PREDICTOR OF FINANCIAL DISHONESTY: SELF CONTROL, OPPORTUNITY, ATTITUDES

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ABSTRACT

Financial dishonesty is emergent threats; this research paper suggested a various factors that impact financial dishonesty. Researchers found existing research evaluation & directions of perceived opportunity, attitudes, self-control as predictors of financial dishonesty within state. Here term Financial dishonesty looked upon by refined manner as taken in general theory of crime, various researches shows absence of self-control is sufficient reason for cheating in organizations or other places with opportunity rich regime, but other prominent deviant variables are still un answered, general theory of crime also not enable to cover other aspects which could get influence the financial dishonesty, it's found that relationship between self-control& financial dishonesty can be path through both by perceived opportunity and attitude toward financial Dishonesty.

This research paper examine through its first empirical chapter involve identify connection path between self-control & financial Dishonesty Simultaneously believe that it could be path made through perceived opportunity (PA) and attitude towards financial dishonest & suggest causal flows begins from self-control to attitude towards financial dishonesty would be another interpretation or modification the general theory of crime, specially concern to financial dishonesty behaviour simultaneously soliciting that financial dishonesty in its theoretically brooder & enrich by reference to delinquency & deviant behaviour.

Keywords: Financial Dishonesty, Financial Fraud, General Theory of Crime, Fraud, Attitudes, Cheating, Fraud Detection Technique.

JEL Classification: D84, G02

INTRODUCTION

Kautilya expressed his views in "Arthashastra" which was written down around 300 BC refer, term as fraud elaborated forty kind of embezzlement, out of them some can be described: "what is realized earlier is entered later on; what is realized later is entered earlier; what ought to be realized is not realized; what is hard to realize is shown as realized; what is collected is shown as not collected; what has not been collected is shown as collected; what is collected in part is entered as collected in full; what is collected in full is entered as collected in part; what is collected is of one sort, while what is entered is of another sort.

In existing scenario financial dishonesty is considered as pervasive & persistent threats, various researches suggested a kind of factors that impact financial dishonesty. Author analysed existing research evaluation & directions of perceived opportunity (PO), Attitudes (AFD), self-control (LSC) as Predictor of financial Dishonesty within framework.

The term financial dishonesty looked upon by refined manner as taken in general theory of crime, number of researches shows absence of self-control is sufficient reason for cheating in

organizations or other places with opportunity rich regime, but other prominent deviant variables are still un answered, in coverage of variable so self-control and opportunity. Here general theory of crime also not enable to cover other aspects which could get influence the financial dishonesty, it's found that relationship between self-control& financial dishonesty can be path through both by perceived opportunity and attitude toward financial Dishonesty. Deviant behaviour has been associated with a variety of factors including age (Gottfredson & Hirschi, 1990), gender (Mears & Ploeger, 1998), association with delinquent peers (Warr & Stafford, 1991), self-control and perceived opportunity (Grasmick & Tittle, 1993), and organizational identification (Eve & Bromley, 1981). However, research into deviant behavior (unlike research on academic dishonesty) is often placed in the context of empirically supported theories (Bolin & Heatherly, 2001).

Existing research offer the hope of clarifying the nature of financial dishonesty. According to the general theory of crime (Gottfredson & Hirschi, 1990), lack of self-control, perceived opportunity, and the interaction between them are the major causes of all deviant behavior, including financial dishonesty. Persons having lack self-control have personalities that predispose them to commit deviant acts (Grasmick & Tittle, 1993). When opportunities for deviance present themselves, people who lack self-control are unable to resist the temptation, central theme of the paper by highlighting research questions & contribution of the study simultaneously emphasis on need to more refinement on general theory of crime in present context where some other factor are also keep impact on financial dishonesty out of which are more peculiar & relevant are taken into consideration based on literature available for said subject. All four factors which are considered for this thesis study viz. Low self-control (LSC), Attitude towards financial dishonesty (AFD), perceived opportunity (PO) are defined along with elaboration of General theory of crime & find its relationship among trough available literature simultaneously proposed casual model have been discussed as up gradation are suggested on thereon. Existing research concerned to the conclusion & discussion part summarization of the findings of the three essays and discussion on the scope for the future research.

1. To be interpreted in relevance of the general theory of crime.
2. To detect limits of related to "general theory of crime".
3. Know whether Predictor of financial dishonesty, such as attitude, self-control.

Opportunity able to predict incremental variance in financial dishonesty:

1. Possible way for modification/ up gradation relevance to the general theory of crime, particularly for behaviour connects to financial dishonesty.
2. To examine whether perceived opportunity & attitude towards financial dishonesty are interdependent or vice versa.
3. To assess whether which factor, perceived opportunity or attitude toward financial dishonesty, self-control plays critical & pivot role for financial dishonesty.

As general theory of crime mere get try to find relationship between low self-control as cause of crime here this study wish to give more refinement what already given, here Involvement & identify connection path between self-control (LSC) & financial Dishonesty (FD) Simultaneously believe that it could be path made through perceived opportunity (PA) and attitude towards financial dishonest (AFD), & suggest causal flows begins from self-control to attitude towards financial dishonesty would be another interpretation or modification the general theory of crime, specially concern to financial dishonesty behaviour & soliciting that financial dishonesty in its theoretically brooder & enrich by reference to delinquency & deviant behaviour.

LITERATURE REVIEW

Review the theory and empirical research in the field of financial dishonesty, to answer research questions of this paper. To make the process simpler and to facilitate understanding of the large academic literature available on these subjects separated the studies in five different theory & factor. Primarily describe the general theory of crime based on which reinterpretation is suggested, then important literature regarding financial dishonesty, low self-control, perceived opportunity, attitude, with emphasis in the particular work related to the existing framework. In the next group illustrate the proposed causal chain to conclude review.

General Theory of Crime

Due to the vast amount of research testing and discussing Gottfredson & Hirschi's (1990) theory by Pratt & Cullen (2000) for a review of empirical tests, and Brannigan et al., 2002; DeLisi, 2001; DeLisi et al., 2003; Gibson & Wright, 2001; Hay, 2001; Hirschi & Gottfredson, 1995; Tittle et al., 2003a; Tittle et al., 2003b; Turner & Piquero, 2002; Unnever et al., 2003; Vazsonyi et al., 2001; Weibe, 2003), its tenets are well known. Gottfredson & Hirschi (1990) created.

In general theory of crime that uses the concept of low self-control to explain the commission of all criminal and analogous behaviour. According to Gottfredson & Hirschi (1990), individuals with low self-control will focus on the immediate benefits derived from such behaviors (just as they do with crime). For example, Gottfredson & Hirschi (1990), emphasis theirs) argue that people with low self-control "will also tend to pursue immediate pleasures that are not criminal: they will tend to smoke, drink, use drugs, gamble, have children out of wedlock, and engage in illicit sex. Finally, they also suggest that self-control acts as a "*self-selection*" mechanism in that individuals are "*sorted into a variety of circumstances that are as a result correlated with crime*" (Gottfredson & Hirschi, 1990, emphasis theirs). In arena of criminal law, term fraud is treated as to harm someone intentionally for personal gains, in form of monetary or other precious commodity which taken as common cause for fraud.

What is financial Dishonesty?

Financial dishonesty is defined as a concept, which involves acts of, trickery, deceit concealment, or breach of confidence which are used to attain some unfair or dishonest advantage; an unethical interaction between two or more entities, where either party intentionally ditch the other through the way of false representation in order to attain illicit, unjust advantage' (In1998 Uruguay, XVI International Conference of Supreme Audit Institutions (INCOSAI)). In assistance of this Grasmick & Tittle (1993) found that significant ratio of variance which is on form of deviant behaviour are not be answered so far, for variables of self-control and opportunity alone; even general theory of crime also not enable to cover those aspects Bolin & Heatherly (2001) found that attitudes toward deviant behaviour have had good predictors of actual behaviour in couple of samples of Financial dishonesty, deviant behaviour had relate by various off actors imparted of age (Gottfredson & Hirschi, 1990), togetherness with delinquent rivals (Empey & Stafford,1991), gender (Mears & Ploeger, 1998), self-control and perceived opportunity (Grasmick & Tittle,1993), many researches in deviant act and behaviour is generally placed in the relevance of empirically assisted theories (Bolin & Heatherly, 2001). On such basis this field is divulge confront us the mind-set of the fraudster in order to understand why cheating

or frauds have been committed. Mr Donald, a criminologist and sociologist in the ninety's forty, stated, "*Theft of the Nation*," a treatise on la Cosa Nostra, and his contribution is well known in area of studies in organized crime. Donald developed "*The Fraud Triangle*" vis a model for explaining the factors that cause someone to commit occupational fraud.

People having lack of self-control behaviour in their personalities predispose them to execute deviant task or acts (Grasmick et al., 1993). Diekhoff et al. (1986) also observed primary assistance for this revision towards general theory of crime it engulfs three components which, together, lead to fraudulent behaviour: Persons who are lacking in self-control often found in behaviour they are fasciante and act themselves for deviant task (Grasmick et al., 1993). When person feels or observed that he or she having opportunity to capitalized circumstances and they unable to resist themselves, here it goes without saying that loose of self-control is valid because for cheating or fraud, it's also sure perceived opportunity plays role for impatient behaviour. More to add general theory of crime not enable to elaborate why persons with self-control do not fasciante for cheat (Gottfredson & Hirschi, 1990). Perceived Opportunity and Attitude Towards financial Dishonesty, Self-Control are found as predictors financial Dishonesty.

Than compute aggregate scores for each parameters total of the Variable factors, Financial Dishonesty, Perceived opportunity and Attitude towards financial dishonesty.

What is perceived opportunity?

Perceived Opportunity describes a situation which enables the fraud to take place. Cheating may not occur when there is no opportunity to carry it out, in spite of the presence of pressure. Certain functions like top management, sales, and accounting, due to their nature, might present more opportunities to commit fraud than other functions. Moreover, an environment with non-existent or weak internal controls would increase opportunities to commit fraud. Rosenbauma et al. (2014) indicated that effective monitoring mitigates dishonest behaviour.

Low-Self-Control

Low self-control comprises six essential dimensions: impulsivity, preference for simple tasks, risk-seeking potential, and preference for physical (as opposed to mental) activities, self-centeredness, and finally, the possession of a volatile temper (Grasmick et al., 1993; Arneklev, et al., 1999; Delisi et al., 2003; Grasmick & Tittle, 1993; Longshore et al., 1996; Piquero & Rosay, 1998; Vazsonyi & Crosswhite, 2004). Low self-control is also described as a characteristic that is established early in life and remains relatively stable across the life-course. Given the opportunity to do so, individuals lacking self-control will engage in a wide range of criminal and analogous behaviours.

The study intends to hypothesize and identify connection path between self-control and financial Dishonesty Simultaneously believe that it could be mediated by perceived opportunity and attitude towards financial dishonesty. Anticipated relative path line that flows from self-control to financial fraud through perceived opportunity have enough explanation for deviant acts as it refer by the general theory of crime. Paper envisaged relationship or flow which comes from self-control to financial dishonesty path through attitudes toward is the little improvement, suggestion and modification towards general theory of crime, particularly with regard to financial behaviour.

What is attitude?

The concept "*attitude*" is one that has been frequently studied in social science. The term is a French term from late Latin aptitude & aptitudin (American heritage dictionary of the English language 2000), Venes 2001, this term usually define as a noun "A settled opinion & behavior reflecting this, behaviour based on conscious or unconscious experience (Venes, 2001), "an enduring learned predisposition to behave in a consist way towards to a given class of object or a persistent mental and/or neural state of readiness to react to a certain class of object, not as they are but as they are conceived to be, a complex mental status involving beliefs & feelings & values & dispositions to act in a certain ways (the horizon or direction of motion) (word net2.0, 2003).

Eventually it can treat as orientation, outlook, approach, manner stance, position, feeling, thoughts behaving. A psychological definition of attitude identifies a verbal expression as behavior. Those who use a psychological definition of attitude attempt to reduce prejudice and discrimination by changing attitudes. A sociological definition of attitude looks at verbal expression as an intention to act. Common to sociological definitions is the view that an attitude is a "mental position with regard to a fact or state or a feeling or emotion toward a fact or state" (Merriam Webster's Online Dictionary). Those whose use a sociological definition of attitude attempt to reduce prejudice and discrimination by changing behaviour. In considering the difference between the two approaches, a practical question concerns the order of change in working with people to handle what life brings them. Is it necessary to change attitudes before behavior can change, is it enough just to change behaviour, or must one deal with both simultaneously? These questions reflect a fundamental methodological concern in trying to change prejudice and discrimination. Mills (1959) held that the disparity between verbal and overt behaviour is the central methodological problem in the social sciences. In 1981 Hill concluded that attitudes have "*modest utility*" in predicting behaviour. He hedged this finding with so many qualifications that the last words of his piece. Much remains to be accomplished before attitudes are well under-stood or even unambiguously defined (Hill, 1981). His review points to the variability of attitudes in relation to people, time, and place.

Donald Cressey, a sociologist and criminologist in the 1940s, became a leader in understanding fraudsters and why they do what they do? Cressey (1969) wrote, "Theft of the Nation, a treatise on la Cosa Nostra, and he was widely known for his studies in organized crime Donald Cressey, is a model for explaining the factors that cause someone to commit occupational fraud. It consists of three components which, together, lead to fraudulent behaviour, Perceived Pressure, Perceived opportunity & Rationalization.

PROPOSED CAUSEL CHAIN

Proposed below model along with their relationship are suggested path moves from low self-control (LSC) to financial dishonesty (FD) mediate through perceived opportunity (PA) and attitude towards financial dishonesty (AFD).

H1: Hypothesis 1 reflects & describes relationship between Low self-control (LSC) to perceived opportunity (PO).

H2: Hypothesis 2 represents & describes relationship between Low self-control (LSC) to attitude towards financial Dishonesty (AFD).

H3: Hypothesis 3 represents & describes relationship between Low self-control (LSC) to Financial Dishonesty (FD).

H4: Hypothesis 4 represents & describes relationship between Perceived opportunities (PO) to Financial Dishonesty (FD).

H5: Hypothesis 5 represents & describes relationship between attitudes towards financial Dishonesty (AFD) to perceived opportunity (PO).

H6: Hypothesis represents & describes relationship between perceived opportunity (PO) & attitude towards financial dishonesty (AFD).

H7: Hypothesis represents & describes relationship between attitudes towards financial dishonesty (AFD) to Financial Dishonesty (FD).
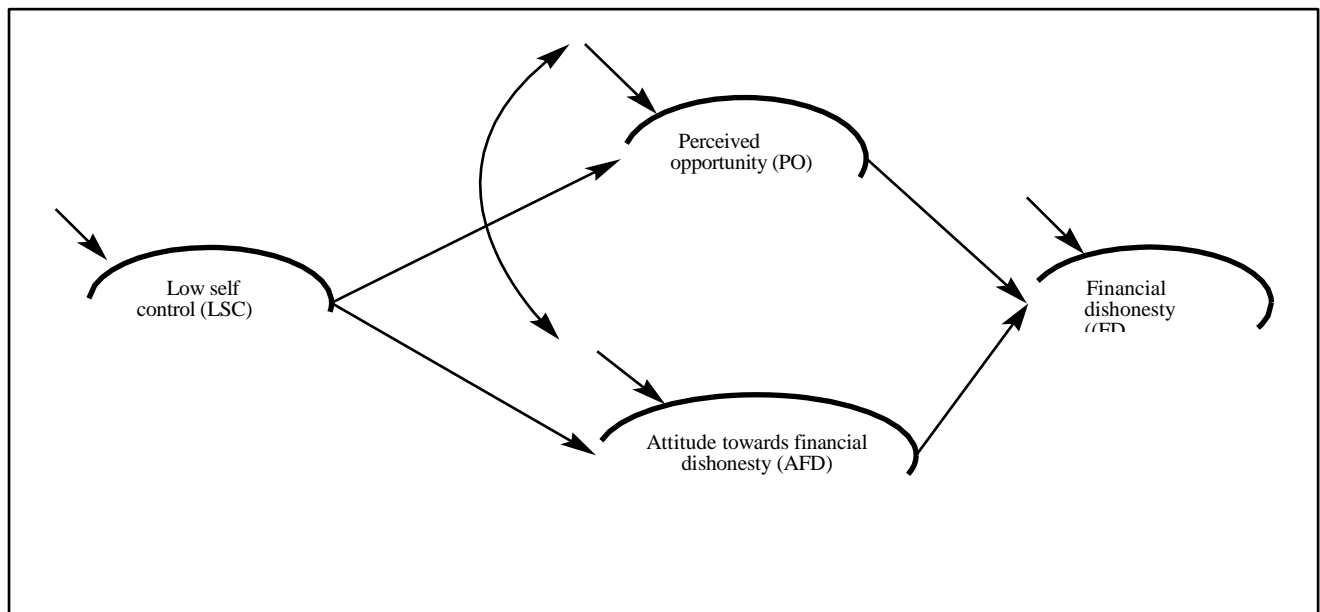
FIGURE 1
PROPOSED MODEL OF RELATIONSHIPS AMONG VARIABLES.

Above H7 is needed (establish relationship between AFD to FD) & distinguished from H5 (establish relationship between AFD to PO), as Study envisaged relationship or flow which comes from self-control to financial dishonesty path through attitudes toward is the little improvement, suggestion and modification towards general theory of crime, particularly with regard to financial behaviour. & connections among variable with evolve answer raised research questions Simultaneously believe that it could be path made through perceived opportunity (PA) and attitude towards financial dishonest (AFD), causal flows begins from self-control to attitude towards financial dishonesty would be another interpretation or modification the general theory of crime, specially concern to financial dishonesty behaviour, soliciting that financial dishonesty in its theoretically brooder & enrich by reference to delinquency & deviant behaviour.

DESIGN, PROCEDURE DATA & METHODOLOGY

Participants

This study is based on classes of data using a methodology that Bryman & Bell (2011) describe combination of quantitative and qualitative research strategies in an integrated approach to increase validity by means of triangulation (Webb et al., 1966). The responses to questionnaires were used to validate the findings main source of information.

Participants were taken from Chhattisgarh States. Primary database carried of 170 (one hundred & seventy) final responses against 206 responses obtain through internet survey & physical questionnaire data circulation & collection, out of these some were deleted or not considered due to incompleteness or other error, finally one hundred & seventy responses are considered, those responses were not imparted which were not responded either one or more answers or incomplete in other manner.

In circulated questionnaire participants were segregated on age & gender (M/F), in category of age further classified in five sub classification carrying age of (21 to 25), (26-30), (31-35), (35 to 40) & 40 above, out of finalized participants in age group of (20 to 25) 12 participants were (eight male & four female participants), in age group of (26 to 30) thirty one 31 participants (twenty eight male & three female participants), in age group of (31 to 35) thirty two (32) participants (twenty nine male & three female), in age group of (36 to 40) forty five 45 participants (forty male & five female), in age group of (40 & above) fifty participants (all 50 are male) considered i.e. in total one hundred & seventy participants fifteen female & one hundred fifty five male participant are taken into consideration. further, criterion of experience were also part of questionnaire in which sixty three participant were possessing experience of 5 yrs. or less, thirty nine were in the range of (5-10 years' Experience) & rest sixty eight participant possessing experience of 10 yrs. or more thus means adequate/distinguish database are been gathered with relevant distribution pattern.

Questionnaire consist of 43 (forty three questions out of these five imparted by Name, age, gender, mail id, experience & rest core questions pertain to four of factor carried Perceived opportunity {PA} (seven questions), Attitude towards financial dishonesty {AFD} (five questions), Financial Dishonesty {FD} (Six questions), Self-control {LSC} (twenty questions) respectively, said questions are based on previous research & literature on which worked upon or say established & proved framework.

For questionnaire prepared for the financial Dishonesty Scale, engulf by six behavioral items which was adapted from McCabe & Trevino (1997). Dishonest behavior by using a five point Likert scale with at starts range from one not even one time to many times in five rating. In this connection estimate carried from the current sample for financial Dishonesty Scale suggested. For Perceived Opportunity questionnaire pre paration Scale adapted of 7 items taken from McCabe & Trevino (1997), next to deal for financial dishonesty measuring participants in frequency and its acceptance manner at their office or working place. Used five point Likert scale with a t. with its range from strongly agree at one to strongly disagree at five, earlier research has reveals that the behavioral parameters related to the Perceived Opportunity Scale were accepted and appropriate predictors of financial dishonesty.

For questionnaire preparation relation to Attitude toward financial Dishonesty taken five behavioral items from Davis et al. (1992) concept was to look participant's moral values and its evaluations context of cheating. Participants was asked to five point Likert scale with at starts range from strongly agree one to strongly disagree at five.

For questionnaire preparation relation to Self-Control Scale, taken of twenty items covered from a list of items (Grasmick & Tittle, 1993). These items carry six facets of self-control first enunciated and measured by Gottfredson & Hirschi (1990): impulsivity, preference for physical activity, risk taking, self-centered, preference for simple tasks, and temper. Participants used a five point Likert scale with at ranges from strongly agree one to strongly disagree at five to rate each category.

Survey order and distribution Adapted online filling questionnaire along with survey through physical presence & collection by responsible person, duly filled by participants. Participants were covering various fields' viz. financial institution, manufacturing industry (different departments-Operations, marketing, HR Finance etc), education institutions, government departments, service sector, banking industry, media personals & small organization too.

Persons to whom data have been gathered answer the solicited questions in particular order first Perceived Opportunity, than move towards Attitude Toward financial Dishonesty, subsequently taken Low Self-Control, and finally went for financial Dishonesty; analysis computed composite scores of all items. If the participants left any survey responses blank, they were encouraged, but not required, to provide responses to all items but not taken into consideration those responses even having single error for this purpose.
Measures

Estimation method and fit criteria. tested the hypothesis with a path analysis and the Amos software package (As input for this program, Evaluation carried for acceptance to fit, adapt methodology by supporting vide Amos software package as input for this program. computed a variance-covariance matrix, perform Confirmatory factor analysis, Tabulated Constructs Reliability and validity, Scale Reliability, Co-relation, Baseline Comparisons, Parsimony-Adjusted Measures, FMIN, RMSEA, Standardized Regression Weights: (Group number Default model), Regression Weights: (Group number-Default model), Standardized Total Effects (Group number Default model), CMIN RMR, GFI, Baseline Comparison Hypothesis testing & finally model fit table etc. Here seven hypotheses are taken into account for test.

EMPIRICAL RESULTS & DESCRIPTIVE STATISTICS

To analysis, obtained database adapted confirmatory factor analysis & Structured Equation model (SEM) by virtue of using said model determine scale reliability where Alpha value should be greater than 0.6 (Table 1) Refereeing Malhotra & Dash (2019) all construct are represents more than 0.6 alpha value, for construct reliability & validity, Average Variance Extracted - AVE should (exceed 0.5) and Construct Reliability- CR should (exceed 0.7) here in CFA (confirmatory Factor analysis) Table 2 shown results above of in case of AVE 0.5 & Construct Reliability- CR 0.7 respectively (Table 3), also evaluated co-relation (AFD.75, PO.74, LSC.73).

An assessment of the overall model for acceptance in good fit criterion through no significant RMSEA (Root Mean square error of approximation) which depicted 0.075 also used the Normed- Fit Index) is 0.918, GFI (Goodness of Fit) 0.80, IFI 0.897 and CFI (comparative fit index) 0.896 (Table 4 model fit) are under cut off for good fit, While going through the discriminative analysis Table 3, its seen square root of AVE is greater than its correlation/ diagonal matrix.

Table 1 RESULTS OF SCALE RELIABILITY		
S. No.	Constructs	Alpha value
1	LSC	0.947
2	PO	0.829
3	AFD	0.679
4	FD	0.607

Table 2 RESULTS OF CONSTRUCTS RELIABILITY AND VALIDITY				
CFA Table				
	Items	Standardized Loading estimates	Average Variance Extracted- AVE (rule of thumb- should exceed 0.5)	Construct Reliability- CR (rule of thumb - exceed 0.7)
LSC	LSC20	0.837	0.546	0.957
	LSC19	0.746		
	LSC18	0.729		
	LSC17	0.798		
	LSC16	0.79		
	LSC15	0.757		
	LSC14	0.749		
	LSC13	0.697		
	LSC12	0.77		
	LSC11	0.689		
	LSC10	0.782		
	LSC9	0.764		
	LSC8	0.698		
	LSC7	0.695		
	LSC6	0.722		
	LSC5	0.649		
	LSC4	0.715		
	LSC3	0.752		
	LSC1	0.679		
PO	PQ2	0.67	0.549	0.828
	PQ3	0.806		
	PQ4	0.807		
	PQ5	0.745		
	PQ6	0.699		
	PQ7	0.707		
	AFD1	0.689		
AFD	AFD2	0.76	0.563	0.793
	AFD3	0.797		
	AFD4	0.689		

Table 3 CORRELATION TABLE			
	AFD	PO	LSC
AFD	**0.75**		
PO	-0.446	**0.741**	
LSC	0.724	-0.457	**0.739**

Table 4 MODEL FIT INDICES	
CMINDF/DF	2.055
GFI	0.8
CFI	0.896
IFI	0.897
NFI	0.918
RMSEA	0.075

By testing Hypothesis relationship between factors/elements (LSC, FD, PO, AFD) Hypothesis H1 relationship of LSE & PO (Low self-control & perceived opportunity), H2 relationship LSE & AFD (low self-control & Attitude towards financial Dishonesty) relationship of H_3 relationship reflects PO and FD (perceived opportunity, financial dishonesty) and H_4 relationship reflects AFD and FD (attitude towards financial dishonesty and financial dishonesty) here by accepted because p value is less than 0.05. (Table 5) simultaneously also presented model Fit indices (Table 6) An assessment of the overall model for acceptance in good fit criterion through no significant RMSEA (Root Mean square error of approximation) which depicted 0.066 also used the NFI (Normed- Fit Index is 0.918, GFI (Goodness of Fit) 0.946, IFI 0.968 and CFI (comparative fit index) 0.968 (Table 4 model fit) are under cut off for good fit.

Table 5 RESULTS OF HYPOTHESIS TESTING TABLE					
			BETA	P	
LSC	H1	PO	-0.412	0	Accepted
LSC	H2	AFD	0.419	0	Accepted
LSC	H3	FD	0.011	0.351	Rejected
PO	H4	Fd	0.018	0.091	Accepted at 10%
AFD	H5	PO	-0.086	0.249	Rejected
PO	H6	AFD	-0.082	0.249	Rejected
AFD	H7	FD	0.471	0	Accepted

Table 6 RESULTS OF MODEL FIT INDICES	
CMINDF/DF	4.251
GFI	0.946
CFI	0.968
IFI	0.968
NFI	0.966
RMSEA	0.066

FINDINGS & IMPLICATIONS

Provided empirical support for the decision to constrain this path. Low Self-control did not have a straight effect on Financial dishonesty (Beta 0.011 & P value is 0.351) fit indices for the proposed model, In addition, all structural paths in the proposed model were statistically significant except two other path from AFD (Attitude towards financial Dishonesty) to PO (perceived opportunity) & PO (perceived opportunity) to AFD (Attitude towards financial Dishonesty) further PO (perceived opportunity) to FD Financial Dishonesty is accepted at 10% level. (Beta 0.018 & p Value is 0.091).

On other way through theoretically, it could considered relationship between perceived opportunity and financial dishonesty to be dependent on individual's attitude toward financial dishonesty, Key point, an opportunity to dishonest is unlikely to lead to non-trusted behaviour unless an individual also has a favourable attitude towards dishonest. existing result agreed & suggested that the proposed direct relationship between low self-control mediated by perceived opportunity to financial dishonesty and in same manner there is path AFD (Attitude towards Financial Dishonesty) TO FD (Financial Dishonesty (High Beta 0.471 among hypothesis & p value 0) could be appropriate for the model with, empirically or theoretically.

Summary of Findings

Upon picture shown in Figure 1 confirmed, relationships among variables in the given study exists, there is absence of direct connection between low self-control and financial dishonesty. In Gist, the existing results refers that attitude toward financial dishonesty plays a critical and pivot role for financial dishonesty.

The proposed relationships depicted in Figure 1 were generally accepted in the current study, there is absence of direct relationship between self-control and financial dishonesty. In particular, the relationship between perceived opportunity and financial dishonesty in the proposed model considered not necessary.

A revision of the proposed model that deleted this unnecessary path was selected as the preferred model for the data in the current sample. Overall, the current results suggest that attitude toward academic dishonesty plays a critical role in the explanation of financial dishonesty, in financial dishonesty is explained by its relationship with attitude toward academic dishonesty in the presented sample.

Implications

Above results have extend implications for interventions aimed at mitigating financial dishonesty. Self-control is a accepted as stable personality merit, that is shaped in early age (Gottfredson & Hirschi, 1990). In a case considered the general theory of crime is accepted to the extend and self-control deemed as primary cause of dishonesty & other deviant acts, then attention would need to replace well before in organizations. Perceived opportunity for financial dishonesty is upcoming challenge for make it in change manner for either work place.

However, the present results says, the general theory of crime taken into acceptance unless attitudes are part of the model. Because attitudes shown as less enduring than personality merit, therefore self-control requires minimum intervention to mitigate opportunity & interventions aimed at influencing personals attitudes toward financial dishonesty could be higher likelihood of success at a much lower attention.

Limitations & Future Directions

There are some limitations of the existing research, using of self-report data, particularly which touched the sensitive topic such financial dishonesty, by raising few questions & expecting accuracy of the database.

Here closely related issue form in the analytical decisions to undertaken through composite measures, It is quite possible while repeating & analysing using strategies may do some deviation during path estimates in the proposed final model. So said limitation is deemed

not a serious threat to the validity of above findings.

Future researchers in this arena could be continued to identify the limits of the general theory of crime & elaboration of deviant acts such as financial dishonesty. Requirement in this arena is for methods which permissive to direct measure of deviant behaviour or act.

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