounting managers could mitigate their subordinate employees' unethical practices through the use of training programs. This training program improved the employees' understanding of unethical practices and allowed them to undertake the measures to avoid these unethical actions in the banks. Future research could explore the effectiveness of educating employees on business ethics in a financial institution. The leaders will train their employees and motivate them to adhere to the organization's policies and procedures. Educating employees on business ethics contribute to promoting a healthy and sustainable organization. In the late 1950s, researchers identified employee education as an

essential issue that appears to be more critical today (Guerci et al., 2015). These recommendations provided an outline to enhance future research, which will be conducted to explore the effectiveness of educating employees on business ethics in the workplace. Guerci et al. (2015) underlined the importance of educating employees today. They described the impact of these employees' training on the entire organization's business. Compelling insights are emerging from multilevel models' tests to improve personal interactions in increasing hierarchies and a leader's authority following an ethical climate using context support in employees to voice ethical concerns (Morrison et al., 2015). The employees need to understand better the teaching of ethical awareness (ethical issues embedded in a workplace) or ethical reasoning (assisting employees with making the correct decisions).

### **Summary**

Ethics has become a cornerstone for conducting significant and meaningful research. In this chapter, the researcher discussed potential interventions that could improve accounting managers' influence on their subordinate employees' work behaviors. The researcher explained how the research findings impact the accounting managers and other leaders in the Burkina Faso banks to establish confidence, trustworthiness, and ethical organizational culture in the Burkina Faso banks.

The results in Chapter 4 suggest that accounting managers could use training programs to improve their subordinate employees' understanding of ethical behavior in the workplace. The use of these training programs may allow the accounting managers to mitigate their subordinates' unethical practices in the banks. The researcher underlined the necessity for future research to explore the effectiveness of educating employees on business ethics in a financial institution. The researcher also recommended using scenarios by future research to overcome the difficulties

related to the ethical climate. Perceptions gained from this research revealed that demonstrating intensive leadership skills, communicating unambiguously with others, developing comprehensive training programs, and establishing policies and procedures promote ethical behaviors in the banks. However, there are still many unanswered questions about unethical behaviors that need to be resolved. By mitigating practices that encourage employees to behave unethically, banking managers can help reduce such behavior in their organizations (Anderson, 2018).

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Appendices

### Appendix A: Invitation Letter

My Name is Ragnagnewende Jean de Dieu Salambere, and I am a doctoral student at Northcentral University. I am conducting a research study on the Burkina Faso Banking industry. The research topic is: "Examining the Influence of Accounting Managers' Directives on their Subordinates Employees' work Behaviors: A Study of Ethics in the Burkina Faso Banking Industry." This study's primary purpose is to learn more about the relationship between accounting managers' directives and their subordinates' employees' work behaviors to reduce unethical and fraudulent practices in the banks.

This incentive is an invitation to participate in this research. The senior managers of the concerned banks will first approve this incentive. Participation is voluntary. There will be an interview during the meeting.

Whether you decide to participate in this research, you can withdraw from the study at any time without penalty. The results of this research may be published, but your identity will remain confidential.

Interested participants can contact me at: 00226-70-29-22-91 / 00226-64-70-41-95 or at [r.salambere0048@o365.ncu.edu](mailto:r.salambere0048@o365.ncu.edu).

Sincerely,

Jean Salambere

## Appendix B: Informed Consent

### Introduction

My name is Ragnagnewende Jean de Dieu Salambere. I am a doctoral student at Northcentral University and am conducting a research study on the Burkina Faso Banking industry. The research topic is: "Examining the Influence of Accounting Managers' Directives on their Subordinates Employees' work Behaviors: A Study of Ethics in the Burkina Faso Banking Industry." This study's primary purpose is to learn more about the relationship between accounting managers' directives and their subordinates' employees' work behaviors to reduce unethical and fraudulent practices in the banks. I am seeking your consent to participate in this study. Your participation is entirely voluntary, and I am here to address your questions or concerns at any point during the examination.

### Activities

In this study, participants will:

1. Answer a list of seven open questions.
2. The answer to these questions will be recorded
3. The interview will take 30 to 45 minutes

### Eligibility

You are eligible to participate in this research if you:

- Are an accounting manager of a bank in Burkina Faso
- Work in the accounting department of a bank in Burkina Faso

I hope to include twenty people in this research.

### Risks

Some possible risks include questions that may concern confidential subjects in your organization.

To decrease the impact of these risks, you can: skip any question or stop participation at any time.

### Benefits

If you participate, there are no direct benefits to you.

This research may increase the body of knowledge in the subject area of this study.

### Privacy and Confidentiality

In this study, certain identifying/private information may be collected. Any information you provide will be kept confidential to the extent allowable by law. I will take some steps to keep your information confidential: I will not ask for your name, and I will use a number to identify you.

The people who will have access to your information other than me are my dissertation chair and my dissertation committee. The Institutional Review Board may also review my research and view your report.

I will secure your information with these steps: Locking the computer file with a password and using encryption on my computer.

Even with this effort, there is a chance that your identifying/private information may be accidentally released.

I will securely store your data for three years. Then, I will delete the electronic data and destroy paper data.

### **Contact Information**

If you have any questions, you can contact me at [r.salambere0048@o365.ncu.edu](mailto:r.salambere0048@o365.ncu.edu).

My dissertation chair's name is Dr. Dereck Barr-Pulliam. They work at Northcentral University and is supervising me on the research. You can contact them at [dbarrpulliam@ncu.edu](mailto:dbarrpulliam@ncu.edu). (865) 321-1278.

If you contact us, your information will not be linked to your responses if your study is otherwise anonymous.

If you have questions about your rights in the research or if a problem or injury has occurred during your participation, please contact the NCU Institutional Review Board at [irb@ncu.edu](mailto:irb@ncu.edu) or 1-888-327-2877 ext 8014.

### **Voluntary Participation**

If you decide not to participate or stop participation after you start, there will be no penalty to you: you will not lose any benefit to which you are otherwise entitled.

### **Signature**

A signature indicates your understanding of this consent form. You will receive a copy of the way for your records.

Participant Signature

Printed Name

Date

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Researcher Signature

Printed Name

Date

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Optional Sections

**Review the Optional Sections below. If any apply to your study, add them *above* the Signature Section. Then, delete these instructions and all Optional Sections that do not apply to your research.**

### **AUDIO RECORDING**

I want to use a voice recorder to record your responses. You can still participate if you do not wish to be registered.

Please sign here if I can record you for the purposes of this study: \_\_\_\_\_

### **Compensation/Incentives**

To thank you for your willingness to participate, you will receive a huge thank you.



### Appendix C: Interview Questions

To address the research questions for this qualitative case study, I will ask the following interview questions:

1. What are the measures or strategies implemented by the accounting managers to prevent and reduce their subordinates' employees' unethical behaviors in the bank?
2. What are the barriers to implementing an eventual strategy to prevent and reduce your subordinates' employees' unethical practices in the bank?
3. How did your subordinates' employees respond to implementing any strategies that contribute to preventing and reducing unethical practices in the bank?
4. What are the strategies adopted by the accounting managers to enforce and monitor their subordinates' employees' adherence to the bank policies and procedures?
5. What are the measures or strategies adopted by the accounting managers to coach their subordinates' employees to reduce unethical practices in the bank?
6. What measures or strategies did not work in the process of preventing or minimizing the subordinates' employees' unethical practices in the bank?
7. What other demonstrated experience would you like to share in the process of avoiding or reducing the subordinates' employees' unethical practices in the bank?

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