

**Organisational traits  
(can be controlled)**

- ◆ Lives by values
- ◆ Sets good example
- ◆ Enforces sound controls
- ◆ Takes fraud measures
- ◆ Demonstrates ethical leadership
- ◆ Proper checks and balances
- ◆ Healthy culture
- ◆ Climate of honesty
- ◆ Zero tolerance to crime

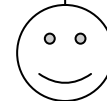
**Individual traits and attitudes  
(cannot be controlled by employer)**

- ◆ Good values
- ◆ Positive attitude
- ◆ Honesty
- ◆ Feels treated fairly
- ◆ Positive emotions
- ◆ Feels "listened to"

Sound working environment

Good traits

Positive



behaviour

Negative

behaviour

Poor environment

Bad traits

- ◆ Too many opportunities (no controls)
- ◆ Constant temptation
- ◆ Too high levels of access (no segregations of authority)
- ◆ Weak leadership
- ◆ No controls – turns a blind eye to crime
- ◆ No fair punishment

- ◆ Comes from a criminal background
- ◆ Fits the "general risk profile"
- ◆ Poor values
- ◆ Motivated by self interest
- ◆ Shows no respect for others
- ◆ Feels disgruntled towards employer
- ◆ Unethical conduct

**D**

**LOW RISK OF DISHONESTY**

**A**

**LOW RISK OF DISHONESTY**

**C**

**HIGH RISK OF DISHONESTY**

**B**

**HIGH RISK OF DISHONESTY**