

Role of Information Security & Psychopathy on Unethical Behavior: An Empirical Investigation within the Banking Sector

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ABSTRACT

The accounting research have moved towards the study of the "dark" personality disorder —Dark Triad, and its effect on dishonest and unethical behavior in the workplace environment. Fraudsters with dark personality characteristics such as psychopathic personalities are even greater trouble. Some fraudsters are psychopaths but not all. Psychopaths spend a great deal of time and effort constructing and maintaining a persona that helps them get ahead at work, that's why to be known as the dark horse. Many of the people who are psychopath are short time offenders who are just "doing their work," can hold impressions easily, and their victims are few. The study aims to examine the extent of information security psychopathy and its relationship to some beliefs regarding the unethical professional practice by using a sample of accounting professionals specifically "banking personnel". A formal adopted questionnaire is used to collect primary data for the analysis. A total of 357 participants volunteered to respond to the study. The results of the study validate the position that psychopathy at the workplace is the key precursor of banking fraud scandals. Empirical findings also come with the influence of psychopathy on the unethical behavior in the study area. Finally, the study concludes that the psychopathic personalities have a role to play in unethical behavior in professional practices in the context of the banking sector. While when psychopath goes to work place there is unethical practices therefore, information security does not have a role between psychopathy and unethical performance.

Keywords: Dark Triad, Psychopathy, Information Security & Unethical Behavior. Common Method Bias.

1. INTRODUCTION

The dark triad is a common set of three socially aversive personality traits narcissism, Machiavellianism, and psychopathy (Nathanson, Paulhus, & Williams, 2006). Individuals with dark personality characteristics possessed manipulative, deceptive, conscience, and disruptive attitudes in social gatherings due to the dark core of personality inheritance (Paulhus & Williams, 2002). (Jonason, Lyons, Baughman, & Vernon, 2014) found that

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psychopathy is most severe of composite style of triad because psychopathic individuals possessed a stronger inclination towards unethical behavior and corporate fraud.(O'Boyle, Forsyth, Banks, & McDaniel, 2012) argued that psychopaths and Machiavellian individuals are more likely to engage in lying, stealing, and shrinkage losses during their professional life. Among the three the darkest one is psychopathy, comparatively, psychopaths behave, risk-taker, less flexible, and lack toward others (Babiak, Neumann, & Hare, 2010). On the other hand, corporate psychopaths are parasites they need sportive ladders for moving up and they make affiliations that can cultivate their required desires to outcome, while,(Babiak, Neumann, & Hare, 2010) proposed that it is worthwhile to inquire that why financial and emotional necessities reinforce individuals towards unethical dealings, how and why psychopathic personalities engage in unethical and immoral activities (p. 175). (Nagler, Reiter, Furtner, & Rauthmann, 2014) Claims that those who want supremacy and authoritarian position in routine settings mostly reported higher psychopathic personality characteristics. Criminology is increasingly focusing on psychopathy as a fundamental issue because of the strong theoretical and empirical relationship between psychopathy and criminal behavior (e.g., Hare, 1999). As DeLisi (2009, 2016) claimed that psychopathy should be regarded the unifying theory of crime since it includes the "heart of antisocial behavior" and can be applied to a broad variety of groups.

Psychopathy was first disregarded by criminologists despite the fact that it shared several concepts with other theories in the discipline. This may lead to a situation where one measure of antisocial behavior is used to predict another, which is known as a tautology in the field of psychopathy. Organizations are required to be dedicated to secure business operations through standard compliance. In the first half of 2017, 43.7 percent of external violators and 50.6 percent of employees were found responsible for 94.3% of all reported information leaks worldwide (Siponen & Willison, 2009). Furthermore, 67.4% of information leakages occur via the network channel, demonstrating the significant risk of electronic connection. The Knowledge, client information, confidential personal details, and net worth information. Such leak not only result in good will impairment but also affects consumers' mental health, that represent a severe threat to sensitive information, harm the organization's brand reputation, and compel unanticipated financial responsibilities (Post & Kagan, 2007).

Computer crime has been linked to non-psychopathological features of a person's personality in the past. Accordingly different studies suggested that, computer offenders are more dishonest, devious, and manipulative than the general population (Seigfried-Spellar et al., 2017) Additionally, they have lower moral values, lower social moral standards, and lower extraversion (Rogers et al., 2006). Computer hacking and digital piracy have both been linked to a lack of self-control, (Higgins, 2005; Higgins & Makin, 2004; Higgins, Wolfe & Ricketts, 2009; Marcum, Higgins & Wolfe, 2011). These qualities, when considered collectively, reveal psychotic tendencies. So, by bridging two theories theory of mind (ToM) and sensitivity reinforcement theory (SRT) (Miller, 2012; Joseph, 2008) . The current study looks at the connection between bank workers who behave more psychopathically and information security breaches involving client

information. The very first objective of this research is to find out whether psychopathy predicts unethical behavior. The second objective then investigates how computer crime, including information security theft, is connected to externalized antisocial behavior (e.g., unethical and fraudulent behavior). The current study offers an original contribution to the body of knowledge in the context of Pakistan because empirical evidence in Pakistan's perspective regarding psychopathy and bankers' information security criminology and its impact on bankers' unethical behavior needs to be reported.

The novelty of this study is that it is the first-ever study exploring the linkage of psychopath with information security breach in the banking sector of Pakistan. Although previous works on psychopathy have studied this trait to a great extent concerning unethical behavior and corporate fraud, this work will be different and add value to society by linking those psychopathic traits to computer-based crimes by employees working in banks. By integrating the Theory of Mind and Sensitivity Reinforcement Theory, the current study explores whether such tendencies under a psychopath individual will be able to predict information theft in a non-Western context. In this context, the research would bring much-needed empirical evidence on how the psychopathic personality traits of bankers predispose them to information security breaches—a critical missing link in the country's professional and digital settings for understanding the dynamics of psychopathy.

2. LITERATURE REVIEW

2.1 Theoretical Basis

Two major theories have been considered in the current study. Theory of mind (ToM) and reinforcement sensitivity theory (RST). Theory of mind focused on individual aging development process which includes motivation, desires, emotional intelligence, knowledge states, and mental abilities which are mainly affiliated with emotion reading and cognitive empathy, while psychopathic individuals can readily use ToM attributes emotional intelligence and management which eventually diversify unethical attitude and behavior for self-survival and growth (Dziobek et al., 2011). However, individuals with weak ToM traits were more likely to misinterpret the sentiment and trust of others, while there is a substantial association between unpleasant ToM attributes and psychopathic tendencies (Corr, 2008).

Gray's reinforcement sensitivity theory (RST) was first explained psychopathic behavior. Research has proven that (RST) is the best tool to understand psychopathic personality disorder in social settings. Classic reinforcement sensitivity theory (CRST) explains that behavioral activation system (BAS) and behavioral inhibition system (BIS) present two brain motives that regulate reward and punishment respectively, similarly BAS regulate appetitive motives where the goal is moved towards something effectively desired while BIS regulates aversive motives where person's goal can move towards something unpleasant (Patrick, Fowles, & Krueger, 2009). Moreover, (Drislane, Patrick, & Aarsal, 2014) proposed triarchic view of psychopathy through RST, for the understanding of psychopathic personality style meanness, boldness, and disinhibition presented.

Meanness is the result of lack of empathy, lack of concern for others, sensation seeking, intimate relationships as well as exploitive and manipulative behavioral style. Meanness is a result of a lack of empathy, a lack of concern for others. Boldness described relaxing and calm abilities in the situation of stress and crises. Finally, disinhibition is a symptom of an externalizing personality, which involves issues with impulsiveness and lack of planning, difficulty with efficacy beliefs, and restricted behavioral controls (Newman & Malterer, 2009).

2.2 Psychopathy

Psychopaths are egotistic and callous slant because they have projected themselves alien in their personality to the legal system in the general public (Lynam & Gudonis, 2005). Psychopathic personalities reported more violence and criminal when they thought to be caught or being caught due to their unethical behavior and misconduct in the surroundings where they have a great reputation (Cleckley, 1941). Similarly, (Hall & Benning, 2006) claims that psychopathic personality disorder is characterized by a lack of self-control, callousness, and lack of empathy, while the primary psychopathy is rooted around the same. Moreover, (Gao & Raine, 2010) argued that successful psychopaths are the representative of the general public who has not possessed extreme psychopathic traits, their charismatic styles, superficial charming abilities, and intellectual skills make them successful psychopaths in everyday social settings. But it is difficult to characterize that who constitutes the exact style of successful psychopaths whether primary or secondary psychopaths, most probably primary psychopaths reported more successful than secondary in the accomplishment of unethical desires or deeds (Hare & Neumann, 2009). Psychopathic individuals form partnerships and personal relations just for their self-advantages and have shown to be unbeatable in the game of deception (Blair et al., 2004).

Psychopaths mostly engage in disruptive and impulsive conduct that's why they never learned from their traumatic experiences, they are approached just for individual gains, which allows them to do whatever they want without regard for impact (Blair et al., 2004). High psychopaths are never in hurry they mostly wait for their best time and move (Cleckley, 1976) and have been reported consistent with immoral activities with a recognized danger of getting caught. Comparatively, medical science has proved that psychopathic personalities behaved differently from non-psychopaths in the case of financial decision-making and budgeting. Because they have the gifted power to manage heart rate, mental stress and can mask their expressions easily (Zona, Minoja, & Coda, 2013). Similarly, (Hare & Neumann, 2009) argued that most of the time successful psychopaths were found to be white-collar criminals whereas criminal psychopaths were found to be engaged in brutality and blue-collar crime (Chiaburu, Muñoz, & Gardner, 2013). In the same way (Clarke, 2005) found that psychopathic employees end to do well in managerial decision making due to their strong sense of humor and intellectual skills. Scholars characterized psychopaths differently, for example (Babiak, 1995) defined psychopaths as inter alia (industrial psychopaths), (Morse, 2004) successful psychopaths, (Boddy, 2006) defined executive psychopaths, corporate psychopaths (Babiak & Hare,

2006), (Denison, 1996) as organizational psychopaths, while organizational psychopaths are “Con artists” or “Crook” within an organization. As a result of their self-centered motives organizational psychopaths exploit others and encourage dishonesty.

2.3 Unethical Behavior

Organizational climate can be analyzed by its value system and organizational value system is antecedent of personnel's behavior and ethical approach (Victor & Cullen, 1998). (Un)ethical behavior can be promoted by organizational standardization and socialization (Martin & Cullen, 2006). Moreover, the organizational decision-making approach can facilitate to judge organizational climate or value system Martin and (Sims & Keon, 2006), while workers' performance and behavior can also be appraised through ethical standards. Furthermore, (Sims, 1992) argued that it purely depends on the organizational value system that what will be ethical or unethical for Operationalization, these acceptable standards inside the organization are to be indicated as counter norms. Organizations sought quality, universality, and openness to maintain the competitive edge. Unfortunately, organization rewarded mostly those who “pass the buck”, or put their fault on others, or blame other over their mistakes (Smith & Lilienfeld, 2013). This is called the bottom-line mindset in which financial achievements are prioritized over social responsibility.

Employees adopt values from their mentors and peers that's why they behaved in the manner their respective organizations promoting ethical values (Clarke, 2005). Workplace socialization and violation of organizational standards undermine the degree of integrity and behavioral commitment towards professional practices (Richards, Gilbert, & Harris, 2002). The ethical or values system can profile worker's conduct in the present as well as in future because today's socialization or social circle have a significant impact on firm's growth (Mathieu et al., 2013). According to (Cohn, Fehr, & Maréchal, 2014) social atmosphere and learning environment at workplace can affect an individual's behavior which is an indicator of future growth and professional projections.

2.4 Psychopathy and Unethical Behavior

Successful psychopaths whether clinical or non-clinical ranged in any of the samples have proved their existence aversive to others, but the most detrimental of these two are non-clinical psychopathic personalities because they behaved innocently, just being in part of public samples they typically track their plan without disclosing extreme violence that leads to incarceration (Furnham, Monsen, & Ahmetoglu, 2009). Psychopathic samples in the general population have increased rapidly, which revealed persistent behavioral issues for the general public (Blair & Lee, 2013). Although, it is evident that psychopathy is not just a criminal ideology but associated with many other chronic unethical behavioral problems (Leedom & Almas, 2012). Non-clinical sides of psychopathy have largely been ignored by a behaviorist, and many of the scholars have just reported psychopathy as violence and criminality in one's behavior (Blair et al., 2004). Non-clinical psychopaths

are most dangerous than clinical because they act innocently and don't unmask their plan and act as hidden psychopaths.

Several accounting frauds have been reported in recent years, most of them were associated with corporate psychopaths owing to lack of conscience and guilt. For example, in late 2008 one of the famous fraud cause ZZZZ best (Zee best) in which Barry Minkow a famous American businessman was sentenced by the court and characterized as a corporate psychopath in the court decision, similarly Bernie Madoff in a fraud case was convicted by the court in late 2008 for violating social conscience and conventional morality (Perri & Brody, 2012). Moreover, in the Sunbeam financial accounting fraud case, Al Dunlap was labeled as a highly aversive individual due to unabashed self-promotion and firing workers without any sympathy and compassion (Dhingra & Boduszek, 2013). In reality, due to the increasing trend of psychopathic personality disorder financial crises and corporate fraud have been increased rapidly (Jones & Paulhus, 2014). (Cherry, 2004) claims that employees from most of the public departments such as military, finance, health, and education were most likely to be identified as successful or corporate psychopaths than from employees of other departments. Similarly, during one year from the same departments in the U.S most of the workers were penalized and dismissed from their respective designations due to rules breaches, violence, corruption, workplace bullying, absenteeism, and counterproductive workplace behavior, and these all cases were found to be psychopaths. Hence based on literature review and theoretical associations study posits the following hypotheses.

H₁: information security, Psychopathy has a positive relationship with unethical behavior.

H₂: Psychopathy has a positive effect on unethical behavior.

2.4 Mediating role of Information Security

Organizational norms and standards help to preserve organizational information when employees and management agree to follow them (Adey, 2004). A lack of awareness among employees and management about who is accountable for information security is one of the reasons for noncompliance. According to a study (Vroom & Von Solms, 2004), employees believe that information security measures are ineffective since they hamper their day-to-day operations. It was also mentioned that keeping track of information security compliance by management might be difficult. To overcome this, many firms have utilized surveillance control techniques (Infowatch Global Data Leakage Report, 2017). As a result, a robust information security culture is essential for managing an organization's information security. Several studies (Vroom et al., 2004; Bauer et al., 2017) highlighted the need of developing a security culture in which workers have the attitude, competence, and knowledge to support information security objectives.

Information security is a challenging task for banking firms. The major causes of information security breaches are that owing to secrecy, there is little data accessible on information security management and risks to banking customer information (Singh et al., 2020), and the costs of quantitative risk assessment, as well as many types of lacking risk management controls in a company, such as managerial, operational, and technical

controls. Organizations cannot develop information security successfully unless they are aware of the holes in their controls (Singh et al., 2020). Organizations are prohibited from establishing information security management systems due to personal concerns about information security (Munir & Manarvi, 2010). Similarly, information security is more of a management and behavioral issue than a technological one; therefore, it is necessary to train banking employees about information security, without which it is difficult to achieve information security standards (Vafaei-Zadeh et al., 2020). It is suggested that an information security management strategy be implemented by the banking firms in such a way that it first assesses the value relevance and then forecasts the losses connected with breach of information security (Vafaei-Zadeh et al., 2020).

Previous research on computer crime and other personality factors has not focused on psychopathy. Criminals who use technology have lower levels of extraversion, weaker moral standards inside their own minds, and higher levels of manipulative and exploitative amoral dishonesty than the general population (Rogers, Smoak, & Liu, 2006). Hacking and digital piracy (information security fraud) are linked in criminology studies to an inability to manage one's impulses and a lack of self-control. (Marcum, Higgins, Wolfe, & Ricketts, 2011) These characteristics are consistent with psychopathy in general. Last but not least, no studies have examined the connection between computer crime and other types of deviance, such as psychopathic disorders and unethical attitude or nonviolent crimes at banking industry. There are certain misconceptions about the involvement of drug-addled hackers, particularly those who use marijuana, in computer hacking (see Skibell, 2002; Taylor, 1998; Walker, 2014). It's still not clear if cybercrime is a distinct phenomenon or a part of the broader deviance phenomenon, needs to be addressed. Hence, we proposed;

H₃: Information security mediates between psychopathy & unethical behavior

3. METHODS

The current study aims to analyze the impact of psychopathy on accounting professionals' unethical behavior towards their professional practices. Data was collected by using an adapted questionnaire. For the analysis subclinical psychopathic personality disorder was quantified by using Short Dark Triad measure (SD3) by (Mesly & Maziade, 2013), and bankers' unethical behavior by (Wai & Tiliopoulos, 2012). This method allowed us to collect valid and reliable information, while for the analysis we used SPSS 26. Descriptive statistics were used for the summarization of data and for describing the sample quantitatively, and inferential statistics were used to determine the impact of psychopathy and unethical behavior. The participants of the study were banking employees and officers. A total of 357 questionnaires were received and analyzed. The data was collected by the approval of the respective branch managers of different banks.

4. ANALYSIS OF RESULTS

Table1. Data Normality

Variables	N	Mean	SD	Skewness		Kurtosis		Cronbach's Alpha
	Sample	Values	Values	Statistic	S.E	Statistic	S.E	$\alpha > 0.7$
Psychopathy	357	3.45	0.837	-0.345	0.132	-0.940	0.263	0.813
UB	357	2.90	0.960	0.329	0.132	-0.874	0.263	0.859
IS	357	3.477	0.637	0.028	0.129	-0.030	0.257	0.761

UB> Unethical Behavior; IS> Information Security

Table 1 highlighted above shows descriptive statistics of variables. Psychopathy measurement scale adopted from (Mesly & Maziade, 2013) generally covered the five-point scale of 1 (strongly disagree) to 5 (Strongly agree). whereas unethical behavior ranges from a five-point scale with 1 (completely acceptable) to 5 (completely unacceptable) from (Wai & Tiliopoulos, 2012), and information security from [74]. Results indicated that bankers reported more unethical inclination (M=2.90, S.D=0.960) than psychopathy with (M= 3.45, S.D= 0.837) respectively. While the alpha value of the psychopathy (0.813) and unethical behavior is 0.859, thus the above measuring instrument stands reliable.

Table 2. Herman Single Factor Analysis Common Method Bias, (CMB)

Items	Loadings
Psychopathy	
I like to get revenge on authorities.	0.396
I avoid dangerous situations.	0.381
Payback needs to be quick and nasty.	0.624
People often say I'm out of control.	0.686
It's true that I can be mean to others.	0.519
People who mess with me always regret it.	0.571
I have never gotten into trouble with the law.	0.513
I hate movies where they show blood and guts.	0.671
I'll say anything to get what I want.	0.403
Unethical behavior	
Work overtime to ship everything possible before end of the year to meet annual budget target	0.417
Bury most of the scrap expenses in other expense accounts to avoid scrutiny of excessive scrap costs.	0.603
Ask a consulting firm to delay invoicing for a large amount of work already done until next year.	0.572
Postpone writing off spoiled, worthless inventory.	0.514
Choose not to report excessive payment of Rs500 included in a paycheck, due to a clerical error	0.508
Deposit a cheque received in payment of written of account, to one's own personal account.	0.816

Claim duplicate reimbursement for lodging related to a business trip, when one's spouse also claims reimbursement for the same expense from their employee.	0.673
Sell the company's client list to a competition	0.546
Information Security	
The regular information-sharing operation processes have been standardized and structured to guarantee the security of information flow.	0.331
Your company can understand clearly the source and use of shared information in your operation process to ensure the security of the information flow	0.443
Your company can ensure the information security of other partners in the supply chain.	0.418
KMO=0.758; BTS=3772.986, p<0.05	
Total variance explained= 29.586%	

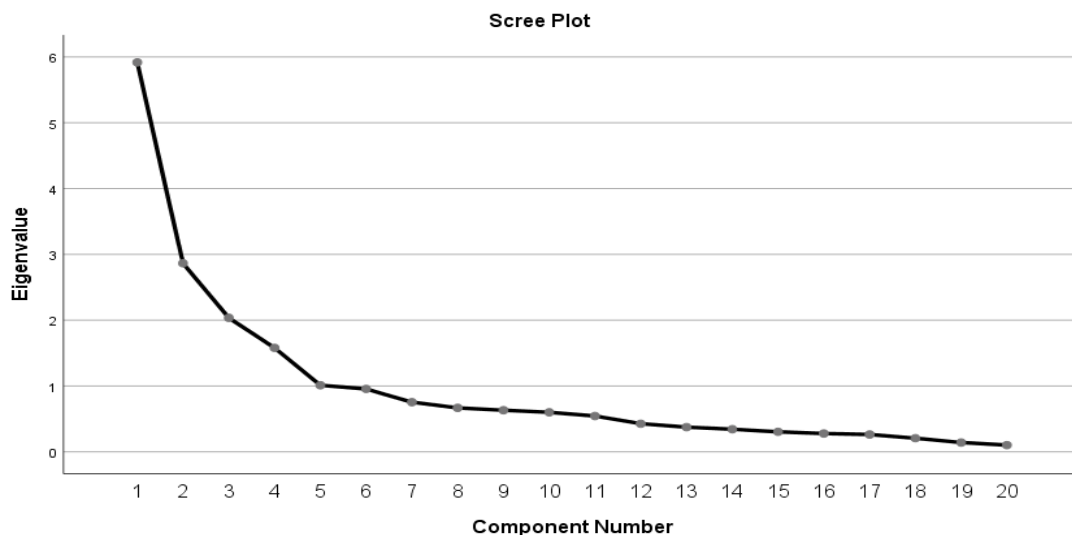


Fig 1.Scree Plot Herman Single Factor Analysis

Herman single factor analysis was run to investigate the common method biasness (CMB). It was recommended by Podsakoff (Field, 2013) that all the items should be loaded in one single factor and if the total variance explained is less than 50% it means there is no issue of CMB, the above Table 2, Fig 1 shows that total variance explained is 29.586% thus authors assumed that there is no issue of CMB. Field (Tan, Wong, & Chung, 2016) suggested $KMO > 0.5$ and factor loadings must be > 0.4 , BTS must be significant. From Table 1 it is evident that except for psychopathy items 1, 2, and information security item

1 all items of psychopathy and unethical behavior and information security are higher than 0.4 and KMO=0.758 and BTS is significant at $p < 0.05$ level.

Table 3 Correlation Analysis

		Correlations		
		1	2	3
IS	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	357		
Psychopathy	Pearson Correlation	0.571**	1	
	Sig. (2-tailed)	0.000		
	N	357	357	
UB	Pearson Correlation	0.294**	0.432**	1
	Sig. (2-tailed)	0.000	0.000	
	N	357	357	357
**. Correlation is significant at the 0.01 level (2-tailed). IS: Information Security, UB> Unethical Behavior, PSY> Psychopathy				

Table 3 presented a correlation between information security, psychopathy and unethical behavior. Results yielded a significant relationship $r = 0.571$, $p < 0.05$ between information security and psychopathy is moderated positive and significant while between information security, and unethical behavior is $r = 0.294$, $p < 0.05$ week positive and significant while between psychopathy and unethical behavior is $r = 0.432$, $p < 0.05$ between psychopathy and unethical behavior. Hence from the findings, H1 is accepted.

Table 4 Linear Regression

Model	R	R ²	Adjusted R ²	S.E	F	p
1	0.432	0.186	0.184	0.882	81.357	0.000
Summary		B	S.E	β	T	p
1	(Constant)	1.095	0.201		5.453	0.000
	PSY	0.510	0.057	0.432	9.020	0.000
a. Predictors: (Constant), PSY, Dependent Variable: UB						

In the above **Table 4** results of linear regression shows that $r = 0.432$, significant relationship between psychopathy and unethical behavior while $R^2 = 0.186$, predicts that psychopathy shows a variance of 18.6% on unethical behavior. In addition adjusted $R^2 = 0.184$, while S.E= 0.882 and goodness of fit $F = 81.357$ are significant at $p < 0.05$ level.

Further analysis of results revealed that Unstandardized regression coefficient i.e. $B = 1.095$, 0.510 with S.E= 0.201 & 0.057 respectively but standardized coefficient shows $\beta = 0.432$, $t = 5.453$, and 9.020 with $p < 0.05$. Predicts that a unit variation in psychopathic personality characteristics can pose 43.2% change in their unethical behavior towards professional practices, and the shift in the behavior was also significantly positive because

$P = .000 < .05$. Hence H_2 is also substantiated moreover heteroscedasticity plot is also presented in **Fig 2** and there is no issue of heteroscedasticity.

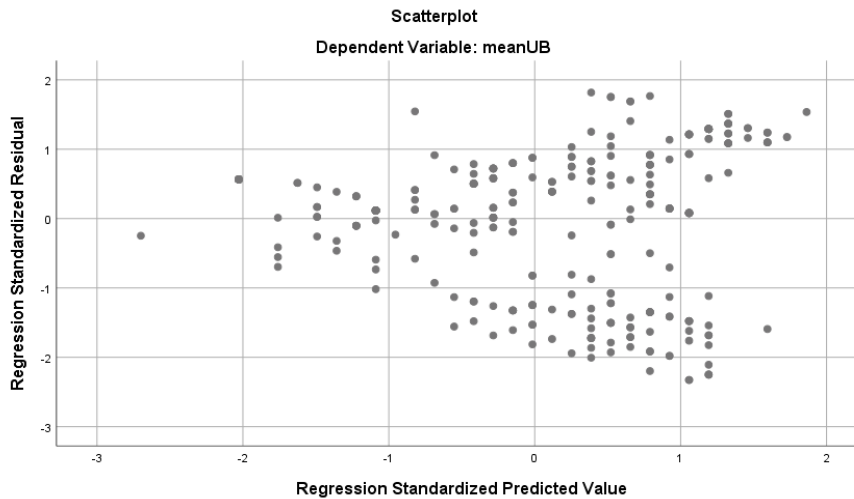


Fig 2.Heteroscedasticity Plot

Table 5. Mediation Analysis

DV	IV	R	R ²	F	β	p
IS	Constant	0.571	0.326	172.44		0.000
	PSY				0.571	0.000
UB	Constant	0.436	0.190	41.59		
	PSY				0.475	0.000
	IS				-0.075	0.1959
UB	Constant	0.431	0.186	81.35		0.000
	PSY				0.431	0.000

IS: Information Security, UB> Unethical Behavior, PSY> Psychopathy

Mediation analysis was run using process file. It is evident from the above **Table 5**. That path a between information security and psychopathy is found significant as goodness of fit $F=172.44$ and $\beta=0.571$, $p<0.05$ are found significant. 32.6% variance is explained by psychopathy on information security. In addition, path c prime and path when information security and psychopathy entered in regression equation shows 19% variance on unethical behavior $F=41.59$ $p<0.05$ while $\beta=0.475$, $p<0.05$ significant but information security path b is not significant $\beta=-0.075$ $p>0.05$, it means that information security does not have mediating role on psychopathy and unethical behavior. Path c is significant psychopathy shows variance upon unethical behavior 18.6% $F=81.35$, $p<0.05$ and $\beta=0.431$, $p<0.05$. beta value of psychopathy has been increased in path c prime it means that when psychopath goes to workplace lot of unethical behavior can be seen, thus H_3 is not substantiated.

5. DISCUSSIONS

In this study, we examined the mediation effect of information security between psychopathy (PSY) and bankers' unethical behavior towards their professional practices. Getting support from theory of mind (ToM) and reinforcement sensitivity theory (RST), the present study developed hypotheses that psychopathic personality traits can positively influence banking employees towards unethical and fraudulent behavior and this relationship can be mediated by information security.

Results of the current study indicated that those who reported high on the psychopathic measurement scale, displays higher acceptability of unethical behavior at workplace environment. The above results are in line with [56; 57; 58]. As (Roeser et al., 2016) found a substantial link between psychopathy and unethical conduct. They also found that those with the psychopathic inclinations had a more unethical behavior towards the job than individuals who did not have such predispositions. (Stevens et al., 2011) also came with the same conclusions, finding a positive association between psychopathy and unethical workplace behavior and concluded that the rapid increase of psychopathic traits among bankers and financial predators is alarming for corporate world, and concluded that psychopathic accounting professionals are not unintentional or accidental fraudsters but slayers. Moreover, results also found an insignificant effect of information security in association between psychopathic bankers and their unethical workplace behavior. Increasing trends of psychopathic tendencies in banking sectors are the major cause of fraud, corruption and breakage of information security (Vafaei-Zadeh et al., 2020). While (Khodaie, Moghadamzadeh, & Salehi, 2011), stated that psychopathic individuals are more likely to engage in impulsive cheating than narcissists and Machiavellians. The findings of the present study suggested that bankers with higher predisposition of psychopathic tendencies were more likely to engage in unethical behavior in professional settings.

6. CONCLUSIONS

Accounting is vital to track income, expenses, follow statutory guidelines, and provide quantitative financial information that can be used in making business choices to a firm's stakeholders. It is therefore reasonable to expect accounting professionals to be ethical in their sphere of work. Therefore, viewing the extent to which psychopathy among bankers has an impact on unethical or fraudulent behavior at professional gatherings through the lens of the theory of mind and reinforcement sensitivity theory is the goal of the paper at hand. Both of the theories were logically applied in the present study. Additionally, among the psychopathic bankers, a positive correlation was reported with unethical behavior. Psychopaths are more likely to make a choice of financial positions and leadership platforms, due to their selfishness and egotism. On the other hand, psychopaths have an absence of empathy, are prone to impulsive, and they only care about their own personal benefit. The core causes of unethical action include uncontrollable needs of money, failure anguish, inappropriate use of resource, and subtle or harsh persuasion (Paulhus, Neumann, & Hare, 2009). So, from the whole discussion, in the unethically behaving approach, it is not a one-shot approach but instead a developmental process from childhood or

adolescence to professional life. Finally our results concluded that fear of immediate or direct punishment cannot inhibit psychopathic personality disorder to behave unethically. On the practical aspect, these findings emphasize on the credibility, trustworthiness, and screening out of a person's behavior in the financial sector. The conclusions also derive that once a psychopath is in the workplace, does not take care of the information's security. The psychopath does not take care of the organizations' reputation and goodwill, neither of the customer's information security. In this respect, information security does not moderate the reduction level of the unethical behavior of psychopaths.

6.1 Implications

Evidenced-based implications are provided for bankers, educationists, and the corporate sector. The findings of the current study will help policymakers to work on employees' aberrant attitudes specifically workers who have concerned with information security and assets management, for their positive behavioral development that will ultimately be favorable for their bright future. Through guidance, counseling, and training session's banks can also work on newly appointed workers for ethical and moral growth. Similarly, by presenting case studies about psychopathic personality disorder and its consequences in present as well as in the future, banks can also facility managers and workers for behavioral and personality development. At the phase of recruitment and selection banks can also screen psychopathic tendencies by using psychopathy measurement scales i.e., Self-Report Psychopathy Scale (SRP III) (Podsakoff et al., 2013) or SD3 (Mesly & Maziade, 2013). Banking organizations can also sponsor a character-building seminar, personality and ethics development taking sessions for behavioral and moral growth.

6.2 Limitation and future study

The current study has limitations and provides lines of inquiry for future research. Psychopaths have an adverse financial and emotional influence on the community (Babiak & Hare, 2006). Therefore, understanding the behavior in a workplace and other social settings is important. The study was conducted in the banking sector, and thus, generalizations might be questionable. Future research should try to encompass the university lecturers and professors, business majors, as bankers craft behaviors from learning experiences. The successful psychopaths are intelligent and might seek formal education for the sake of status and control (Hall & Benning, 2006). The effects are generalized to institutionalized samples but can be used to analyze organizations and their professional accountants, auditors, and managers. Future studies should be longitudinal, and the relationship between psychopathy and antisocial behavior must be traced with nested consideration of the environmental and human variables. The personality profile of those who wrongly manage others' wealth must be studied, and how some circumstances and characteristics lead to negative outcomes for the entrustment of wealth.

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