

Defining Corruption through Workers' Lived Experiences: A Study on Financial Workplaces in Vietnam

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ABSTRACT

Considering the ever-changing impacts of corruption on civil society around the world, understandings of the concept and its contemporary presumptions require ongoing reflection and revision. However, existing work on corruption, both in academia and practice, tends to focus on Western-centric formulations and 'macro' corruption, using a limited range of methods and perspectives. This realistically overlooks important nuances and contexts, including grey areas between corruption and discrimination. The thesis thus responds to such gaps in knowledge, exploring a novel definition and ways to understand everyday corruption. It considers 'micro' victimisations and the multiple socio-cultural normative impacts of workplace corruption within the financial sector in Vietnam.

The study used a mixed methodology, including a preliminary quantitative survey followed by semi-structured qualitative interviews with workers from various local financial institutions. The analysis utilised simple summaries and statistical tests to capture the local *attitudes and perceptions* towards workplace corruption from the survey data. These insights were then expanded and clarified using narrative analysis of the local *lived experiences* with corruption from the interview data. The proposed framework guiding the study was also revised into a final *dynamic norm-corruption cycle*, using regressions and narrative structure analysis.

The main outcomes comprise an extensive definition of workplace corruption via the lived experiences of financial workers in Vietnam and a general framework of corruption from a micro perspective. The thesis also provides a novel corruption-discrimination scale as nuanced spectrums and representations of these concepts. Overall, most corruption forms are also perceived as discrimination, with notable variations within and between them. These findings and insights contribute to local and global knowledge and practices of corruption. The results also provoke implications on the need for local normative reforms in order to enhance standards and improve receptiveness to the demands of local workers.

DECLARATION

I hereby confirm that the ethical approaches for the research in this thesis have been approved in July 2024 and November 2024. I also consent to the use of plagiarism detection software for this thesis. There is no collaboration nor any conflict of interest in this thesis.

AI disclosure: Microsoft Teams' automatic transcription function was used to generate raw interview transcriptions in the original language before further data processing. Grammarly was also used in the editing phase of this thesis for general grammar and spelling checking.

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CHAPTER I.

INTRODUCTION

“Corruption: we all have an idea about what it is, and we all have more or less experience with it.” (de Graaf et al., 2010, p. 166)

1.1. Research Background

This thesis is about understanding corruption from the perspective of workers in the financial sector in Vietnam. This is important yet neglected compared to the more common notions of corruption from a macro and universal standpoint. It allows insight into the everyday lived experiences of local individuals and provides a way of thinking about corruption and local socio-cultural norms within under-researched contextual boundaries.

Such topics are crucial as the postmodern time increasingly recognises and preserves social diversity, subsequently changing our existing beliefs and perspectives (Ritzer and Goodman, 2001). Concepts upon which we may have previously relied become more uncertain. Growing scepticism and particularism inevitably reconceptualise these phenomena to expand our collective understanding and record the uniqueness of different periods and spaces (Taylor, 2015). This is especially the case for crime and its impact (Henry and Lanier, 2001).

Whether corruption is regarded as a criminal, social, or injustice phenomenon depends on the academic or pragmatic settings where such questions arise (de Graaf et al., 2010; Mungiu-Pippidi and Fazekas, 2020). Terminologies such as corruption, crime, or discrimination are sometimes used interchangeably within particular contexts (Bullock and Jenkins, 2020; Burke et al., 2011). This is due to their overlapping foundations on human attributes and experiences, causing various shared determinants among these social affairs (Di Donato, 2018; Henry and Lanier, 2001; Heywood, 2015; Zúñiga, 2018). At its core, corruption is a collection of human behaviours, subject to normative pressures in their corresponding social and cultural surroundings (Jackson and Köbis, 2018). Since these contexts undoubtedly vary

across the globe, while constantly shifting through time, corrupt actions are also realistically diverse and ever-changing (Kubbe and Engelbert, 2018; Zúñiga, 2018). In the face of incomplete knowledge and often limited methodologies, corruption is therefore an important focus for contemporary research.

Contextual diversity accounts for the variety of norms in different countries, but also different groups in a country, and even different individuals within, at any period (Köbis et al., 2018; Köbis et al., 2020). Despite these layers, existing corruption understandings and methodologies (including those from ongoing international agendas; Bu, 2018; de Graaf et al., 2010) tend to have a relatively uniform approach. At a macro level, this means over-emphasising the perspectives of dominant parties such as developed nations (Scholl and Schermuly, 2020; Urinboyev and Svensson, 2018). However, the features of developing or post-colonial nations are intrinsically different and usually cannot meet such dominant standards (Bu, 2018; Smith, 2015). As a Southeast Asian developing country, Vietnam is therefore constantly at the bottom of global corruption evaluations with apparent requirements for improvements (Phuong, 2017; Ufen, 2017), though there are not enough studies to justify this from their standpoints (Bu, 2018; Rothstein and Teorell, 2015).

At a micro level, it generalises many actual nuances of the phenomenon (Phillips et al., 2021) and neglects various marginalised victims (Bullock and Jenkins, 2020). Locally, marginalised scales are private sectors and their workplaces whose coverages and influences are usually viewed as less than public agencies and administrations in general corruption debates (Dine, 2017; Phuong, 2017). Marginalised victims and perspectives are almost always ordinary people who do not represent nor are capable of impacting any larger group alone (Huberts, 2010; Rothstein and Teorell, 2015), which further excludes them from the current rotations of power, wealth, and spotlight (Rose, 2015; Uslaner, 2015). Despite being overlooked, these bodies contain primary lived experiences of most actual corruption under current standards (Heywood, 2015; Sharma et al., 2021), proving how fragmented these benchmarks are.

With the contemporary emergence, future reconceptualization of the chosen phenomenon must shed light on marginalised views to challenge the hitherto dominated frameworks and refine current bias. Understanding corruption from individual perspectives contributes to corruption literature and enhance anti-corruption institutional practices via targeting mass

receptiveness and mass tolerance for injustices (Megías et al., 2023; Mungiu-Pippidi and Heywood, 2020; Spector, 2012). Such applications are critical for understudied countries like Vietnam, especially when both domestic and international macro anti-corruption efforts show inefficiencies locally (An and Dong, 2024; Phuong, 2017; Tromme, 2016; UNDP, 2015). Examining corruption via local norms widens current international knowledge and improves its frameworks by juxtaposing different subjectivities and values to derive what works and what does not at specific scales (Huisman and Walle, 2010; Megías et al., 2023; Jackson and Köbis, 2018; Zimelis, 2020).

These jointly reflect the beginning quote of this chapter, emphasising that the idea of corruption actually depends on who we are. Hence, diving into the grey area between corruption and other human affairs means irrevocably entering a messy yet necessary discussion that broadens what can be realistically learned (de Graaf et al., 2010; You, 2006). This provokes reflexivity of contemporary scholars on our global knowledge and responsibilities (Ufen, 2017; UNDP, 2015).

1.2. Research Scope and Questions

The thesis provides a glossary in [Appendix I](#). Likewise, 'corruption' is the term to be tackled theoretically and pragmatically via the coming literature examination and research process. At the current stage, it cannot be clarified further than the pre-established core of being behaviours at individual scales under multiple influences (Jackson and Köbis, 2018). 'Lived experiences' is another core discourse adopted and explained in later chapters considering its growing usage and distinctive meaning in criminology and sociology. Generally, if corruption is human behaviour, lived experiences refer to the process governing all the direct and indirect human attributes and impacts, including normative pressures, that determine the formation of such behaviours and concepts (Boylorn, 2008; McIntosh and Wright, 2019). These thus embody the reconceptualising essence of the thesis.

Regarding its restricted time and capacities, the terms 'workers' and 'workplace' are specifications for general linguistics, such as individuals, collectives, or environments, to narrow particular concentrations for this research. As later justified, occupational settings comprise vital conditions for the corruption phenomenon (Burke, 2011; Felices-Luna, 2012),

enabling the tailoring of such discourses to produce more adequate encapsulations. 'Workplace' refers to a type of neglected and defined environment in corruption studies, uniquely affecting internal individual behaviours. 'Workers' address corresponding human units.

Lastly, the term 'norms', or 'socio-cultural norms', represents normative forces distinctive to specific societies and cultures. Its common usage can vary quite broadly for any normative structure specific to any community and their historical and socio-cultural trajectories (Hechter and Opp, 2001). The study aims to maintain this nuance by simultaneously balancing various chosen levels of individual workers in working environments in the controversial financial sector in Vietnam.

From the described premises, while there are numerous possibilities for reconceptualising corruption, this thesis centralises the case of financial workers in Vietnam as a pragmatic trial of broader theoretical visions. Specifically, the study derived a micro-level framework from Western literature and tested its applicability to marginalised perspectives via the research process to reflect and suggest more general applications. The thesis contributes to the knowledge and practices relevant to corruption, cultural norms, and marginalised experiences by asking:

1. What are the **attitudes and perceptions** of financial workers towards workplace corruption in Vietnam?
2. What are the **lived experiences** of financial workers with workplace corruption in Vietnam?
3. What contributes to the **dynamic between norms and corruption** in financial workplaces in Vietnam for workers, and how?

1.3. Thesis Structure

This thesis contains seven chapters. The next chapter presents a contextualised *literature review* of existing theories and pragmatics on the corruption concept and phenomena. The review uses simple selective strategies to cover both international and Vietnamese archives.

Besides justifying the necessity for this study, the chapter also derives a framework proposal to understand corruption via norms, guiding the sequential research flow.

The third chapter explains the *research methodology* and process, resulted in the three outcome chapters below. Its flow contains seven stages with two core phases matching the chosen mixed methods. It justifies suitable epistemologies and ethics, while acknowledging the reliability, validity, and remaining limitations of the research.

The fourth chapter, *a local summary of workplace corruption*, presents the first research outcome and phase corresponding to the preliminary survey. It comprises a general overview and seven discussions capturing how financial workers in Vietnam generally perceive each selected workplace corruption form. This supplies an overall view of the current perspectives on corruption in Vietnam, with further details in following chapters.

The fifth chapter, *local stories of lived experiences with workplace corruption*, narrates results from the second phase of semi-structured interviews. It encapsulates shared stories of how local workers have lived through and managed the consequences of workplace corruption. Its outcome refines the prior local overview on the phenomena, completing the corresponding corruption definition in Vietnam.

The sixth chapter *reflects the norm-corruption framework* proposed in the literature review by triangulating findings from both research phases. Using regression and selective qualitative analyses, it contemplates the applicability and boundaries of such proposals with evidence to generalise suggestions and framing contributions. This improves the robustness and reflexivity of the thesis.

The last chapter, *Conclusions and Onwards*, is a final discussion of research implications. It contains summaries on the research's designs and findings, its contributions and standpoint, and local emergence towards future prospects. The thesis ends with an introspection on its contributions to corruption research in the postmodern era.

CHAPTER II.

LITERATURE REVIEW

This chapter strategically contextualises the coming research by introducing relevant knowledge of corruption across different premises. The first section identifies selective contextualisation as a suitable strategy for navigating existing literature vastness. The second section starts with a commentary overview of corruption understanding in social research through multiple scales. The third section adopts these critiques and findings to propose a framework connecting corruption and socio-cultural norms under the chosen cultural sensitivity and post-positivistic approach. The fourth section further justifies Vietnam and their financial sector as contextual scopes. The last section finally concludes corresponding literature gaps to justify the research purposes and questions.

2.1. Review Strategy

As a well-known concept, the up-to-date theoretical knowledge and practical implications of corruption are undoubtedly broad. This chapter adopts the selective contextualisation strategy to construct a suitable theoretical foundation framing the focus of this study. Generally, selective contextualisation means prioritising the suitable literature and frameworks that narrow relevant progress and remarks on the chosen topic instead of covering every detail along its trajectory (Morton, 2009). This strategy is especially helpful in dealing with complex concepts, such as corruption, whose historical developments are widespread and intertwined with other phenomena.

Likewise, this strategy aided the initial scouting process for the literature review, which was influenced by my personal views and past working and living experiences in Vietnam. As a personal ongoing research interest, my accumulated understanding and attentiveness to corruption were navigated by my hybrid (domestic and international) education background and professional trajectory. To balance between my marginalised positions and the dominant Western ideologies in current international academia, this review was constructed from the

following selective bases in corruption literature. Firstly, de Graaf and others (2010) overviewed different epistemologies, which theoretical and empirical arguments makes a multidimensional and nuanced start for corruption research. Secondly, Heywood's (2015) Handbook supplies a formal introduction to corruption that covers many fundamental aspects under its prevalent theoretical and epistemological stands. Thirdly, Mungiu-Pippidi and Heywood (2020) updated these remarks by highlighting uprisings and prominent movements in corruption academia recently. Lastly, a guideline from the United Nations Development Programme (UNDP) (2015) supplies a pragmatic global lens to the review, including obscure perspectives like Vietnam. Despite dating back several years, especially considering the stagnation during the recent pandemic, these readings still jointly provide solid grounds that capture the postmodern perspectives in depicting corruption.

With the initial impressions emerged from the mentioned readings, further literature sources were selected using purposive searches to enhance the comprehensiveness of the accumulated view. Hence, the initial readings provoked the researcher to be attentive to different layers and contextual boundaries of corruption, specifically the dynamics between the phenomenon and its surrounding factors. These notations helped categorise more detailed keywords (**Table 2.1**), setting the purposes and premises of the literature review. The most adequate search engines for this thesis were Google Scholar, Academia, and the University of Stirling Library.

Table 2.1. Keywords for Further Literature Searches

Corruption	Micro Individual	Scale Lens Level	Workplace	Social Cultural Socio-cultural	Norms Normative	Vietnam
			Company			Developing
			Corporation			Southeast
			Organisation			Asia

The searches resulted in various books, peer-reviewed journals, official documents, and grey literature. These sources were filtered again to centralise potential connections among the core themes proposed by each keyword column. The priorities were academic books and reviewed journals focusing on corruption studies across different scales and in conjunction with social norms, sequentially governing the first four sectional columns above. The last

provoked a look into specific local contexts, exerting more restrictions in finding public resources regarding the relevant limited local literature. This allowed additional aid from official documents and grey literature. Public documents of the local government and local reports by international non-government organisations (NGOs) also make credible sources on the phenomena in Vietnam. Several well-known and legitimate local websites were used to cross-check the credibility of the additional literature, including Thu Vien Phap Luat for regulations, Communism Publishing for government movements, Lao Dong or Thanh Tra Chinh Phu for public news, and other global operations in Vietnam. A timestamp of post-2010 filtered the targets one last time to ensure all resources were as updated as possible, while reflecting the recent bloom in corruption literature (Heywood, 2015). This condition only applied to direct searching results, excluding all secondary sources within the already up-to-date literature to include any foundational research that is still contemporary relevant.

2.2. The Corruption Concept in Social Research

Corruption is a striking phenomenon in social research. Its negative impacts on collectives and individuals are the sole consensus in relevant academia (Alexander, 2018; Heywood, 2015; Uslaner, 2015), inspiring various debates on discrimination, injustices, and societal collapse. Corruption causes enormous social losses via stagnating economies, degrading governance, and diminishing education, health care, and welfare, while exacerbating poverty and inequalities (Burke, 2011; Spector, 2012). “The seriousness of corruption as a crime phenomenon of the upper world” (Huisman and Walle, 2010, p. 121) already implies the long-term aftermath suffered by societies. However, in the short term, the consequences of corruption are more direct and much heavier for the more vulnerable (de Graaf et al., 2010; Rose, 2015; UNDP, 2015). “Everybody can be a victim but the weakest, the poor, the uninformed, are the first victims” (Huisman and Walle, 2010, p. 126). These implicate hidden human sufferings and thus question global equality, justices, and governance responsibilities, marking corruption an area of urgency.

It is difficult to convey a comprehensive historical emergence of the concept. Foremost, corruption is a multi-dimensional phenomenon whose characteristics depend on variances of space and time (UNDP, 2015). The corruption linguistics are scattered (Johnston, 2015; Mungiu-Pippidi and Fazekas, 2020; Rothstein and Teorell, 2015), causing dispersed systems

of frameworks and methodologies. The corruption concept deeply intertwines with various aspects of human societies and “the social construction of reality” (de Graaf et al., 2010, p. 19), signifying enormous historical trajectories in sociology (De La Rama and Rowley, 2017; Mungiu-Pippidi and Heywood, 2020; Urinboyev and Svensson, 2018). Corruption studies also always accompany modernisation and globalisation, further accumulating the already-complex phenomenon. These are evidenced via various global periodical reports updating the practices of corruption and anti-corruption by NGOs (Jackson and Köbis, 2018; UNDP, 2015) and the recent resurgence of academic interests in moral corruption corresponding to contemporary environmental urgencies (Heywood, 2015; Schmidt, 2017).

Nevertheless, its literature so far explicitly comprises three interrelated concentrations: *definitions*, *causes*, and *measurements* (Heywood, 2015). Despite being an apparent straightforward concept, defining corruption is a complicated and nuanced research branch that gradually causes more debates in the social research community (de Graaf et al., 2010; D’Emidio, 2022). This is because social researchers usually treat definitions not as a plain meaning provider but more as a tool to bound and navigate other related aspects (Heywood, 2015). One of those, corruption’s causes, studies the conditions raising the probability of the phenomena occurring (de Graaf et al., 2010). The other, corruption’s measurements, takes up significant proportions of corruption archives, directly updating pragmatic anti-corruption policies and programmes. Measuring corruption means detecting its existence and consequences by simultaneously following traces of the loss of resources and subversion of power (D’Emidio, 2022; Mungiu-Pippidi and Fazekas, 2020; Zimelis, 2020). Likewise, these three are often tangled (UNDP, 2015). Corruption’s definitions and causes cannot be entirely separated since the former contextualises the attributions and environments where research on the latter takes place. Measuring consequences is often indistinguishable from identifying causes (Scholl and Schermuly, 2020), especially under the social science lens due to their perceived social reciprocal relationship (Rose-Ackerman, 2010; Rothstein and Teorell, 2015).

Therefore, despite being less focused, *defining corruption* still makes an intriguing and promising area of postmodern research. Firstly, most literature agrees that the definition of a phenomenon needs to be clarified before any further process, enabling it to be a reasonable start when facing the nuanced global and local corruption knowledge (Mungiu-Pippidi and Fazekas, 2020; Spector, 2012; UNDP, 2015). Academia also suggests that a clear definition

helps narrow what to focus on in other branches of corruption studies (Huberts, 2010; Phillips et al., 2021; Heywood, 2015) as different definitions may lead to different causal factors, effects, and measuring indices. Secondly, defining corruption means filtering its discourses, involving the social and historical construction of the concept and simultaneously shaping its forward usage (de Graaf et al., 2010; Megías et al., 2023; Mungiu-Pippidi and Heywood, 2020). Lastly, clear definitions help reinforce corruption as more serious criminal phenomena in the public view (Huisman and Walle, 2010; Smith, 2015). This is necessary because it highlights the voices of all the silenced and invisible victims of corruption, steering anti-corruption solutions towards more efficient focus.

2.2.1. Corruption Definition: Universal Standpoint or Intersubjective Understanding?

When defining corruption, the most popular epistemological stand is the *universal standpoint* believing in one definition that concretely describes and governs all forms of corruption, consequently exerting significant attention towards it (de Graaf et al., 2010; Phillips et al., 2021). This universal standpoint usually describes “a misuse of government power for private gain” (UNDP, 2015, p. 11). Regardless of small wording variations, most corruption studies and practices use this format to signal the corruption concept, implying a certain consensus among scholars and practitioners so far (de Graaf et al., 2010; Zimelis, 2020). The main purpose of this universal standpoint is to create a united basis for further generalisations of relevant benchmarks across the globe.

Despite being efficient enough for research on causes and measurements, this format is convoluted, while degrading the intricate nuances of corruption. An example is how networking may fall under it, but private corruption may be overlooked (Huisman and Walle, 2010). It covers unnecessary territories, though discounting the complicated nature and consequences of the phenomenon by separating corruption from other criminal and treacherous behaviours (Rothstein and Teorell, 2015), especially under sociological frameworks (Dine, 2017; Mungiu-Pippidi and Fazekas, 2020). Hence, to shorten and condense various possibilities of corruption definitions in social research means going against the complex, nuanced, sensitive, and highly subjective nature of the concept itself.

Firstly, this universal format risks oversimplifying corruption and its multitudes, especially with the current dominant academic focus and preferences (Rothstein and Teorell, 2015;

Spector, 2012). The mentioned extensive historical emergence of the phenomena already establishes “corrupt behavior [as] extremely complex social behavior” (de Graaf et al., 2010, p. 166). It fluctuates across numerous environments, undertaking multiple forms beyond bribery and extortion, involving various commodities beyond money, and entangling other social injustices. Thus, corruption must be understood under the intersection of multiple social lenses, including but not restricted to “psychological, sociological, economic, political, religious, cultural, legal, administrative” (ibid, p. 10). This gradually pushes for an inter-conceptual methodology and analysis.

Secondly, the term ‘universal’ itself is problematic, justifying why humanity has yet to agree on one satisfactory definition of corruption (Johnston, 2018). The existence of a universal perspective naturally implies domination over others. Specifically, the universal one is a supposedly correct standpoint on top of other incorrect, incomplete, or “unequal worth” stances that can and will be changed or “normalized” (Alexander, 2018, p. 121). This alleged hierarchy resonates with many obsolete, controversial, and highly criticised theories and epistemologies (de Graaf et al., 2010; Dine, 2017; Heywood, 2015), where their mutual core is the implicit need to label and convert what is deemed incorrect into correct. This provokes extensive doubts, considering that most similar literature and theories are initiated and heavily embedded with ideologies and cultures from only a fraction of the world. A crucial lesson learned from the halt in corruption research in the 1970s is that Western universal standpoints and normalisation might mean imperialism to others (de Zwart, 2010; Graeff, 2016; Johnston, 2015).

These reasons generally support *cultural relativism* and the growing adoption of the *cultural sensitivity and post-positivistic approach*, chasing after the dynamic and relativities of any concept across time and space rather than conforming to a static universal truth (de Graaf et al., 2010; Khine, 2008; Rothstein and Teorell, 2015; Shah, 2017). Despite its global spotlight, a universal definition may not exist (Johnston, 2015; Mungiu-Pippidi and Fazekas, 2020) because every factor constructing corruption at its core, such as socio-cultures or political structures (de Graaf et al., 2010; Dine, 2017; Köbis et al., 2020; Urinboyev and Svensson, 2018), is also ever-changing across time and space. As long as these factors shift, the meaning of corruption will always vary according to the settings where and when the phenomenon occurs.

However, the concepts of universal standpoints or cultural relativism should not be understood to the extreme because reality tends to stay within the intervals of spectrums. Despite the inability to conclude one lasting definition, there are certain global settlements on corruption, such as how bribery is explicit corruption (Bu, 2018; Heywood, 2015). Hence, these support the existence of our *intersubjectivity*. In an ever-changing world, intersubjectivity is inevitable because globalisation and its growing exchanges in cultures, religions, politics, economics, and others constantly increase our interdependence through time. The concept should instead be understood in semi-particularism with unifiable aspects as “we do not need a single definition” of corruption (Mungiu-Pippidi and Fazekas, 2020, p. 14). This consequently questions what constructs our intersubjectivity on corruption, enabling the hitherto shared understanding of it.

Such conditional components have already been discussed in academia (Kurer, 2015; Phillips et al., 2021). Despite various discourse alternatives, the following are most referenced in determining the corruptness of behaviours. Firstly, *intention*, plus *reciprocal expectation*, is crucial in distinguishing corruption from other accidents or falsifications such as inadequacy (Hiller, 2010; Kurer, 2015; Lambsdorff, 2015; Rose-Ackerman, 1999; UNDP, 2015), especially at workplaces (Stone et al., 2011). Secondly, *conflict of interest* enables abstract concepts such as corruption or integrity to have contextual meanings (Andersson and Anechiarico, 2015), signifying the unavoidable clashes between different social boundaries (Burke, 2011; de Graaf et al., 2010; Mungiu-Pippidi and Fazekas, 2020). Thirdly, *power imbalance* critically imposes unequal distributions of opportunities to behave among different stakeholders, directly complementing prior components (Kurer, 2015; Scholl and Schermuly, 2020; UNDP, 2015). Fourthly, *abuse* or *misuse* (Phillips et al., 2021) is the direct enactment of the intention to exploit power imbalance to favour some interests over others. Despite being the explicit manifestation of all prior conditions, a more significant function of this component is to provoke the implicit sequential question of what is being abused. As the fifth component in defining corruption, the answers vary from formal to informal standards, laws, and norms, with a current controversial settlement of *public trust* as the victims of the phenomena (Kurer, 2015; Rothstein and Teorell, 2015; Savedoff and Hussmann, 2006).

These conditions are relatively comprehensive to condition our conscious understanding of the concept (Kurer, 2015). However, similar to universal standpoints, they are deeply flawed

in provoking more nuances of the phenomenon and addressing more variety in its typologies and subjects. The first four components cannot distinguish corruption from other injustices and discriminations, such as classism or sexism (Kubbe and Engelbert, 2018; Rothstein and Teorell, 2015). The existing settlement of the last component (public trusts) may allow this distinction at the cost of many possible variations of the corruption concept. Different from criminology, sociology gradually accumulates resemblances of these phenomena as they are kindred socio-cultural experiences (Bullock and Jenkins, 2020; Heywood, 2015; Huberts, 2010) with similar conditions, typologies, and especially victim perspectives (De La Rama and Rowley, 2017; You, 2006). This grey conjunction between corruption and other phenomena proves how *defining corruption is still an ongoing search*, especially when accounting for its dynamics and nuances under the cultural sensitivity and post-positivistic approach (de Graaf et al., 2010; Khine, 2008; Mungiu-Pippidi and Fazekas, 2020). Next, the current skewed focus of corruption studies is depicted to signify why such lenses are needed.

2.2.2. Multi-Levels of Corruption: An Overemphasis on Macro

A dominant framework for corruption understanding is structural explanations (Rothstein and Teorell, 2015), which outline three levels of corruption (Huberts, 2010; Köbis et al., 2020). ‘*Micro*’ corruption generally refers to the misconduct of individuals (Huisman and Walle, 2010; Zimelis, 2020). ‘*Meso*’ corruption happens at organisational or smaller-sized collective levels, involving owners or managers as their representatives (Dahlström, 2015; Jensen and Rahman, 2015). Most meso corruption attaches to its macro counterpart to centralise the transition between macro-meso or public-private levels. ‘*Macro*’ corruption deals with bureaucratic and governance structures, mainly involving politicians and public administrators (Dahlström, 2015; Huberts, 2010; Rose-Ackerman, 1999; Zimelis, 2020). Modern governance tends to blur the line between public and private sectors (Bahoo et al., 2019; De La Rama and Rowley, 2017; Goel et al., 2015; Kurer, 2015; Rose, 2015), further enclosing public-private convergence and consequently exerting “too much attention to the public sector” (de Graaf et al., 2010, p. 112).

Likewise, the current universal definition of corruption mainly serves the purpose of researching its macro causes and measurements. A macro view more easily accentuates the mentioned five conditions, especially the last, which highlights its distinction with other

injustices and discriminations to create a more accessible foundation for concentrated research. Specifically, existing research on corruption's causes mostly leans towards macro factors and big scandals (Lambsdorff, 2015), inevitably ignoring its lower levels (de Graaf et al., 2010). The following methods of measuring corruption also revolve around public perspectives despite various drawbacks and controversies.

A straightforward way to measure corruption is via records and financial flows (Mungiu-Pippidi and Fazekas, 2020). However, scrutinising them can hardly reflect the micro nature and actual scale of corrupt actions (Uslaner, 2015) as usually "lower ranking personnel may be forced to do the dirty work" (Huisman and Walle, 2010, p. 135). Since most corruption cannot be directly identified, cross-country proxies are the most popular means of corruption measurements, despite their inaccuracies (Delios et al., 2024; Rose, 2015; UNDP, 2008). From a methodological point, there are implicit mismatches between research purposes and collected data embedding these international indicators. Theoretical justifications are often sacrificed for convenience in gathering benchmarkable data across different macro contexts (Apaza, 2009; Heywood, 2015; Jensen and Rahman, 2015). From an interpretative point, despite being the tool of NGOs (Treisman, 2015), transnational indices tend to confuse and omit the nuances between different countries, regions, and levels to maintain their concentration on building macro rankings. Data diversity is thus generalised to fit such desired formulas, emphasising their inaccuracy as global frameworks. This discourages various marginalised anti-corruption efforts since what effectively works for locals often cannot match the appearance of global rankings and standards (Bu, 2018; Gutterman and Lohaus, 2018; Spector, 2012). Hence, empirical big data serves better at drawing public attention to the phenomena, where smaller-scale research more realistically unfolds unique local perspectives (Heywood, 2015; Mungiu-Pippidi and Fazekas, 2020; UNDP, 2015).

The overemphasis on macro corruption and factors is also not compatible with defining corruption. Firstly, despite its connections with lower levels (Huberts, 2010; Kurer, 2015; Smith, 2015), macro facets can rarely replace and explain behaviours of smaller scales (Huisman and Walle, 2010; Johnston, 2015). Most corrupt settlements are at meso-micro scales, taking place within organisational disciplines and local settings, and are invisible under the macro lens. Equating their definitions to the macro scales risks "missing many actual instances of corruption" (Heywood, 2015, p. 17), especially among individuals. Secondly, our

subconscious tendencies to fixate on macro attributions exert more ambiguity in corruption discourses, further obstructing the search for clear definitions, especially with their lack of preferences for qualitative views (Mungiu-Pippidi and Heywood, 2020; Urinboyev and Svensson, 2018). Consequently, these imply misunderstandings that the public sector is the sole coordinator of corruption or that macro studies can perfectly represent corruption on other scales (Dahlström, 2015; Dine, 2017).

Despite demonstrating various epistemological and methodological limitations of macro focus, the above discussion aims to provoke considerations on the trade-offs between big data at macro levels and contextualised data at other scales, ultimately inquiring researchers to decide on the suitable levels for their purposes. Evidently, with this thesis's aim at nuanced corruption definitions, it is more suitable to prioritise local in-depth insights rather than generalisable international benchmarks. This decision raises a need to start the research by identifying suitable units of analysis and corresponding environmental boundaries (Heywood, 2015; Mungiu-Pippidi and Fazekas, 2020) to better guide coming methodologies. The above focus and discussions have highlighted *micro corrupt behaviours within meso environments* (De La Rama and Rowley, 2017; UNDP, 2015).

2.2.3. Micro Corruption: Individual Victimisations in Working Environments

Following prior arguments, this subsection justifies two premises of the thesis, attending to the perspectives of individual victims of corruption within workplaces. Firstly, *individuals* make imperative units of analysis regarding their constructive roles and unique reflections on the surrounding environments (Burke, 2011; Nisbett and Masuda, 2003; Vickers, 2014). In corruption studies, empirical determinants often depend on individuals and their close-range environments (Guerber et al., 2011; Huisman and Walle, 2010; Melgar et al., 2009; Tsalikis and LaTour, 1995). In anti-corruption applications, most suggestions for corruption controls also involve the participation of individuals, aiming at triggering a contentious change and the receptiveness of mass audiences (de Graaf et al., 2010; Heywood, 2015; Spector, 2012; UNDP, 2015). Therefore, micro facets are significant to corruption understanding at any scale.

Despite such evidence, the mentioned plethora of macro focus in corruption academia and practices further *ignores individual perspectives*. Firstly, individual identities are often generalised under the term 'collectives' in policies and programmes (Burke, 2011; Sharma et

al., 2021). Most institutions only serve individuals well in appearance because their initiatives, navigations, and displays are always bound to the representatives of their collective's behalf, such as governments and organisations (Burke, 2011; Kurer, 2015; Nguyen and Van Dijk, 2012; Stone et al., 2011). Secondly, when individuals become distinctly visible in corruption studies, they are then treated as passive observers of public-private corruption, despite being the direct contact point to the phenomena. This worsens the actual weights of corruption upon individuals. Identifying corruption victims is also a significant challenge at smaller scales (Kurer, 2015; Lambsdorff, 2015; Smith, 2015) as private corruption is usually concealed and overlooked (Huisman and Walle, 2010). In such cases, the victims usually have difficulties speaking up or even realising the invisible unfairness upon them and consequential psychological and physical distresses (Achim et al., 2019; Sharma et al., 2021). This demands a focus on micro victim lens (Heywood, 2015; Rothstein and Teorell, 2015).

Regarding *victimisation* and corruption, scholars proposed many tools (Huisman and Walle, 2010; Kubbe, 2018) to comprehensively tackle both the winning and losing sides of the phenomena (Mungiu-Pippidi and Fazekas, 2020). The silence and invisibility of corruption's victims are conditional to numerous criminal techniques that purposely undervalue its actual severity and unethicity, including neutralisations (Presser and Sandberg, 2015). For example, acknowledging gender hierarchy helps depict a distinctive angle on victimisation where women are exposed to more corruption forms than men at workplaces (Alexander, 2018), from being dismissed from male-dominant patronage networks to sexual harassment and sextortion (Goetz, 2007; Merkle, 2020). Since the risk and loss borne by individuals resemble the pragmatic weights of such phenomena, micro victims should be a crucial focus for any corruption study as they have been for social justice research thus far.

Secondly, *the workplace is a meso environment* with understudied internal power dynamics and over-fixations on collective victimisation to the extent of individual victimisation. Currently, middle-level entities like organisations are direct replacements on behalf of their human collectives (Dahlström, 2015; Jensen and Rahman, 2015). When summarising meso corruption typologies, scholars usually concentrate on those harming macro-meso benefits, such as misuses of resources, theft, fraud, and embezzlement, whose victims are the state and the companies (Stone et al., 2011; Tomlinson, 2011). This consequently overlooks the daily clusters of hidden micro corruption and countless workers within (Heywood, 2015). Such

tendencies generally agree with existing intersubjective conditions of corruption (*Subsection 2.2.1*), where the generic consensus fixates on the public as primary victims of corruption, leaving individuals as victims of only discrimination. Under workplace dynamics and regulations, this implicit separation of corruption and discrimination victims sequentially isolates their variations, actions, and boundaries.

However, smaller-scale contexts actually blur the intrinsic nature of corruption and discrimination due to the increasingly overlapping public-private boundaries and power structures (*Subsections 2.2.2 and 2.4.3*). This underlies severe neglect of different wrongdoings and injustices under workplace boundaries, which are associated with relevant layers of informality, institutional nuances, and power distribution (*Section 2.4*) that heavily shape workers' experiences and understanding of corruption. Likewise, forms outside macro-meso benefits are only viewed as discrimination, distinct from corruption and thus excluded from subnational regulations, despite resembling the same phenomena as in macro contexts and legislations. These include monetary-based (bribery, gift-giving, and extortion) and relationship-based forms (*sextortion and favouritism* represented by its extensions of *nepotism, cronyism, and patronage*) (Heywood, 2020; Mungiu-Pippidi and Heywood, 2020; Phillips et al., 2021; Smith, 2015; UNDP, 2015). All are already generally specified in dictionaries (Cambridge and Merriam-Webster), implying a certain consensus signalling their understandings and making a suitable starting point at this stage.

In further literature, only bribery and extortion seem to be explicit corruption, although they are rarely exposed outside some infamous macro scandals (*Subsection 2.4.3*). Other than that, gift-giving is more associated with normative discrimination in certain contexts (Graycar and Jancsics, 2017). Sextortion connects to sexual harassment as a form of discrimination and violent crime (Merkle, 2020; Wrage, 2007). Nepotism, cronyism, and patronage all lean towards social discrimination (Fukuyama, 2016; Safina, 2015; Tytko et al., 2020). Hence, examining these seven forms within workplaces helps explore hidden corruption victims and institutional shortcomings by challenging its boundary against discrimination under unique power dynamics and contexts (*Section 2.4*). This scope reinforces the originality of this study, targeting nuanced micro experiences as arguably the only way to efficiently tackle the current unanswered ambiguity when defining the concept. This naturally provokes considerations of

the socio-cultural contexts of the layered settings, institutional to both the nation and the workplaces where it is explored (Megías et al., 2023; Stone et al., 2011; Tomlinson, 2011).

Overall, this section has highlighted the necessity to define corruption through a culturally sensitive framework by contrasting the pros and cons of the current over-fixation on macro corruption to propose a more suitable marginalised unit of analysis and corresponding research boundaries. With such establishments on *what* needs to be focused on and *why*, this literature review now shifts toward questioning the *how* and *where*. Correspondingly, the former is answered via a dynamic framework proposal to define corruption in the following section, while the latter is addressed in a further contextualisation.

2.3. A Framework Proposal to Define Corruption

In response to the question of *how*, this section adapts the current theoretical factors concerning socio-cultural norms and corrupt behaviours to derive a guide for the coming research. This proposal is based on the highlighted ontology and epistemology (*Subsection 2.2.1*), considering their efficiency in dealing with nuanced postmodern phenomena, individual victimisations, and multifaceted environments. Firstly, *cultural sensitivity* builds on cultural relativism's respect for diversity, viewing corruption less as an objective act but rather as a set of parallel ideas and values from intrinsically different social practices worthy of acknowledgement and global sharing (de Graaf et al., 2010; Khine, 2008; Shah, 2017). This is also a more suitable approach to the emphasised socio-cultural subnational variations, such as workplaces (Gutterman and Lohaus, 2018), especially in pragmatic corruption definitions (Huisman and Walle, 2010; Lambsdorff, 2015; UNDP, 2015).

Secondly, the *post-positivistic paradigm* carries that recognition for diversity, while considering the flawed ability to comprehend complete global and local reality (de Graaf et al., 2010). It generally concentrates on "how the actors define corruption [and] look at the causes and effects of the usage of the very label 'corruption'" (ibid, p. 98). Combined, they support both established focuses, micro units in meso boundaries, by shifting from cultural relativism's unattainable extreme rejection of objectivity (Khine, 2008) towards more realistic contributions to the ongoing construction and sharing of global knowledge and understanding, while minimising existing ethnocentrism, assumptions, and biases.

Social and cultural values are undoubtedly significant factors in navigating the progress of any social issue (Scanlon, 2011). Individual behaviours and characteristics make powerful interlinks that gradually counter influence collective norms (Heywood, 2015; Savedoff and Hussmann, 2006). The cultural sensitivity and post-positivistic paradigm balance between wider, smaller socio-cultural norms and individualism in a particular setting. This encourages the chapter to propose a dynamic mechanism involving norms, corrupt behaviours, and individual facets, to further shed light on various nuances that make corruption a complex and sensitive concept (Köbis et al., 2020; Scholl and Schermuly, 2020; Suleiman and Zaleha, 2017).

2.3.1. Socio-Cultural Norms and Corrupt Behaviours

Existing corruption literature distinguishes two means of social control. Both function via creating incentives or imposing restrictions on individual behaviours (Heywood, 2015; Kubbe, 2018; Urinboyev and Svensson, 2018) through legality and morality (Andersson and Anechiarico, 2015; Burke, 2011). Firstly, *institutions* are the formal means which govern national and local official regulations (Kubbe and Engelbert, 2018; Mungiu-Pippidi and Heywood, 2020). As corruption is often an outlaw concept attached to misconduct and violations, formal institutions may be more suitable as a focus for anti-corruption rather than corruption itself. Likewise, focusing on “value commitments” instead of “structural features” helps better explain corruption at micro scales (Peters, 2010, p. 96). This signifies the informal rather than formal rules (Kubbe and Engelbert, 2018; Lambsdorff, 2015), specifying *norms* as the second means. In behavioural ethics, socio-cultural norms and their consequent collective rationalisation are fundamental to corruption understanding at all scales (Rothstein; 2011; Köbis et al., 2018). They are particularly powerful in collectivist societies, reshaping local institutions, corrupt systems, and sequential expectations on rationality and transparency (Huisman and Walle, 2010; Köbis et al., 2020; Ostrom, 2005; Persson et al., 2013; Worthy and McClean, 2015).

In the norm-corruption literature, scholars presented two correlated norms to corruption understandings influenced by national and organisational cultures (Dine, 2017; Köbis et al., 2018; Lambsdorff, 2015). Firstly, concerning macro factors, *descriptive norms* are the impacts of wider perceptions and contextual environments, attaching one’s action to what others do

under similar circumstances within the same group (Köbis et al., 2020). As a crucial determinant of misconduct engagement (Abbink et al., 2018; Bahoo et al., 2019), descriptive norms function on the rationalisation to respond to and normalise collective expectations. This concerns collective-action dilemmas (Ostrom, 2005; Persson et al., 2013; Rothstein, 2011). In this theory, negative shared expectations like “everybody is doing it” (Huberts, 2010, p. 140) gradually lower informal standards and encourage institutional numbness (Goel et al., 2015; Gillanders and Neselevska, 2018), trapping and merging all individuals under informal collective practices (Rothstein and Teorell, 2015). Secondly, involving micro factors, *injunctive norms* are impacts of personal perceptions and individual knowledge, background, and mindsets (Köbis et al., 2018), referring to one’s internal moral compass and their self-perceived acceptability (Köbis et al., 2020; Kubbe et al., 2024).

However, such theories only emphasise how both norms can alter individual behaviours, while rarely mentioning individual initial impression and understanding of corruption. This evokes a greater complexity that corruption academia must account for, signifying a core role of this research. Particularly, many existing studies falsely assume that the general public must have had arguably sufficient and equal knowledge of what is and is not corruption (Kurer, 2015; Spector, 2012). This is not the case anywhere. Those with fewer corruption bases must rely more on their local descriptive norms and collective rationalisation (Köbis et al., 2018; Persson et al., 2013; Rothstein, 2011; Schatzki, 2002), widening their gaps against injunctive norms.

Especially in countries with unequal distribution of knowledge and information or stronger cultural and traditional senses, the unorthodoxy of such concepts is more easily obscured from their people. Likewise, different from criminologists, sociologists defined corruption as a socially constructed phenomenon (De La Rama and Rowley, 2017; Mungiu-Pippidi and Fazekas, 2020), emphasising the impact of contextual norms and expectations to micro-level behaviours and dynamics (Ostrom, 1998; Ostrom, 2005). The uneven weights of descriptive-injunctive norms should be acknowledged, especially within particular contextual boundaries (Section 2.4). Hence, these theories indicate the need for a contextual-based individual-collective mechanism, dissecting how micro dynamics and individual coordination stabilise local equilibrium and practices.

2.3.2. The Dynamic Cycle of Lived Experiences

The last section already established the corruption concept as ever-changing across time and space (de Graaf et al., 2010; Rothstein and Teorell, 2015), treating it as a *dynamic phenomenological process* rather than a static concept. From sociological views and the chosen epistemology, the dynamics of corruption phenomena come from their eternal reciprocal interactions with the surroundings, implying that only through such micro processing can the actual complexity that anti-corruption has to face be unfolded (Lambsdorff, 2015). This inspires unique convergences to define corruption, building on descriptive-injunctive norms, collective-action theory, and corruption lived practice framing (Baez-Camargo and Ledeneva, 2017; Köbis et al., 2018; Kubbe et al., 2024; Ostrom, 1998; Ostrom, 2005; Rothstein, 2011; Schatzki, 2002; Schatzki, 2005). **Figure 2.1** proposes a potential framework on the norm-corruption dynamics centring how individuals informally define and reinforce collective understandings of corruption via peers within contextual environments. The proposal selectively involves processes of individuals observing, learning, deciding, responding, coping, and experiencing the phenomena (de Graaf et al., 2010; Schatzki, 2005) in a dynamic reciprocity with collectives that also wheel through time.

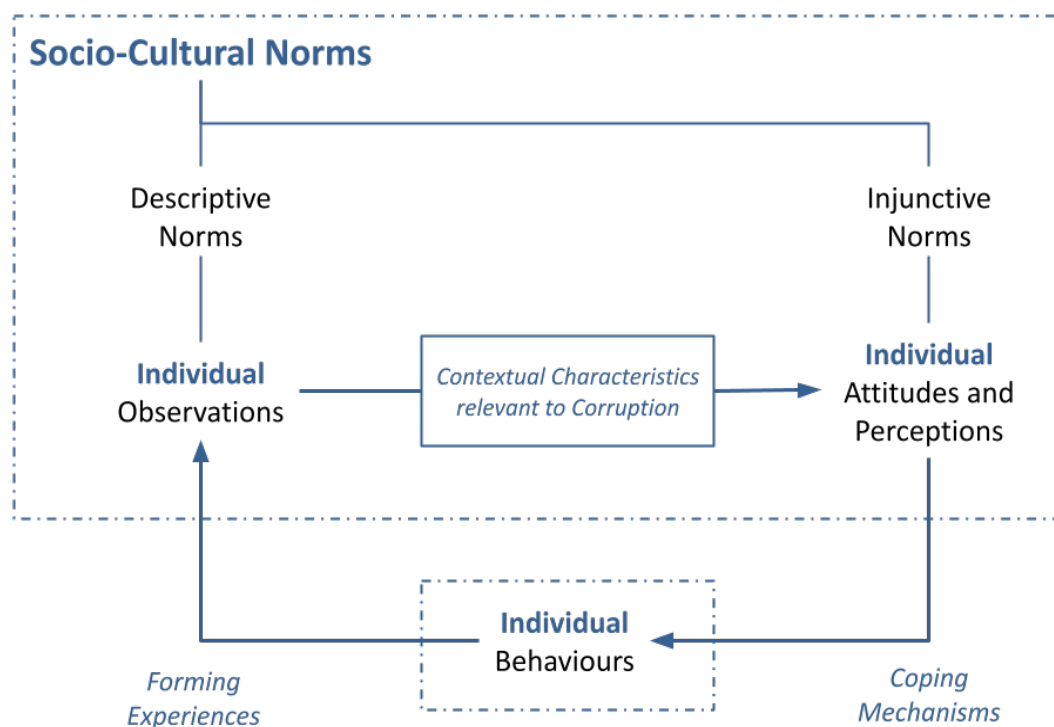


Figure 2.1. The Proposed Framework: A Dynamic Cycle of Lived Experiences

Specifically, individual observations of corruption can impose conditional influences on their attitudes and perceptions (Berti et al., 2020; Baez-Camargo and Ledeneva, 2017; Lambsdorff, 2015). In the figure, *Observations* and *Attitudes and Perceptions* represent individual facets connecting to corresponding normative mechanisms, *Descriptive* and *Injunctive Norms*. Concerning the discussed unequal contextual weights between these norms in shaping behaviours (Spector, 2012), the framework adds a conditional box to specify local variations of available theoretical and pragmatic knowledge and information on corruption generally and individually. This results in the corresponding *arrow* going through a filter of *Contextual Characteristics*, exemplifying how environments with high corruption may still be less successful in threatening people with enhanced knowledge and information to change their ethics and perceptions than those without.

Next, because corruption is a social means, its observations and perceptions can indirectly and directly influence its responsive behaviours (Abbink et al., 2018; Ferguson and Bargh, 2004; Mungiu-Pippidi and Heywood, 2020; Rose, 2015). Therefore, individual attitudes and perceptions can determine one's tendency to engage in corruption via particular *Coping Mechanisms*, like following the majority's standards (Felices-Luna, 2012; McIntosh and Wright, 2019; Persson et al., 2013). This further justifies the *next arrow* reaching *Individual Behaviours*. When corrupt actions happen, they are exposed to the risks of being observed again, directly *forming others' experiences* and learnings in that environment (Boylorn, 2008; de Zwart, 2010; McIntosh and Wright, 2019). This marks the *last arrow* from *Behaviours* to *Observations*, enclosing the norm-corruption cycle.

Notably, the arrows connecting *Socio-Cultural Norms* and *Behaviours* boxes are presented as personal coping mechanisms and formed experiences with local corruption (Felices-Luna, 2012; McIntosh and Wright, 2019; Scott, 1985). These factors are both covered by the term 'lived experiences', which moves beyond highlighting one's experiences to depict their subjective process of living through and dealing with the phenomena (Boylorn, 2008; McIntosh and Wright, 2019). Diverging from current tendencies in corruption academia, the framework proposes attaching collective understandings of corruption to accumulated individual lived experiences with corruption to highlight the pivotal role of individuals in corruption practices. Hence, to fully comprehend the local definition of corruption means to

know how the locals themselves have managed through it and survived. This is the essence of this framework, which offers different priorities from its precedents.

Firstly, the framework visualises existing descriptive-injunctive and collective-action theories (Köbis et al., 2018; Köbis et al., 2020; Kubbe et al., 2024; Ostrom, 1998; Rothstein, 2011) into interactive micro cognitions within layered contexts. This helps address the overlapping dynamics of the two norms, where injunctive norms inevitably demonstrate parts of the process described by descriptive norms. This is because personal perceptions cannot be disentangled entirely from the environment where they emerge. It also responds to the current pragmatic focus on injunctive norms only, which was proven unhelpful in anti-corruption studies (Köbis et al., 2018; Köbis et al., 2020). Plus, the micro-cognition format signifies the constructive role of individuals in constantly shaping collective norms (Schatzki, 2002; Schatzki, 2005), not otherwise, thus complementing more layered nuances to current micro-macro transitions in behavioural theories (Ostrom, 1998; Ostrom, 2005). This allows unique convergence with lived experience and practice framing (Baez-Camargo and Ledeneva, 2017; Kubbe et al., 2024; McIntosh and Wright, 2019), indicating more feasibility when exploring informal practices and governance in contexts like Vietnam and their financial market (*Section 2.4*).

Secondly, current frameworks on corruption causes and measurements often amplify specific cultural traits rather than discussing the intrinsic differences in ideologies, culture, and history of marginalised contexts (Anand et al., 2004; Guerber et al., 2011; Khaghaghordyan, 2014). Therefore, framing the corruption issue primarily around its definitions and understanding helps avoid Western-centric biases and prejudices (Bu, 2018) (*Section 2.4*). This further exemplifies how academic recognitions and tools can be more sensible to cultural diversity (Khine, 2008).

The last section has presented the need to define corruption through individual lenses. This section suggests a further need to consider socio-cultural norms when forming that definition to enhance its accuracy, especially when dealing with such intersectional and nuanced phenomena (Stone et al., 2011). Since the meaning cannot be separated from its context, “changing social norms of corruption by targeting the individual” (Köbis et al., 2018, p. 75) means triggering individual receptiveness and “requires an understanding of the sources from

which the social norms originate” (p. 69). This leads to the chosen settings below, considering their unique contextual characteristics to corruption.

2.4. Corruption within the Context of Vietnam

In response to the question of *where*, this section further contextualises the coming research. Existing corruption discourse emphasises *contextualisation* as the historical emergence and contemporary socio-cultural backgrounds constantly constructing corruption meanings (Andersson and Anechiarico, 2015; D’Emidio, 2022; de Graaf et al., 2010; Köbis et al., 2020; Mungiu-Pippidi and Fazekas, 2020; Urinboyev and Svensson, 2018; Wängnerud, 2015). As argued, this construction is always in motion and rarely static (Huisman and Walle, 2010), justifying why practitioners prioritise contextualised data in dealing with policies and reformations (UNDP, 2015).

Corruption indeed causes more severe impacts on the vulnerable (Rose, 2015). Among nations, developing nations within their post-colonial states tend to fill such categories (Phuong, 2017; Smith, 2015; UNDP, 2015). However, countries whose political and economic structures differ from developed countries are almost always viewed as lesser or disadvantaged under global lenses, compared to those following the frameworks initiated from and heavily embodied with Western ideologies and characteristics, particularly democracy and individualism (Bu, 2018; Graeff, 2016; Scholl and Schermuly, 2020; Suleiman and Zaleha, 2017; Urinboyev and Svensson, 2018). This presumption encourages postmodern researchers to position themselves within local contexts to understand the real echoes of such phenomena, positive and negative, and how they function with the rest of the system where it lives (Megías et al., 2023; UNDP, 2015; Ufen, 2017).

Correspondingly, *Vietnam* is an interesting case study as this developing country tends to be among the bottom in global corruption literature, questioning whether it indicates a serious local urgency (Martini, 2012; Sharma et al., 2021; Tromme, 2016) or a challenge to Western frameworks (Bu, 2018). Within Southeast Asia, Vietnam has a consistently low perceived rank in most corruption-related indexes (Phuong, 2017; Towards Transparency, 2023), with the widest gap between political rights and civil liberties (Ufen, 2017) and low *press freedom* (Berti et al., 2020). Likewise, the following subsections further contextualise Vietnam’s

historical and cultural background, their institutional informality and norms, and their existing anti-corruption policies and programmes, linking to suitable areas for exploratory research.

2.4.1. Local Collectivism: Historical, Socio-Cultural, and Institutional Contexts

Vietnam originated from the Red River civilisation and the Southeast Asian Dong Son culture, implicating a different root from China (Ngo, 1697). From 111 BC until now, the country had survived a millennium of invasions from China and over a century of colonialism from France and the USA until their Renewal Policy brought about modern globalisation from 1986 forwards (Fforde, 2007; Nguyen, 2006; Nguyen, 2014; Ralston et al., 2006). Hence, they responded and adapted various features from continental to global, such as lucky money and courtesy gifts by East Asian traditions or adaptations of socialism and communism against colonial capitalism (Bui, 2001; Byrne, 2017; Segon and Booth, 2010; Vuong, 2006). An example of lasting integrations from multiple historical influences is their current language system, comprising both original Latin-based alphabets 'Quoc Ngu' (National Words), translated Sino-Vietnamese (Chinese-Vietnamese) words, and borrowed words from French and English (Dao et al., 2024; Ngo and Tran, 2001). This reproduced many local expressions, such as the 'eagle' metaphor contrasting the local precedent humble-hardworking idioms or their shifted usages on Western-borrowed words like 'ekip' (Pham, 2018; Phuong, 2013).

Regardless, a significant core preserved from Vietnam's old tradition throughout their wartime is their collectivism (Nguyen, 2014; Nguyen, 2022; Viet, 2015; Vuong, 2006). In postmodern periods, this has undoubtedly moved away from strict collectivism (Cheng et al., 2020) towards camaraderie and cordiality under global relations and cultural sharing. Such navigations between collectivism and growing individualism rather highlight the local anchor on *sensitivity towards collectives* as a cultural heritage from their ancestor-worship tradition, which overcame religious impacts (Bui, 2001; Statista Research Department, 2022; Vuong, 2006; Zakaria, 2018). Local collective sensitivity locally means acting with mindfulness for others, resulting in their heavy social reciprocity and sequential guilt-based morals. This mechanism shapes powerful and lasting informal standards that often change local governance and institutions. For example, Vay Muon culture describes a local normative preference to loan from/to friends and families (Polese, 2019), emphasising their trust in kinships and friendships as more valuable collateral than banks or other formal institutions.

Rumours also exemplify another common informal tool to access exclusive information, enabled by local trusts in other individuals within communities (Bui, 2001; Vuong, 2006).

Such unique informality illustrates how local formal governance and institutions are actually negotiated and carried forward by individual existence and interaction rather than strictly imposed (Lee et al., 2020; Ostrom, 2005; Schatzki, 2002; Schatzki, 2005), implying certain power from the decisions and actions of ordinary people. This is evident in the recent pandemic outbreak, where the local government persuaded their people with transparent communication on global and local updates, information on medical pros and cons, and spending on free quarantine care and vaccines (Oreskes, 2019). Likewise, the coexistence of strong informal and formal means inevitably causes considerable struggles in local power distributions, consequently raising the risks of public-private corruption and systematic injustices (Huisman and Walle, 2010). This may further affect the locals' ability to hold their leaders accountable (de Graaf et al., 2010; Kubbe, 2018; Nguyen, 2022), channelling even more power and money to the "elites who have direct and uncontrolled access to state resources" (Ufen, 2017, p. 23).

Regarding their informal and formal normative standards (Bui, 2001; Nguyen, 2006; Phuong, 2017; Vuong, 2006), the local power distribution generally organises around three structures: *state-owned authority*, *money*, and *connections*. Cho Coc, a common informal street market (Hüwelmeier, 2019), exemplifies the first two power structures, where women traders inevitably bribe policemen to maintain unofficial operations of their shops. This reveals certain tangles between money and authority, crossed with capitalism, and Chinese patriarchal impositions that further disadvantage local women's opportunities to make a living (Tu and Tuyet, 1978). These consequently stagnate local progress of equality (Merkle, 2020; Statista Research Department, 2024), worsening their attention and tolerance for corruption and injustices (Alexander, 2018; Branisa and Ziegler, 2011; Kubbe, 2018).

The last power structure, connections and networks, is rather discrete and informal, with the strongest ties to the local collective sensitivity and reciprocity, implicitly encouraging certain corruption conditions and tendencies (*Section 2.2*). However, it may also be a means for individuals to acquire back some power without initial background disadvantages (Scott, 1985), reproducing unique local exploitations of the exact collective-action dilemmas upon

them (Ostrom, 1998; Ostrom, 2005; Rothstein, 2011). The lean towards this power structure poses an interesting paradox with discrimination, a phenomenon separating individuals from collectives. This explains why discriminatory forms and actions are hardly recognised locally since connections can be used to pre-empt the risks and social consequences of being isolated, while only reinforcing implicit phenomena that are not recognised as regulated wrongdoings anyway (*Subsection 2.4.2*). Despite its conventional distinction from corruption and violations (*Subsection 2.2.3*), these indicate a significant grey area between the two concepts.

Hence, Vietnam makes the most relevant premise to explore hidden discriminatory treatments and particular corrupt mechanisms shaping local individual power struggles, especially within further subnational layers. All three structures above are realistically relevant anywhere regarding similar risks of systematic exploitations in any political and economic system. However, some boundaries, such as the financial sector, provoke more complex and nuanced discussions on these structures and consequent wrongdoings, as it is a conjunction of capitalistic abilities subjected to the local political dominant authority and cultural communal tendency. As later addressed (*Subsection 2.4.3*), this means hidden individual experiences within such environments must be recognised as a first step towards effective local anti-corruption efforts (Winckler and Doyon, 2017), potentially signalling local individuals as pivotal components towards collective solutions (Lee et al., 2020; UNDP, 2015).

2.4.2. Anti-Corruption: Existing Regulations and Programmes

Anti-corruption is a practice navigated by “transparency, accountability, and integrity” (UNDP, 2015, p. 107). Despite involving both the formal and informal rules, global anti-corruption deeply concerns *institutionalisation* (Guttermann and Lohaus, 2018) and its navigation of conflicts, corruption syndromes, and corresponding political attributions and structures (Andersson and Anechiarico, 2015; Mungiu-Pippidi and Heywood, 2020; Worthy and McClean, 2015). Likewise, the Council of Europe tailored six tools to address their most urgent corruption concerns, including conflicts of interest, whistleblowing, nepotism, and others (Congress of Local and Regional Authorities, 2023). Similar tools, especially to report corruption, are also visible in the United Kingdom Government’s recent anti-corruption strategy, which seeks to work collaboratively with other domestic regulations and

programmes across various fields (HM Government, 2017). Despite only remarking on some supplements, these examples signal the comprehensiveness of their anti-corruption institutionalisation in managing numerous corruption risks.

Vietnam also has several anti-corruption regulations and domestic periodic strategies. For *official regulation*, the country currently has two branches of anti-corruption law. The first is regulated Offences related to Abuse of Power in the 2015 national Criminal Code (The Criminal Code No. 100/2015/QH13, 2015). The second is a separate law for controlling corruption, with a recent version in 2018 (Anti-Corruption Law No. 36/2018/QH14, 2018). For the *domestic periodical strategies*, the country is moving forward to the National Anti-Corruption Strategy toward 2030 No. 168/NQ-CP (2023) after finishing evaluations for the last plan (The National Anti-Corruption Strategy toward 2020 No. 21/NQ-CP, 2009). Regarding their acknowledgement of the growing complexity of local corruption (The Government Inspectorate of Vietnam, 2024), domestic strategies add time sensitivity and narrow urgencies for existing overall regulations (Phuong, 2017).

However, both regulations show significant flaws. Firstly, most above regulations only focus on bribery, embezzlement, and misuse of state-owned resources, while neglecting other forms of power exploitation and commodities. Secondly, most anti-corruption institutions only target public-private representatives “involved in the political system using government budget funds and state property” (Phuong, 2017, p. 222) or entities with more than fifty per cent state-owned capital. These inevitably ignore various micro and private corruption. Thirdly, many legislations vaguely repeat each other’s details, exerting more difficulty to pragmatic applications. Lastly, the local institutionalisation does not expand on whistleblowing, despite its compatibility with heavy power-hierarchical and conflict environments (Ash, 2016; Bocchiola et al., 2020; Bok, 1980; Gong, 2000; Kossow, 2020). This significantly worsen individual power as local codes (The Criminal Code No. 100/2015/QH13, 2015) only assign reporting misconduct as a compulsory duty, imposing more punishments in case of failure to report than protections for reporters. This consequently further discourages vulnerable local citizens who are not even fully protected by laws.

Those commentaries have justified the current drawbacks of the local domestic regulations and strategies, which are specific but incomplete, evoking many hardships for local

applications. Global standards and anti-corruption programmes of NGOs in Vietnam also do not demonstrate more efficiency (Tromme, 2016; UNDP, 2015). For example, a local attempt to adopt the online bribery reporting program called 'I Paid a Bribe' ended up increasing selective bribery (UNDP, 2015). Likewise, Bu (2018) exemplified another failure to recognise the variety of corruption syndromes, where global measurements equate Asian gift-giving and bribery to conclude that if the local culture allows gift-giving, it must also allow bribery, correspondingly neglecting the need to improve local institutionalisation. Consequently, these jointly reinforce how international agendas work differently for marginalised locals and why.

Firstly, as argued, one size cannot fit all (Kubbe and Engelbert, 2018). These global anti-corruption solutions are designed in Western discourses to accompany Western ideologies and their public administration and normative structures, which may misfit or contrast with other structures (de Zwart, 2010). Although even with these solutions, they have yet to solve their corruption issue (Andersson and Anechiarico, 2015) and equally distribute thorough corruption understanding to their citizens (Kubbe, 2018; Kurer, 2015; Spector, 2012). This distances global applications from local practices. Secondly, as argued, globalisation and innovation also create a type of society existing within global intersubjectivities, whose traditional attributions must balance with international influences. Hence, most post-colonial countries already own distinctive adaptive mechanisms to stabilise their local and global norms (Smith, 2015), shaping their corruption situation correspondingly (de Zwart, 2010; Rothstein and Teorell, 2015). This further reduces the need for strict global impositions in local practices.

The discussion now asks how to deal with corruption and anti-corruption in Vietnam, directing towards the need for this study. With their rigid culture and tradition, Bu (2018) suggested not to expect institutional changes alone, especially with various local restrictions such as the Vietnamese government's distrust of external data (UNDP, 2015) or the constrained access to local information (Berti et al., 2020; Worthy and McClean, 2015). When dealing with a country well-known for high systemic corruption (Ho et al., 2021; Martini, 2012), it may be unrealistic and dangerous to tackle the local macro system, thus suggesting safer focus.

These remarks jointly reinforce the compatibility in targeting individual perspectives, plus the chosen epistemology and framework, against this specific context to overcome the gaps between speculations and underlying realities (Azas and Faizur, 2008). This also resonates with the prior suggestion of contentious solutions that aim to trigger the receptiveness and tolerance of ordinary citizens towards corruption (Spector, 2012; UNDP, 2015). Such means will provide evidence-based insights for more tailored local anti-corruption (Köbis et al., 2020), while avoiding biases and predetermined traps from economic mindsets and agendas by global structures in power (de Graaf et al., 2010; Dine, 2017; Johnston, 2015; Lambsdorff, 2015; Urinboyev and Svensson, 2018).

2.4.3. A Purposive Start: The Financial Sector

With the remarked explorative essence, this last subsection proposes a suitable area to concentrate the coming study on micro views within the private sectors and their internal corruption. Regarding the magnitude of existing private sectors in Vietnam, this research follows a *purposive strategy*, which finds “a more closely defined group for whom the research question will be significant” to better direct efforts and resources towards balancing the targeted explanatory and explorative essences (Smith et al., 2009, p. 4). Besides being suitable for small-scale studies, this is further supported by insights from norm-corruption literature. Scholars signified the impacts of descriptive norms within smaller environments such as workplaces (Huberts, 2010; Urinboyev and Svensson, 2018). Workers are more easily identified with professional peers and influenced by communities, job content, and work satisfaction. University students in business also have a higher rate of cheating (Burke, 2011; Stone et al., 2011). Consequently, some jobs, environments, and sectors may implicitly normalise corrupt behaviours more than others (D’Emidio, 2022; UNDP, 2015).

The financial sector makes an interesting boundary for exploratory corruption studies in Vietnam as it is locally confirmed to be a top local sector with corruption risks, considering its association with national wealth, past trajectories, and current loopholes (An and Dong, 2024). Despite being more vulnerable to corruption worldwide, local education and healthcare sectors experienced macro-to-micro regulatory and structural reforms in the recent decade. These include tighter inspections on medical examinations and procurements, amendments on educational qualifications and recruitments, digitalisation for transparency,

and banning informality pressuring micro violations (Central Committee; 2013; Circular Regulating Extra Lessons, 2024; Decree on the Inspectorate of the Ministry of Health, 2023; Phuong, 2023; Resolution on Improving Health, 2017). This results in recognisable improvements for such sectors (PAPI, 2025), pushing the local financial sector forward with ongoing demands for strategy renewals (An and Dong, 2024).

Likewise, various factors unique to this sector highlight a rising corruption risk and diversion. It fits what Heywood (2015) described as a “financial-political complex” (p. 20) with recognisable patterns of exposed scandals from administrative to criminal offences, in collision with local politicians and officers (Nguyen, 2017; Nguyen, 2024; Pham, 2015; Ufen, 2017). This manoeuvring theoretically enables it to overpower other sectors, signalling its vast conflict of interests, which can easily convert into unethical behaviours within such environmental cultures and pressures (Burke, 2011). Some infamous exposures include Truong My Lan’s fraudulence of public-private banking system (The Government Electronic Newspaper in Building Policies and Laws, 2024), Trinh Van Quyet’s manipulation of the stock market (The Ministry of Public Security, 2022) or Dinh La Thang’s four cases of abuse of power and resources (Government News, 2018). These attract international attention due to the corresponding firm punishments from local legislation systems (Sea Actions, 2025).

Despite that positivity, such macro focus again reinforces the mentioned neglect of corruption forms not involving state power and resources in local regulations and perspectives, beyond fraudulence or misuses of public resources (*Subsection 2.4.2*). This overlooks micro violations and internal conflicts (*Subsection 2.2.3*), where refusals to adapt may cause troubles to honest workers, who are considered as threats by corrupt parties (Köbis et al., 2018; Ostrom, 2005; Rothstein, 2011). It consequently creates pressures unique to this sector, such as threats on individual welfare and livelihoods (Hüwelmeier, 2019) leading towards emotional exhaustion or transferred (revenue) pressures (Nghia, 2023; Salman et al., 2023).

Regarding the discussed three power structures (*Subsection 2.4.1*), local authority naturally implies more power and security for state-involved agencies and institutions in the market, such as public agencies or state-owned banks (Walsh et al., 2021). These are twisted into particular informal dynamics and exploitations (Köbis et al., 2018), which negatively mirror

such authority in the internal hierarchies of both state-owned and private financial institutions. Examples may include informally appointing state-referrers to many financial institutions or having underlying norms disciplining other workers' attitudes towards these nepotism babies, sequentially reducing overall professionalism and raising discrete injustices (Bizlive, 2015; Maslen, 2025; Walsh et al., 2021). Hence the sector more easily intensifies formal normative dynamics that constantly reinforce authorised power on top (Huberts, 2010; Urinboyev and Svensson, 2018).

Such an underlying hierarchy provokes interesting negotiations with the local pin on communal reciprocal and other power structures. This further signals their proclivity towards cultural informality, such as patronage networks or *Cho Coc*, even if it consequently creates more hidden injustice (*Subsection 2.4.1*). Overall, the Vietnamese financial sector likely conditions discrimination to function as corrupt mechanisms for informal governance, institutions, and even individual habits, underpinning its ongoing power struggles between authorisations, money, and connections. Likewise, such workplaces help tackle the complexity of individual hardships among different wrongdoings (*Subsection 2.2.3*), further exploring hidden micro dynamics in resisting and conditioning other unfairness and exploitations (Felices-Luna, 2012; Scott, 1985). With these boundaries, the prior framework on micro-cognition building up collectives' norms (*Figure 2.1*) is essential to explore discrimination-like forms and victims (*Subsection 2.2.3*), where their existences are most overlooked but intertwined with wider structures causing layered wrongdoings and grey solutions (*Subsection 2.4.1*).

Plus, these struggles are worsened, considering the highly competitive financial incentive unique to this sector, reinforcing industrial internal power imbalance and conflicts (Liu, 2004; Vu and Hiroyuki, 2018; Winckler and Doyon, 2017). Regarding gender power imbalance, the local sector also exposes women to certain forms of corruption, considering the local male domination and patriarchy (Wängnerud, 2015). Combined, the proposed theoretical focus on individual workers and all factors shaping who they are, such as attitudes, perceptions, and lived experiences, is evidently the key element in understanding corruption and its boundary with discrimination within local normative mechanisms (*Figure 2.1*), thus challenging current global benchmarks in defining such phenomena.

This discussion has contextualised evidence supporting the chosen approach and proposed framework, while suggesting focusing on the current corruption understanding in Vietnam. Despite their undeniable efforts in fighting corruption, the country's anti-corruption laws and programmes are still restricted to macro lens, overlooking individual victimisations and private misconduct. Lessons learned from international impositions in Vietnam also urge future research to position its epistemology among the locals and its researchers to self-question how well global scholars truly understand corruption across the globe. Therefore, this aligns the intention of the thesis with UNDP's (2015) notion that "[s]tarting small and investigating specific local stories of corruption lets investigators find a thread and follow it along, slowly unravelling the complex yarn of corruption toward the bigger picture" (p. 19).

2.5. Research Needs

Overall, three primary literature gaps are identified throughout this chapter. Firstly, contrasting the current universal standpoints in defining corruption is the lack of *culturally sensitive definitions*, especially those formed through dynamic reciprocities with socio-cultural norms that highlight how locals process decisions best suited to their contexts. Secondly, contrasting the overemphasis on macro corruption is the lack of attention to *nuanced micro corruption within meso environments* and the failure to recognise various grey corruption-discrimination *victims*. Thirdly, contrasting the Western domination in the international corruption agenda is the lack of care for marginalised perspectives, especially *Vietnam's*. These gaps form a need for different definitions and perspectives of corruption, especially via the proposed norm-corruption framework, directing the research scope towards specific overlooked areas, subjects, and forms.

Hence, the thesis adopts two main purposes, inspiring the formation of three research questions. The first purpose is to construct a socio-culture-sensitive definition of workplace corruption in Vietnam, based on the perspectives of local financial workers. Correspondingly, two themes are equally essential in fulfilling this definition. Considering the limited local information and updates on the chosen scopes, this thesis must first explore and describe their *attitudes and perceptions* towards workplace corruption to set preliminary expectations for further understanding (Huisman and Walle, 2010; Worthy and McClean, 2015). Considering the mentioned pin on nuanced corruption understandings, it must further

contemplate the local *lived experiences* with the phenomenon to supplement in-depth insights in completing the targeted definition. These assemble the first and second research questions. The other purpose is to reflect and conclude on a framework applicable to marginalised angles and their multifaceted experiences. Considering the research's proposition that a person's lived experiences with corruption are their dynamic understandings of it, the third research question must address *the dynamics between norms and corrupt behaviours* in the contexts of financial workplaces in Vietnam.

2.6. Summary

Even if Vietnam, corruption, or social norms have been depicted in academia, these aspects are perpetual in motion through time (de Graaf et al., 2010), signifying this research's uniqueness to its fields. Likewise, positioning among different cultures and perspectives help further ascertain precedent literature and persuade rigid mindsets to confound the ongoing authoritarian and partial treatment in normalising or modernising marginal experiences (Alexander, 2018; de Zwart, 2010; Huisman and Walle, 2010; Lambsdorff, 2015; Megías et al., 2023). "Measures adopted to combat corruption should go beyond a merely economic view ('the abuse of public office for private gain')" (Urinboyev and Svensson, 2018, p. 231). Therefore, through redefining corruption beyond this global economic definition, efforts to defy corruption can be ignited, triggering the receptiveness of any local or reshaping their anti-corruption approaches "to improve on what exists, to demand better of human behavior, and to enhance individual integrity" (de Graaf et al., 2010, p. 11).

This chapter has exploited the selective contextualisation strategy proposed in the first section to gradually answer the questions of: *what* this thesis should focus on and *why* in the second section, *how* this thesis should explore such issues in the third section, and *where* these issues would be most contextually interesting in the fourth section. Consequently, three literature gaps have been identified, leading towards two research purposes and three research questions. From here, the next chapter unravels further methodological details by disclosing and matching the research questions towards the suitable epistemological stands and corresponding research process.

CHAPTER III.

METHODOLOGY

This chapter justifies the research methodology, generally summarising the data collection and analysis. Following the thesis's research purposes and questions, the second section contemplates the epistemological choices in justifying those scopes, resulting in a mixed methodology. The third section addresses that conclusion by detailing each stage in the study process. The fourth and fifth sections account for the ethics and limitations surrounding the demonstrated research flow. The last section overviews accumulated remarks, leading towards the outcome chapters.

3.1. Research Questions

Regarding various restrictions in time and capacities, this thesis only centralises micro corruption with individual victimisations in working environments. Primarily, it is an assessment of the proposed framework (*Figure 2.1*) to discover the contemporary definition of workplace corruption in Vietnam according to their socio-cultural norms and financial workers. From such evidence, it also aims to reflect on the applicability of that exact theoretical proposal to marginalised perspectives in tackling such concepts and phenomena. The research questions are as follows:

1. What are the **attitudes and perceptions** of financial workers towards workplace corruption in Vietnam?
2. What are the **lived experiences** of financial workers with workplace corruption in Vietnam?
3. What contributes to the **dynamic between norms and corruption** in financial workplaces in Vietnam for workers, and how?

The thesis now gradually follows the proposed framework to explore the dynamic formation of the local lived experiences with corruption. The themes of the first and second research

questions, correspondingly *attitudes and perceptions* and *lived experiences*, were selected to directly resemble the earlier proposal. This jointly builds a research flow that requires collecting evidence on different components and connections in the framework to construct and fulfil the targeted workplace corruption definition. These also directly provide multifaceted data on local perceptions, experiences, and so on, to triangulate, reflect, and conclude a theoretical *norm-corruption dynamic* framework. With these designed questions and targets, the next section explains an adequate methodological strategy by contemplating the research epistemology.

3.2. Epistemology Contemplation

Among the most idealistic solutions for researching corruption are ethnographic and anthropological methodologies, such as field observations or informal interviews (Marshall and Rossman, 1989), considering their effectiveness in depicting discrete phenomena (Torsello, 2015; Urinboyev and Svensson, 2018). However, these means are impossible to carry out locally without exposing stakeholders to more threats and concerns, considering the local caution towards such sensitive phenomena and the restricted capabilities of this thesis and its author, especially in accessing financial workers. Likewise, despite risking data quality (Apaza, 2009; Heywood, 2015), most pragmatic corruption research settles for a safe, accessible, and more ethically ensured means of either qualitatively summarising predecessor studies or quantitatively confining the determinants and impacts of corruption, usually via proxies (Bahoo et al., 2019; Sanyal and Guvenli, 2009).

Nonetheless, although the main *object* of this study is corruption, its specification is actually individual understandings of corruption, which deeply concern their personal lived experiences. These details are significant in determining the adequate methodologies because, despite the popularity of quantity and benchmarks in corruption studies, centralising subjective understandings and individual lenses requires this thesis to prioritise data quality and depth above coverage (Mungiu-Pippidi and Heywood, 2020; Rothstein and Teorell, 2015; Urinboyev and Svensson, 2018). This shifts the methodological weights away from quantitative tendencies towards more rigorous qualitative measures. Directly resonating with the second and third research questions above, the scope of describing, exploring, and explaining the research objects provokes a need for comprehensive *qualitative*

discussions with local individuals (Marshall and Rossman, 1989). Qualitative interviews tend to be associated with epistemologies skewing towards subjectivities and interpretivism (Zahle, 2021). A formal but flexible qualitative means, such as semi-structured interviews (Braun and Clarke, 2006; Smith, 2016; Spector, 2012), adds benefits from the idealistic ethnographic and anthropological methodologies (Torsello, 2015), while transparently communicating ethics and authenticity towards participants who might be reluctant to participate in informal chats. Such cautiousness also connects with criminology frameworks in carefully accommodating the vulnerable perspectives of individual victims (Huisman and Walle, 2010; Presser and Sandberg, 2015). The qualitative core is thus the primacy of this study.

The research also targets relatively new angles in defining corruption, specifically grey individual victimisation of micro corruption (de Graaf et al., 2010; Mungiu-Pippidi and Fazekas, 2020; Rothstein and Teorell, 2015), within obscured contexts of working environments, the financial sector, and the country of Vietnam (De La Rama and Rowley, 2017; Heywood, 2015; UNDP, 2015). Hence, it needs to complement the main qualitative core with a descriptive *quantitative* overview (Curry et al., 2009; Marshall and Rossman, 1989), directly resembling the first and third research questions. With data coverage, quantitative means often involve epistemologies skewing towards objectivities and positivism, offering limited explanatory depth (Ryan, 2006; Wolf et al., 2017). Yet, when quantitative surveys ask for the participant's self-evaluations or perspectives, it becomes "a qualitative measure expressed quantitatively" (UNDP, 2015, p. 14) that further triangulates the mentioned primacy to enhance final quality and overall cumulative inference. Likewise, surveying local individual perceptions is always a suitable first step in corruption studies, providing a preliminary view to set initial expectations on unexplored research objects (Huisman and Walle, 2010; Mungiu-Pippidi and Fazekas, 2020; Worthy and McClean, 2015).

With these established questions and objects, the above discussion has pragmatically recommended *a mixed method and explanatory triangulation* of quantitative and qualitative approaches to cultivate research quality under various constraints (Howe, 2012; Köbis et al., 2020; Marshall and Rossman, 1989). This combination matches the chosen ontology and epistemology shaping the framework proposal guiding the course of this study (*Section 2.3*). Post-positivism relatively balances positivism and interpretivism with a slight lean towards

subjectivity (Panhwar et al., 2017; Ryan, 2006) in associations with interpretivism from cultural sensitivity (Khine, 2008). Both reasonably accommodate the aimed explanatory in-depth research core, balancing between contextual nuances and individualism to jointly share and contribute towards global knowledge and understanding (*Section 2.3*). This poses a more realistically feasible lens compared to strict universal stances or cultural relativism.

3.3. Research Process

The nuances and sensitivity of corruption phenomena significantly complicate its social nature. This encourages the research to efficiently maximise its mixed methodology and data (Heale and Forbes, 2013; Howe, 2012). **Figure 3.1** visually dissects how the research questions, data, and methods are sequentially triangulated to complement each other in producing coming research outcomes.

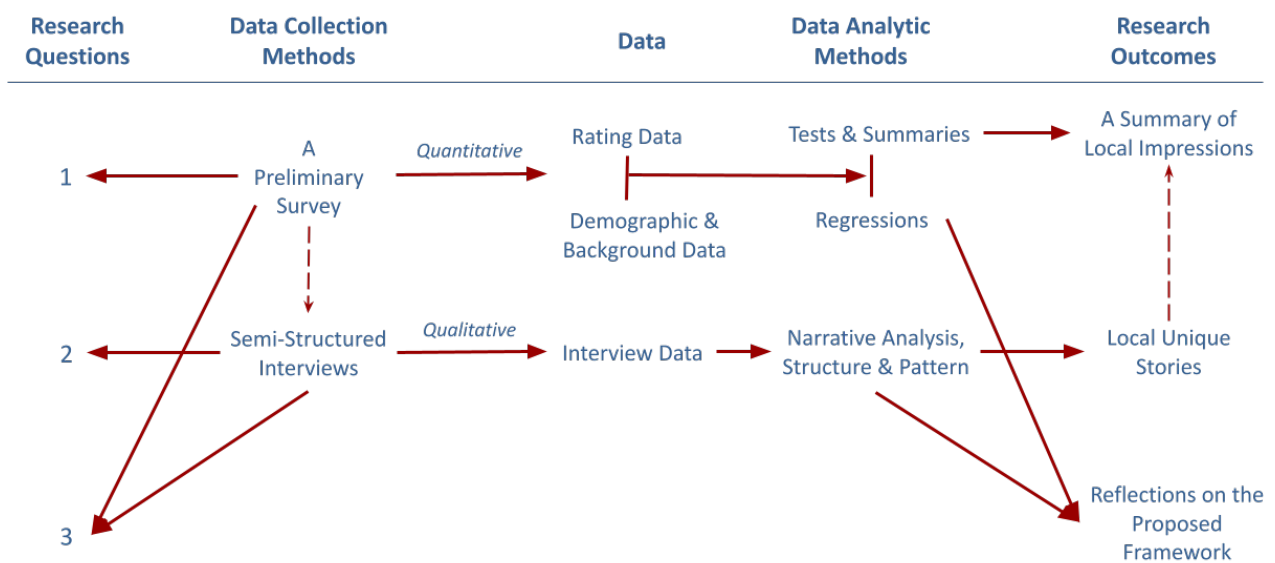


Figure 3.1. Research Questions, Methods, and Outcomes

The displayed data sources and methods fit the limited capacities of the thesis. With a rational flow from a preliminary quantitative survey to semi-structured qualitative interviews, the *solid arrows* present the main impacts and triangulations between displayed categories, corresponding to the main results in *Chapters IV, V, and VI*. In utilising both processes and resources, the additional *dashed arrows* represent further triangulation, aiding the sequential process and cross-checking prior findings. From here, **Figure 3.2** outlines seven stages of the

detailed flow and its mixed methods, with specifications in the subsections below and full documents listed in [Appendices](#).



Figure 3.2. Overview of the Research Process

Stage 1: Explorative Phase

This stage involves explorative steps detailed in the prior chapter and sections. The literature chapter already reviewed relevant theories and pragmatics, resulting in the research

questions and the proposed framework guiding the course of this study. In considering the most suitable approaches, the epistemology section and this section have evaluated further methodological bases to explain the feasibility, utility, and appropriateness of the triangulation plans for tackling the research objects and scope.

Stage 2: Preliminary Quantitative Survey

This stage directly addresses the first research question and aids the third. A preliminary quantitative survey enables this study to govern overall impressions forming representative insights when researching local workplace corruption, while adding evidence for reflections on the theoretical proposal. The quantitative data from this stage is processed in the next stage, producing outcomes and shaping the coming qualitative phase.

The Questionnaire

The survey questionnaire ([Appendix III](#)) takes around fifteen minutes. It was built to mainly target the injunctive norms, governed by individual attitudes and perceptions in the proposed framework, and additionally cover several surrounding components. Specifically, it purposely collects five sets of quantitative data.

The first set resulted from eight small questions collecting brief demographic and background information (DnB) relevant to micro corruption, from personal identities to working experiences (Kubbe, 2018; Kubbe et al., 2024). Having both categorical and ordinal data, DnB represents contextual characteristics in the proposal, potentially enriching the final quantitative outcome and theoretical reflections. The remaining four sets jointly present the rating data. Each resulted from a different question collected the ratings of participants on the same sixteen action scenarios resembling seven workplace corruption forms in the literature review: bribery, gift-giving, extortion, sextortion, nepotism, cronyism, and patronage (Fukuyama, 2016; Graycar and Jancsics, 2017; Safina, 2015; Tytko et al., 2020; Wrage, 2007). With categorical data, the second set contains ratings of participants on a combined five-point scale, capturing the targeted data of this phase. Specifically, participants were asked to give their attitudes and perceptions on whether each action scenario is corrupt or not and discriminatory or not, allowing it to be divided into two smaller subsets for further comparison. In utilising this survey, the last three datasets additionally cover several

components surrounding attitudes and perceptions in the framework. With a shared six-point scale, the third and fourth sets contain ordinal data capturing different levels of local perceptual awareness, correspondingly their personal experiences and observations and their broader contextual awareness on the local financial sector. The last set also contains ordinal data on a five-point scale, capturing how the action scenarios potentially impact individual behaviours at workplaces.

Because this research primarily concerns the contexts and perspectives in Vietnam, each corruption form was represented by specific descriptions instead of generic terminologies. This explains why there are sixteen scenarios of only seven corruption forms since all forms, besides sextortion and patronage, were broken down into different fundamental aspects to illustrate the corresponding distinctive reactions of local participants. These potential differences are crucial in deciding which forms or aspects are considered corrupt locally, regardless of how they are being perceived in international academia (Heywood, 2020; Mungiu-Pippidi and Heywood, 2020; Rothstein and Teorell, 2015; UNDP, 2015). They also help to reduce the psychological negativities from common perceptions when encountering such terminologies (Banerjee, 2016; de Graaf et al., 2010; Köbis et al., 2020; Smith, 2015). Terms like ‘corruption’ or ‘bribery’ usually signal moral judgements and regulation violations, likely triggering interrogative fear and concerns that may push participants towards automatically giving biased responses that would be perceived as good and right regardless of their truths.

Table 3.1 lists the sixteen action scenarios and their resemblances of each corruption form. Thus, forms of a similar nature were divided by the same aspects. Firstly, bribery and gift-giving are both defined by the actions of exchanging monetary values for benefits, specifically working benefits (Lambsdorff, 2015; Graycar and Jancsics, 2017), justifying their corresponding concentrations on three actions of offering, accepting, and demanding. Secondly, extortion and sextortion differ by the benefits received from similar threatening actions (Merkle, 2020; Wrage, 2007), containing either material, work, or relationship-based benefits. Next, nepotism and cronyism vary by the actions of giving or receiving benefits and the scopes where such actions occur. This also should extend beyond the examined workplace boundaries (Safina, 2015; Tytko et al., 2020) to additionally account for exclusive external benefits authorised by working institutions, like job vacancies references. Notably, the

perspective of externals receiving authorised benefits was excluded from the study regarding its remoteness to the targeted workplace boundaries. Last, it is crucial to also understand patronage beyond its usual macro-political contexts to govern smaller domains, including the targeted working environments (Fukuyama, 2016; Tytko et al., 2020). An example of the thought process in designing these scenarios is included in [Appendix VI](#).

Table 3.1. Details on 16 Action Scenarios, 7 Corruption Forms

Corruption Forms	Broken down by	Code	Action Scenarios	Description
Bribery	<i>Actions</i>	B1	Offer	Worker A offers money to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).
		B2	Accept	Worker A accepts money from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).
		B3	Demand	Worker A demands money from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).
Gift-giving	<i>Actions</i>	G1	Offer	Worker A offers gifts to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).
		G2	Accept	Worker A accepts gifts from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).
		G3	Demand	Worker A demands gifts from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).
Extortion	<i>Benefits</i>	E1	Material	Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get money or gifts from them.
		E2	Work	Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get work advantages from them (such as preferred tasks or projects, career opportunities, and support networks).

Sextortion		<i>S</i>		<i>Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to force them into intimate relationships.</i>
Nepotism	<i>Actions and Scopes</i>	<i>N1</i>	Give Internal	<i>Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's family members or relatives.</i>
		<i>N2</i>	Receive Internal	<i>Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's family members or relatives in power.</i>
		<i>N3</i>	Give External	<i>Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's family members or relatives.</i>
Cronyism	<i>Actions and Scopes</i>	<i>C1</i>	Give Internal	<i>Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's close friends and associates.</i>
		<i>C2</i>	Receive Internal	<i>Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's close friends and associates in power.</i>
		<i>C3</i>	Give External	<i>Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's close friends and associates.</i>
Patronage		<i>P</i>		<i>Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people from A's professional networks outside A's workplaces, such as personal clients or preferred business contacts.</i>

The survey ends with two small questions expanding the local contextual discussion to scout future focus for the interview questionnaire. It also leaves spaces for optional comments, indicating additional qualitative data (UNDP, 2015). These mainly serve to refine the five datasets, enriching the coming transitional stage and the final conclusions.

Sampling and Participant Recruitment

Because the entire working population in Vietnam is realistically unattainable for the current project, mixed sampling strategies help to maximise its capacity without requiring more extensive approaches. Firstly, as mentioned, this research applied *purposive sampling* and filtered out one population area most relevant and urgent to the research questions and

scopes: the financial sector in Vietnam (Smith et al., 2009), to ensure certain levels of pertinence and quality of collected responses regardless of its subsequent strategy (Palinkas et al., 2015). Secondly, from this base, a non-probability convenience approach, specifically *volunteer sampling*, can adequately assist the limited capability of this research to meet its aspired explorative essence and relatively new research focus (Wolf et al., 2017). It specifically acquires mass entreaty on social platforms as this allows participants to fully control their decision and process of joining the research (Vehovar et al., 2017).

With this combination, the data collection generally targeted anyone who currently or used to work in any financial institution in the Vietnamese financial sector, including but was unrestricted to banks, credit unions, companies in insurance, funds, investment, auditing, accounting, and financial advisory. There was no other explicit condition. However, because of the survey's web-based nature, there were several inevitable implicit exclusions. Firstly, participants must be able to access the internet and have an adequate device, which might exclude workers from rural areas with restricted working conditions. Secondly, since Vietnamese is the most-used language in Vietnam, the survey and its information were made primarily available in Vietnamese, imposing an implicit language condition. Thirdly, participants must provide their consent before entering the survey, excluding relevant vulnerable groups without assistance. Lastly, there were some inherently implicit exclusions following the mentioned inclusion criteria, such as minors or foreigners without local working permits who were not able or allowed to work in Vietnam. Notably, there is no way to completely ensure such exclusions, considering that the survey was completely online, without any screening process, to minimise discouragement to participants, indicating certain levels of drawbacks for this phase.

With the mentioned conditions and strategies, the participant recruitment process was as follows. All documents were translated into Vietnamese by the researcher, including the recruitment sheet, information sheet and consent form, and survey questionnaire. The communicative means to reach targeted participants were emails and self-advertisement on local popular social platforms. Considering the sensitivity of the corruption topic and the local political landscape, it is acknowledged how difficult and risky to pursue potential participants indirectly via contacting local companies and associations (Martini, 2012; Phuong, 2017). Thus, the realistic communicative method was directly contacting potential participants via

the following feasible channels to eliminate mentioned risks. In Vietnam, LinkedIn is the most popular website for professional connections, while Facebook is the most used social network, containing various social groups by professional occupations with hundreds of thousands of members (Bang, 2023). Hence, the recruitment sheet ([Appendix IV](#)) was posted on LinkedIn and three Facebook groups for financial workers, each with around one hundred thousand members, as open invitations for potential participants in July 2024. Simultaneously, eligible participants were also actively sought out based on their public profiles for direct contact in July and August. The information sheet and survey link were referenced in the recruitment sheet. The survey already contained the consent form and references of the information sheet ([Appendix IV](#)). These cross-sources provided both the researcher and targeted participants with convenience in effort and time. Since the information was easy to access, participants were given the maximum time till the survey's closure to ask questions and carefully consider joining this phase.

Data Collection Process

The survey was open from July to September 2024. Around two hundred potential participants were directly sought out for personal contacts. Among these, seventy-six people expressed their interest in participating or spreading the survey, corresponding to a response rate of nearly forty per-cent. The rest of the participants would be those who replied to open invitations and secondary references, if any. In total, the survey collected 181 responses. According to Adhikari's (2021) calculation for sampling a finite population, this amount corresponds to an acceptable less-than-eight-per-cent margin of error at a ninety-five per-cent confidence level (UNDP, 2015) with an estimated base of 490,000 employed workers in the financial population in Vietnam in 2022 (Statista Research Department, 2023). All data was self-translated back to English by the researcher.

Stage 3: Quantitative Data Analysis

The five datasets above were processed in this stage to produce two outcome presentations (*Chapters IV and VI*) aiding the questionnaire of the next phase. **Table 3.2** explains the statistical conversions of each survey scale, detailing the numerical values corresponding to

each option, clarifying coming statistical description, analysis, and interpretations (Agresti, 2010). The second set was split into 2a and 2b as below.

Table 3.2. Statistical Conversions for the Survey Scales, 5 Datasets

<i>Datasets</i>		<i>Statistical Conversions for the Scales</i>					
1.	The DnB Set	1	2	3	4	5	6
	Gender Identity	<i>Female</i>	<i>Male</i>				
	Age	<i>[18-25)</i>	<i>[25-35)</i>	<i>[35-45)</i>	<i>[45-60)</i>	<i>>60</i>	
	Religion	<i>None</i>	<i>Buddhist</i>	<i>Catholic</i>	<i>Caodaism</i>		
	Education	<i>College</i>	<i>University</i>	<i>Master</i>	<i>PhD</i>		
	Notable Workplaces	<i>Banks</i>	<i>Insurance</i>	<i>Broker, Invest</i>	<i>Funds, Risk Manage</i>	<i>Audit, Accounting, Financial Services</i>	<i>Public Entity</i>
	Working Experiences	<i><5</i>	<i>[5-10)</i>	<i>[10-20)</i>	<i>>20</i>		
		Dummy Variables					
	Working Institutions	<i>Banks</i>	<i>Insurance</i>	<i>Broker, Invest</i>	<i>Funds, Risk Manage</i>	<i>Audit, Accounting, Financial Services</i>	<i>Public Entity</i>
	Managing Experiences	<i>None</i>	<i>Team Leader</i>	<i>Manager</i>	<i>Head of Department</i>	<i>Chief Officer</i>	<i>Director</i>
	The Rating Sets	-1	0	1	2	3	4
	5						
2a.	<i>Attitudes and Perceptions: Corruption</i>	<i>not corrupt</i>	<i>don't know</i>	<i>corrupt</i>			
2b.	<i>Attitudes and Perceptions: Discrimination</i>	<i>not discriminatory</i>	<i>don't know</i>	<i>discriminatory</i>			
3.	Personal Awareness		<i>don't know</i>	<i>never</i>	<i>rarely</i>	<i>sometimes</i>	<i>often</i>
							<i>most of the time</i>
4.	Broader Awareness		<i>don't know</i>	<i>never</i>	<i>rarely</i>	<i>sometimes</i>	<i>often</i>
							<i>most of the time</i>
5.	Impacts on Behaviours		<i>don't know</i>	<i>not at all</i>	<i>not so much</i>	<i>somewhat</i>	<i>a lot</i>

Notes: all DnB are optional, except for Working Institutions and Notable Workplaces.

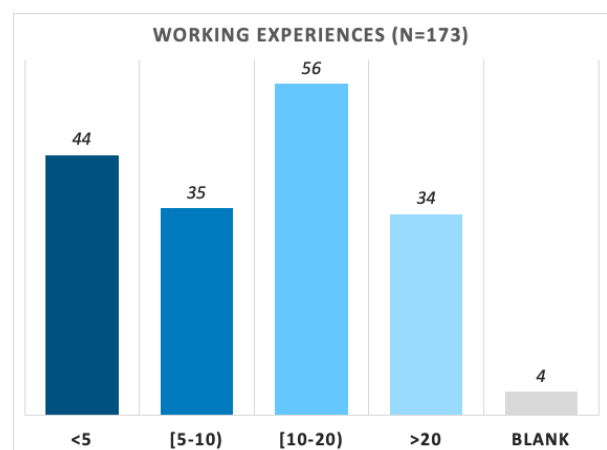
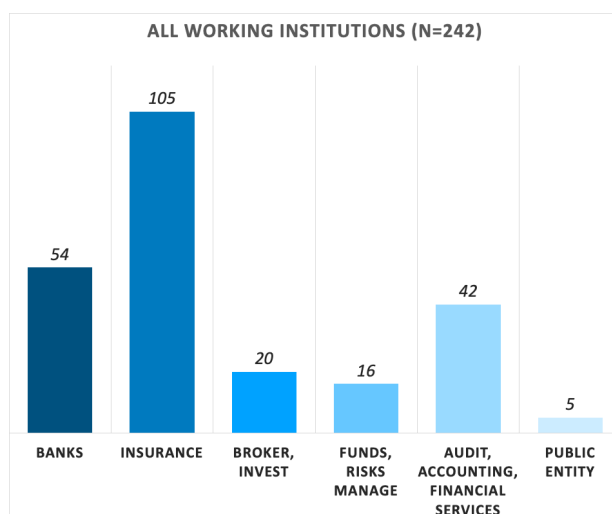
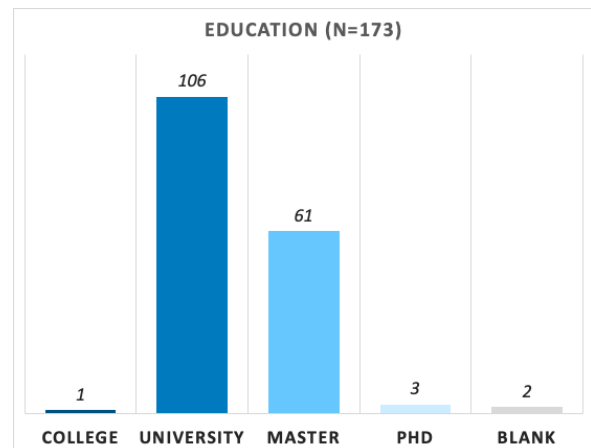
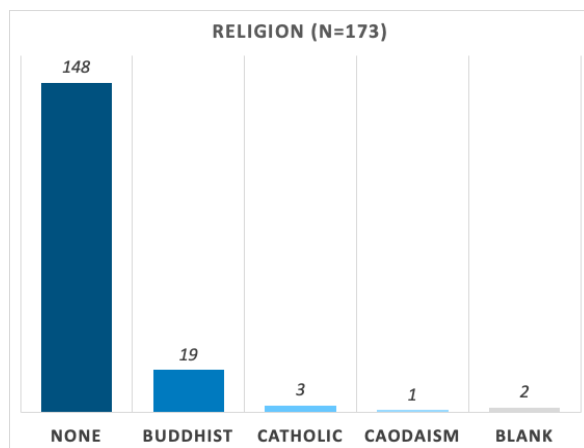
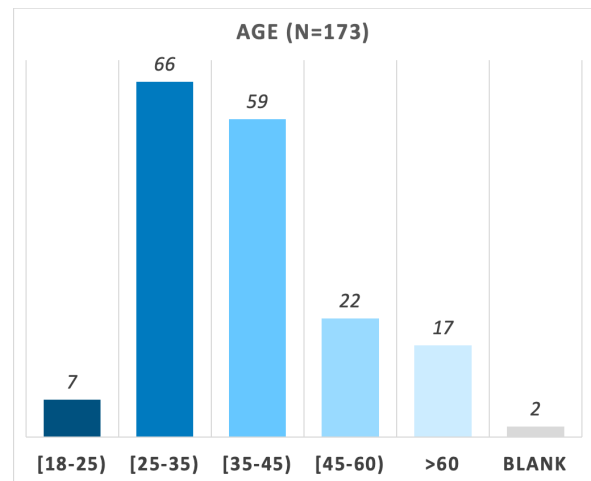
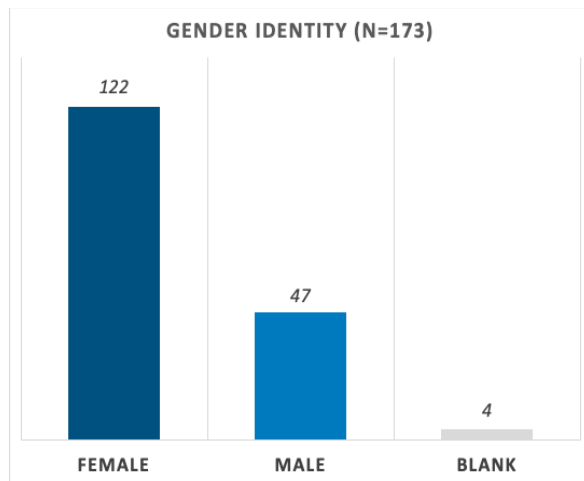
For the *DnB* set, the conversion rules were assigned as above, except for the two dummies that allow for more than one selection. Any survey options with no response, in religion and education, had been replaced by participants' extra options. For the rating data, specific rules were applied to each set, as they all have different rating meanings in the questionnaire. Because the shared 'don't know' option represents either neutral or blank answers, zero as the neutral value was appointed here. Although other strategies like listwise deletion were considered, this is still a suitable way to include neutral or blank answers given the study's considerable representative role and data amount. Thus, the remaining rating options were given values varying around this neutral point.

Specifically, the higher the value, the more corrupt or corruption-related the situation is. With categorical data, the main *2a* set was given values from negative to positive one, equating negative values to a non or less corrupt nature. A similar scale was also given to the *2b* set, equating its negative values to a non or less discriminatory nature. This set was only used in description and analysis against the *2a* to address the grey area between corruption and discrimination. Hence, most references for the *second* set only cover *2a*. Such tactics overall assigned an interval scale with quantitative meanings to the categories, allowing for more meaningful interpretations (Agresti, 2010). With broader ordinal data, the *third* to *fifth* sets were given positive values reaching four or five, equating them to a corrupt nature with increasing frequencies or impacts.

Data Statistical Descriptions

With all numerical scales justified, the statistical descriptions for all collected quantitative data are below. These data already undergone preliminary data analysis, including a quick survey piloting in May 2024 (test runs then informal debriefing feedbacks) with three local researchers and translators, whose data is excluded in the final study, during the designing process regarding the translation, wording, and visual, plus screening for outliers and monotone data (Roni and Djajadikerta, 2021). This resulted in 173 qualified responses. Firstly, the *DnB* set includes four categorical classes, including *gender identity*, *religion*, *all working institutions*, and *notable workplaces*, and four ordinal classes, including *age*, *education*, and *experiences in working and management*. **Figure 3.3** presents eight histograms as visual

descriptions of DnB, with each N equals 173 (McLarty and Bahna, 2009; Roni and Djajadikerta, 2021), except two dummies allowing more than one selection.



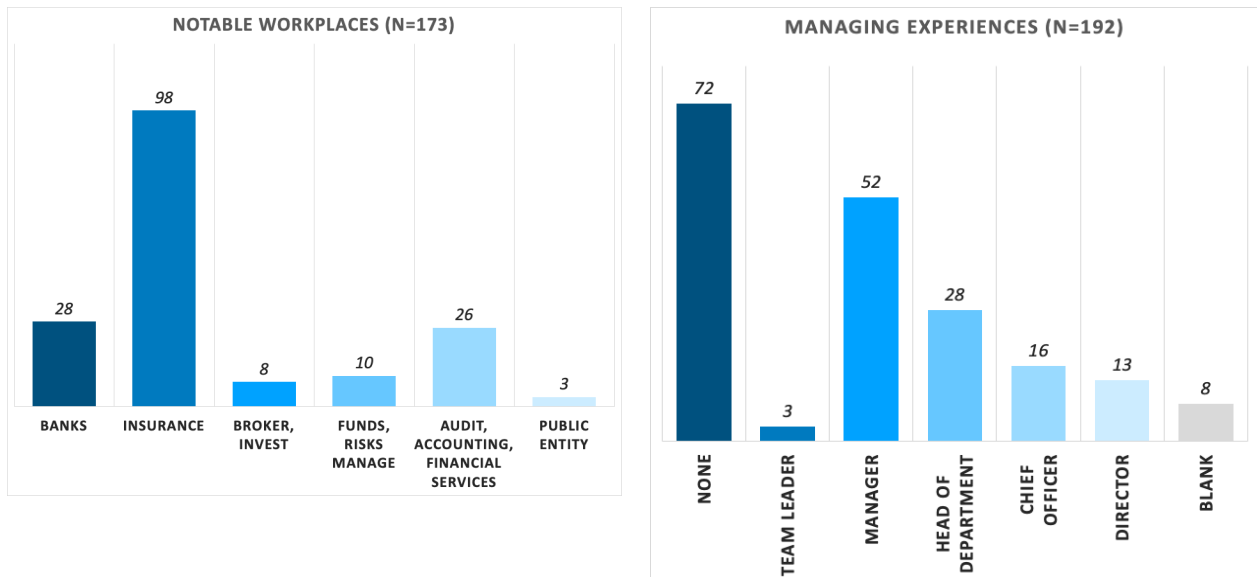


Figure 3.3. Statistical Descriptions of Demographic and Background Data

The four charts on the left-side present the four categorical DnB. Generally, there are clear dominant categories for each class, including female representations, non-religion representations, and workplaces such as insurance, banks, auditing, accounting, and other financial services representations. Likewise, the four ordinal DnB on the right-side demonstrate non-normal distributions. Correspondingly, the dominant ranges are workers between 25 and 45 years old, those with undergraduate and master's degrees, and people with no or middle-level management experience. Working experience is the only exception, considering their similar response distribution across all options. These dominant tendencies present a crucial note that the gaps of representativeness between different DnB may correspondingly impact the later-concluded results, whereas conclusions concerning larger recorded categories may better resemble the local reality or relevancies than lesser recorded data pool.

Secondly, the remaining data are ratings of different scales on the sixteen action scenarios. **Table 3.3** presents the statistical descriptions of these ratings from the survey. Although a detailed analysis is curated in the next chapter, brief tendencies and gaps are clearly visible below.

Table 3.3. Statistical Descriptions of Rating Data

		2a. Attitudes and Perceptions: Corruption		2b. Attitudes and Perceptions: Discrimination		3. Personal Awareness		4. Broader Awareness		5. Impacts on Behaviours	
Action Scenarios	N	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Bribery											
B1 Offer	173	0.84	0.50	-0.76	0.63	1.53	0.97	2.25	1.26	2.10	1.14
B2 Accept	173	0.83	0.51	-0.60	0.78	1.52	0.99	2.23	1.25	2.03	1.17
B3 Demand	173	0.90	0.37	-0.66	0.73	1.34	0.88	1.96	1.22	2.10	1.24
Gift-giving											
G1 Offer	173	0.61	0.73	-0.68	0.69	2.10	1.21	2.63	1.35	2.14	1.02
G2 Accept	173	0.66	0.68	-0.57	0.80	2.03	1.17	2.58	1.33	2.09	1.05
G3 Demand	173	0.86	0.45	-0.63	0.76	1.45	0.98	2.08	1.29	2.09	1.20
Extortion											
E1 Material	173	0.91	0.36	-0.57	0.80	1.18	0.75	1.69	1.10	2.22	1.37
E2 Work	173	0.82	0.49	-0.53	0.82	1.20	0.83	1.68	1.16	2.22	1.37
Sextortion											
S	173	0.83	0.47	-0.51	0.83	1.23	0.82	1.77	1.18	2.21	1.38
Nepotism											
N1 Give Internal	173	0.69	0.58	-0.21	0.94	2.27	1.24	2.79	1.42	2.14	1.07
N2 Receive Internal	173	0.57	0.72	-0.29	0.92	2.28	1.25	2.79	1.44	2.13	1.08
N3 Give External	173	0.53	0.74	-0.20	0.95	2.43	1.30	2.80	1.45	2.13	1.07
Cronyism											
C1 Give Internal	173	0.54	0.73	-0.20	0.94	2.39	1.31	2.80	1.44	2.07	1.03
C2 Receive Internal	173	0.54	0.75	-0.37	0.88	2.40	1.28	2.82	1.44	2.07	1.03
C3 Give External	173	0.43	0.82	-0.29	0.92	2.46	1.32	2.80	1.44	2.12	1.05
Patronage											
P	173	0.25	0.85	-0.34	0.87	2.37	1.41	2.73	1.44	2.05	1.04

First, there is a notable contrast in the local acknowledgement of corruption and discrimination, where the corrupt nature of all scenarios is generally identified with more certainty via its positive means and lower standard deviations (SD) compared to the negative means and higher SD of the discriminatory nature. Likewise, some actions of bribery, extortion, sextortion or demanding gifts are evidently more relevant to local corruption despite not entirely disentangled from discrimination. These certainties further shift when examining relationship-based forms, where nepotism, cronyism, and especially patronage, are identified with a lower corrupt nature and a higher likelihood for discrimination.

Secondly, there are clear gaps between the local personal experiences, or observations, and their broader awareness. Most local participants reported a higher awareness for the general market situation rather than their personal encounters with these scenarios. From these local gaps between personal and general grasp, gift-giving and three favouritisms show high occurrences across both datasets, while extortion and sextortion are generally less identified. Most participants only reported to be generally aware of local bribery instead of having directly encounters, provoking questions on its local nature and scales. Thirdly, there are seemingly less disturbance in general impacts toward behaviours by all scenarios, with exceptions on extortion and sextortion.

Data Analytic Processes

To utilise all datasets, two separate quantitative analyses were tailored for the following purpose of each outcome. Firstly, *Chapter IV* displays a local summary documenting each of the chosen forms at local financial workplaces. This chapter used simple statistical analyses, including scatter-bubble plots, radar and stacked bar charts, and correlation tests, to examine the *2a* and *fifth* datasets to conclude accurate impressions and relative classifications of each form in local contexts (Kent, 2020; UNDP, 2015). These sets were centred because they correspondingly represent the explicit and implicit encapsulations of the participant's perspectives towards chosen forms. Attitudes and perceptions of corruption (*2a*) directly govern their conscious reflexivity, while self-perceived changes of behaviours (*5*) capture their subconscious evaluations of corruption's aftermaths.

Regarding the core scope in defining corruption, a comparison between the *2a* and *2b* datasets, correspondingly corruption and discrimination, was provided to tackle their grey

conjunction. With the main purpose of *Chapter IV*, selective inclusions of *DnB* as complementary also drawn more insights from the *2a* and *fifth* datasets. This analysis does not aim for causality assumption but only linear speculations between *DnB* and the centred datasets to identify their relevant contextual features. Hence, correlation tests were applied here (Chumney and Simpson, 2006; Shi and Conrad, 2009), especially considering the uneven sample size of collected *DnB* (McLarty and Bahna, 2009; Roni and Djajadikerta, 2021). For categorical *DnB*, non-parametric tests were applied, including Kruskal-Wallis and Mann-Whitney to identify which classes are most relevant to which sets (Bahna, 2009; Berensen, 2006; McLarty and Shi, 2009; Roni and Djajadikerta, 2021). For non-parametric ordinal *DnB*, the Cuzick test was applied to identify trends across ordered groups (Cuzick, 1985).

Secondly, *Chapter VI* contains reflections on the theoretical framework proposed in the last chapter, requiring methods and data triangulations from both research phases. In examining the function and applicability of such proposals, this analysis must test the causality assumptions among relevant *rating* datasets with *DnB* as control variables. Thus, this corresponds to two regression models in **Tables 3.4** and **3.5** (Agresti, 2010; Chumney and Simpson, 2006; Rion and Djajadikerta, 2021; Schroeder et al., 2016; Shi and Conrad, 2009). Regarding the mentioned primacy on qualitative perspectives, only simple significance indicators were discussed in evaluating these regressions (Chumney and Simpson, 2006). Besides being control variables, the roles of each *DnB* as contextual characteristics were also addressed to conclude on the realistic contextual meaning of the framework.

Table 3.4. Formula and Datasets for the First Regression Analysis

$$Y1_i = \beta1_0 + \beta1_1 * X1_i + \beta1_2 * DnB1_{ij} + \varepsilon1 \quad [1]$$

i: responses j: demographic and background classes

$Y1_i$	$X1_i$	$DnB1_{ij}$
<i>2a. Attitudes and Perceptions: Corruption</i>	3. Personal Awareness 4. Broader Awareness	1. Demographic and Background

The first regression is a simple ordinary least squares (OLS) model addressing the conditional relationships of the *third* and *fourth* datasets with the *2a* dataset using formula [1] (Dismuke and Lindrooth, 2006), verifying if individual observations and experiences can make conditional impacts on individual attitudes and perceptions. In *Table 3.4*, $Y1_i$ represents the dependent variables, which adopted the *2a* dataset, demonstrating levels of attitudes and perceptions of the i response. $X1_i$ represents the independent variables, which adopted either the third or fourth datasets, demonstrating corresponding types of awareness of the i response. With eight classes, $DnB1_{ij}$ represents a vector of (8x1) control variables for response i with each j class. $\varepsilon1$ represents the random error term of the equation. $\beta1$ indicates the corresponding coefficients.

Table 3.5. Formula and Datasets for the Second Regression Analysis

$$Y2_i = \beta2_0 + \beta2_1 * X2_i + \beta2_2 * DnB2_{ik} + \varepsilon2 \quad [2]$$

i : responses k : relevant demographic and background classes

$Y2_i$	$X2_i$	$DnB2_{ik}$
5. Impacts on Behaviours	<i>2a. Attitudes and Perceptions:</i> Corruption	1. Demographic and Background

The second regression is another OLS tackling the impacts from the *second* to the *fifth* dataset using formula [2] (Dismuke and Lindrooth, 2006), verifying how individual attitudes and perceptions can affect individual behaviours. Despite not being visually presented in the proposed framework, DnB is still included for testing here to explore further insights into the potential relationships between the datasets. In *Table 3.5*, the dependent variable $Y2_i$ adopted the *fifth* set to represent levels of impacts on behaviours. The independent variable $X2_i$ adopted the *2a* set to represent the corresponding attitudes and perceptions. $DnB2_{ik}$ displays a special vector of only some control variables for response i with each k relevant class. To increase this model's robustness and better maintain OLS assumptions, a few DnB classes would be left out, so k is likely less than eight. Similar to the first equation, $\varepsilon2$ is the random error term and $\beta2$ indicates the corresponding coefficients. For both regressions, there is no multiple case per respondent.

Lastly, two simple summative tactics were used to address the additional qualitative comments and the ending scouts in the survey. Around fifteen comments were received from the survey and already included in relevant chapters to refine the corresponding analysis. Also, simple statistics in **Figure 3.4** were used to address the two scouts.

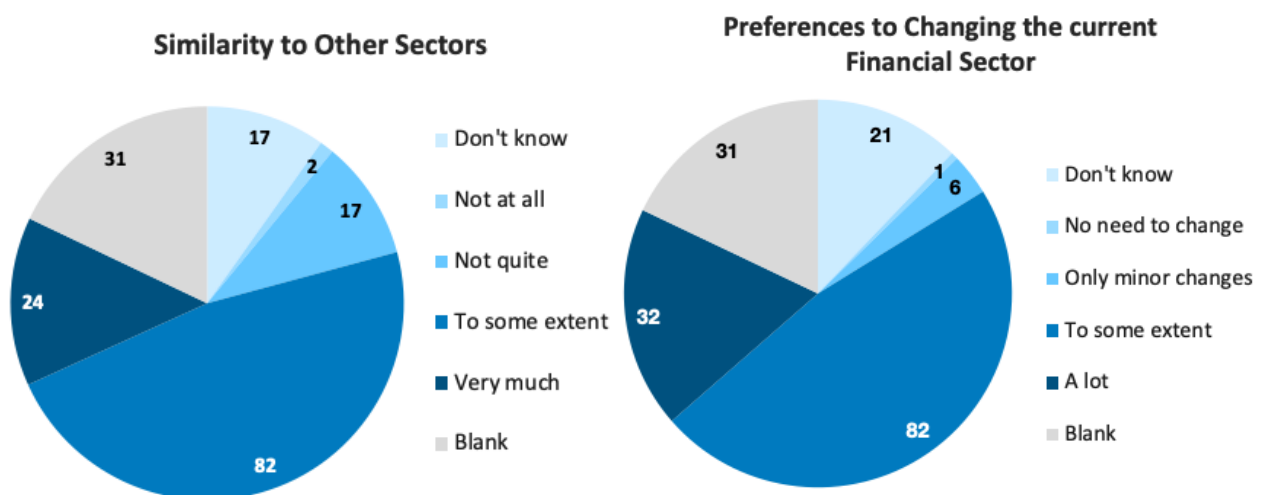


Figure 3.4. Extending Local Contexts: Comparisons with Other Sectors & Future Changes

Overall, nearly half of all participating local financial workers thought that their sector is quite similar to others and that it needs to change to some extent. Local workers reporting the highest similarities and preferences to alter the current situation in their sector also exceed those indicating no and low similarities and preferences to change. These lead to two insights. Firstly, the financial sector seems to resemble other local sectors, enhancing the representativeness of this research's results and conclusions to some extent. Secondly, local financial workers also clearly signal their preferences for changing the current situation within their sector. This reinforces the potential existence of layered wrongdoings and grey solutions (Section 2.4), which the second phase needs to explore.

Stage 4: Transitional Stage

At this stage, the previous efforts are juxtaposed with the research purposes, questions, and framework proposal to finalise what has been achieved and identify what is still missing, directly aiding the design of the interview. *Chapter IV* clearly resolves the first research question concerning local attitudes and perceptions towards corruption, fulfilling half of the

first purpose to define local corruption. Considering relevant sections of *Chapter VI*, they also selectively address half of the arrows and boxes presented in the proposed framework, significantly contributing to the second purpose of reflecting the theoretical proposal. Specifically, in *Figure 2.1*, the *Individual Attitudes and Perceptions Box* has been solidly overviewed (*dataset 2*). The *Individual Observations Box* has been tackled in terms of phenomenological existence and frequencies, then extended to govern experiences at a wider angle (*datasets 3 and 4*). The *Individual Behaviours Box* has been briefly touched on, in terms of the existence and magnitude of impacts (*dataset 5*). The arrow from *observations* to *attitudes and perceptions* has also been established with suitable *contextual characteristics*, alongside the arrow from *attitudes* to *behaviours* partially (*Section 6.1*).

Likewise, these leave several following aspects as focus for the coming stage and questionnaire in fulfilling the guiding framework and completing in-depth understandings of local corruption. Firstly, the *Individual Behaviours Box* requires an extension of evidence and specifications to fully complete its representations in both the thesis and its framework proposal. The last stage only records medium to high-medium general impacts on behaviours (*Table 3.3*) without specifying what those local impacts and changes are, consequently maintaining the current vagueness on local aftermaths (*Chapter IV*). Secondly, two arrows in the norm-corruption framework still need to be addressed with more evidence: the *Forming Experiences* and *Coping Mechanism* arrow. As explained, these are governed under the theme of the second research question, lived experiences, which accentuates the process thorough the phenomena and their aftermaths (Boylorn, 2008; Felices-Luna, 2012; McIntosh and Wright, 2019; Scott, 1985).

Combined, the coming efforts need to tackle *the minor process centring on one's coping mechanism and the resulting external aftermaths*. Likewise, after a person encounters the phenomenon influencing their perceptions towards it, their coping mechanism is suspected to alter how they make decisions and act later on. This inevitably emanates sequential echoes in the external surroundings that possibly contribute to other observations and, henceforth, start similar chains of reactions. These aims intentionally match the qualitative core justified in *Section 3.2* and its targeted story-essence. Notably, any relevant theoretical changes to the framework proposal are finalised at the end of the evidence-based reflections in *Chapter VI*.

Stage 5: Semi-Structured Qualitative Interview

This stage directly tackles the second research question and aids the third. With insights from prior stages, semi-structured qualitative interviews add details to refine the outcome so far and further aid evaluations of the theoretical proposal via aligning the research position with the locals to acknowledge their contextual perspectives. The qualitative data from this stage thus serves as inputs for the sequential analysis in building corresponding outcomes and revising the proposed framework.

The Questionnaire

The interview questionnaire is fully displayed in [Appendix III](#). As mentioned, it aims at the framework's minor process surrounding the local coping mechanisms, their specific behaviours, and the potential echoes on others, implicitly governing descriptive norms (*Section 2.3*). Its design deliberately centres the flow of discussion around one type of data: shared stories on relevant phenomena at local financial workplaces (de Graaf et al., 2010; Earthy and Cronin, 2008; Presser and Sandberg, 2015).

The questionnaire includes two parts, combining broad questions with encouragements for smaller prompts and specific examples (Earthy and Cronin, 2008). The general introduction covers the first three questions designated to familiarise participants with the interview atmosphere by gradually directing the conversation towards focused objects of financial workplaces and workplace corruption. Considering the sensitivity of corruption and lived experiences topics, this transition is crucial to the ethical approach of this questionnaire by partially mitigating their psychological weight.

Question one mainly targets establishing a relaxed and sharing tone by asking participants simple facts about themselves. Such facts also intentionally recheck relevant survey conclusions, where accumulated living and working experiences are statistically proven to help balance echoes of some corrupt phenomena. This is the only DnB intentionally included here as other DnB's insights have already been concluded via the survey with more data coverage. Question two expands on the participant's personal values concerning their financial workplaces (Huberts, 2010; Lamsdorff, 2015), laying out a boundary expectation for further questions to build upon. Question three starts extending towards the main topic

of workplace corruption, while maintaining the personal sharing essence (Smith, 2015) to ground participant's expectations forwards.

The second and main part covers the remaining questions in the interview, focusing on acknowledging their lived experiences with local workplace corruption by ethically accompanying them through their self-interpretation process. The flow starts by empowering participants to choose what experiences or encounters they would like to share. Unlike the survey, there was no list of corruption forms given to participants in this interview. Instead, the amount of sharing on any form was decided by participant's self-evaluation, which partially aids the power balance between the two parties and subconsciously reveals what is important enough to the locals (Lambsdorff, 2015; de Graaf et al., 2010). Likewise, the survey comments and ratings already proved that local financial workers perceived all listed actions as corrupt and discriminatory. There is no need to extensively go through all actions equally, but rather to specify selective associations to local phenomena by letting local workers decide and interpret what is common and impactful enough to them.

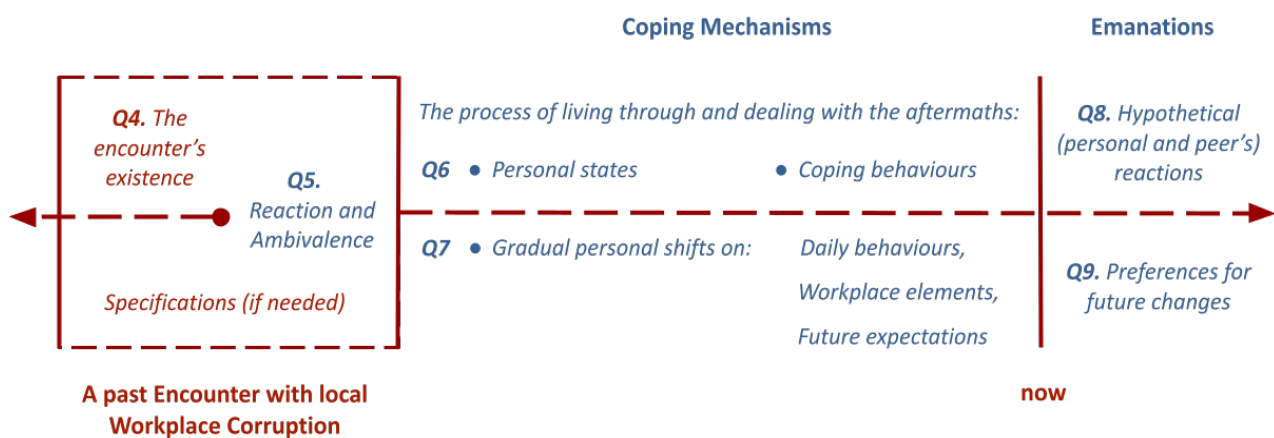


Figure 3.5. Illustration of the Interview Main Flow

The flow continues to ethically encourage self-reflections on the aftermaths following remarked encounters instead of isolating the intense encounters themselves, including aspects such as the participant's ambivalence, how they cope with the situations, their short- and long-term personal shifts, and their third-view introspection (Burke, 2011; Huberts, 2010; Lambsdorff, 2015; McIntosh and Wright, 2019; Smith, 2015; Stone et al., 2011). **Figure 3.5** illustrates the entire flow of the second part by plotting all relevant questions against the timeline from remarked encounters (*red*) to highlight the mentioned focus on its aftermaths

(blue), demonstrating the storytelling essence. Triggering aspects were also considered to be removed depending on specific interviews or rephrased to focus more on the participant's opinions instead of intentions. This ends with a more hopeful remark on the participant's expectations for future changes, which also deliberately expands on the survey's similar conclusions (Figure 3.4).

Importantly, questions related to lived experiences were designed to encourage various story-sharing. Thus, one participant may tell more than one story of one form. The process repeats until participants feel content about the amount of insights that they share during their discussion or if there is no other thread to follow. Regarding prior speculations of potential corruption variations unique to the financial sector (Subsection 2.4.3), this format gives an ethical priority to the participants' reflections on their experiences, which may confirm such variations or reveal other realistic relations to local corruption understanding. The questionnaire closes on verifying if participants want to raise any other point yet to be discussed, further reinforcing the targeted empowerment embedded through the interview.

Participant Recruitment

Considering the aims of this phase and its connection to the prior survey, it is unnecessary to completely change the chosen sampling strategies, especially when the study already combined *purposive and volunteer samplings* (Wolf et al., 2017). While handling various restrictions and sensitive topics, this combination is still efficient in tackling the targeted explorative essence and enriched outcomes (Smith et al., 2009; Vehovar et al., 2017). With these same strategies, the interview recruitment process was as follows.

Firstly, all the inclusion and exclusion criteria, specified in *Stage 2*, remained in this phase. Secondly, since the interviews were expected to complement insights from the survey, it was more efficient to attach this stage's sample access to the prior. Aiming at recurring participants may enhance their enthusiasm, while increasing convenience as they might want to further discuss their positions and insights in the survey. Particularly, survey participants were briefly notified of the in-depth interview. If they were interested in joining, they could access a separate and secured online form, directly linked at the beginning and the end of the survey, to leave their contacts. These included either emails or other communication means to receive relevant information and finalise their decision on the interviews afterwards.

Despite having to ask participants to leave their personal details, using a separate form helps to avoid contemplating the anonymity of the survey as its responses would not be directly linked to this contact information.

As a result, ten potential participants left their contact information in the additional form. Following the provisions of further details on the interviews, all confirmed to participate. The targeted means of finalising qualitative samples is data saturation, controlled via the process of preliminary data overviews which was conducted parallel to the data collection process. Regardless, the recorded number of potential participants was still quite behind the average number of interviews in even smaller-scale peer-reviewed research (Galvin, 2014). Therefore, a further recruitment process was conducted.

Thirdly, the same means and platforms, including Facebook and LinkedIn, were used again to reach out to more potential participants for the interviews, akin to *Stage 2*. A minor application of *quota sampling*, where possible, in combination with volunteer sampling, was applied in such processes to intentionally aid what was still short from the current sample (Vehovar et al., 2017). This specifically centres male workers and workers from more diverse managing positions, considering the excessive amount of interest registered by female workers and workers with no management experiences. Concerning the topic's sensitivity, the targeted in-depth nature, and the involvement of direct contacts, this phase was expected to encounter more obstacles in acquiring participants. Such hardships were partially eased by adding a few incentives upon completing the interviews, specifically coffee vouchers and a brief on the research outcomes allowing them to have a follow up on their own sharing.

As a result, around fifteen participants were contacted with a recruitment invitation ([Appendix V](#)). Nine replied with interest. They were provided with a screening for inclusion criteria, an information sheet, and a consent form ([Appendix V](#)) supplying more details about the research project and their corresponding rights and roles. A quick screening for inclusion criteria was included to carefully double-check with the potential participants once again to avoid any future misunderstanding and, more importantly, offer any assistance from the researcher. From that point, they all had one week to inform the researcher of their decision. Opportunities to ask questions regarding the project were still open until after the interviews. Accordingly, as the researcher of this project, I successfully scheduled interviews with all

interested workers. Nearly half of them further referred their colleagues or relevant acquaintances, where I received agreements to join from four more participants, adding up to twenty-three final participants. The preliminary data overview also signalled data saturation after around fifteen transcripts. All workers had the right to withdraw their data and participation before starting data analysis in March 2025, but none executed this.

Data Collection Process

The interviews were securely completed online via Microsoft Teams. All ethical guidelines in the next section were abided by during the interview process to maintain a semi-formal and sharing atmosphere prioritising the comfort and safety of participants over the need for knowledge acquisition. All data were collected from December 2024 to February 2025, with the duration averaged around ninety minutes. No participant requested any special assistance. Three interviews were conducted in English, the rest were in Vietnamese. Documents and results were translated between Vietnamese and English, including participant recruitments, information sheets, consent forms, screening, questionnaires, and transcriptions. Only the author was in charge of translating, interviewing, processing, coding, and interpreting data.

Table 3.6. List of Participants in the Interviews

Participants	All Financial Institutions/Positions	Participants	All Financial Institutions/Positions
M1	Public Financial Agency, Insurance, Financial Advisor	W7	Investment, Financial Advisor, Merger and Acquisition, Auditing
M2	Insurance, Bank	W8	Auditing, Accounting
M3	Investment, Auditing, Financial Advisor, Merger and Acquisition, Venture Capital	W9	Bank, Risk Management, Financial Advisor
M4	Accounting, Insurance	W10	Investment, Fund, Bank, Stock
M5	Public Financial Agency, Accounting, Insurance, Bank	W11	Bank, Auditing, Stock
W1	Insurance	W12	Bank
W2	Investment, Bank, Risk Management, Insurance	W13	Auditing, Financial Advisor

W3	<i>Accounting</i>	W14	<i>Stock</i>
W4	<i>Investment, Bank, Fund, Auditing</i>	W15	<i>Insurance</i>
W5	<i>Investment, Insurance</i>	W16	<i>Bank</i>
W6	<i>Stock</i>	W17	<i>Insurance, Bank</i>
		W18	<i>Accounting, Auditing</i>

Table 3.6 lists all interview participants. They are already pseudonymised by their identifications, dividing into two categories of managers (M) or workers (W) depending on whether they have had any responsibility for managing others. All types of financial institutions and jobs that they currently or used to work are also included to demonstrate the variety of their experiences and perspectives with multiple financial environments, enhancing the comprehensiveness of the outcomes. With this sample, the suitable qualitative analysis is as follows.

Stage 6: Qualitative Data Analysis

Considering the two purposes of this phase, two qualitative analyses were used for the interview data. Firstly, *Chapter V* presents the local stories of lived experiences with workplace corruption, making the main outcome by completing the targeted local definition. Likewise, this chapter applied narrative analysis (NA) to emphasise the local chains of experiences and preserve the story formats narrated by participants (Earthy and Cronin, 2008; Kimberley, 2022), consequently highlighting local systematic tendencies. The description of NA perfectly demonstrates its alignment with capturing the lived experiences subjected to personal narratives under social, cultural, and institutional influences (ibid). Similarly, de Graaf and others (2010) also signified how this tactic leans towards the internal dynamic interactions between environmental characteristics and their influences on individual actions and morals. NA thus fits various aspects of this thesis, including its chosen theoretical framework, approach, and targeted outcomes, while maintaining a respectful and empathetic attitude in handling subjective data (Smith, 2016).

There are four steps in the actual analysis, reproduced from Riessman's (2002) simple guide and Smith's (2016) extensive summary of NA. The first one, *indwelling*, describes a process of repeatedly reading each transcript thoroughly, purposely helping researchers avoid solely

relying on the face values of the data (Smith, 2016). The second and third steps describe identifying and coding stories within each response (ibid). *Identifying narrative themes* requires researchers to focus on the story's content to pinpoint each core thread (Kimberley, 2022). Plus, *identifying the structures* means governing the whole story from beginning to end to clearly distinct transitions from one story to another (Riessman, 2002; Smith, 2016).

In this case, these two steps could be identified clearly, regarding the designed flow of the questionnaires and the participant's initial understanding of a widely known concept such as corruption, enabling their subconscious drive towards existing corruption typology. This allows all different forms of corruption beyond the chosen seven to act as a generic coding guideline. Besides coding the stories, most NA also pay significant attention to the self-reflections of participants (Brookman, 2015; Fleetwood, 2015; Papathomas et al., 2015), aiding a closer understanding of the stories from the local perspectives. NA, especially in criminology, suggests several helpful technical codes and discourses for this coding process (Boyd et al., 2020; Brookman, 2015; Presser and Sandberg, 2015), including the storyteller's constructed identities, neutralisations, minimisations, deflecting languages, cognitive process, and their switches of pronouns. Verbatim transcription also aided this coding stage (Kimberley, 2022; Riessman, 2002), highlighting unusual expressions of participants during their cognitive process.

The structural overview of NA can be regarded similarly to thematic analysis, where instead of coding individual sentences, NA codes individual stories within each narrative (Riessman, 2002). This leads to the last step of *finding thematic connections* among stories to form local communal storytelling. A combination of inductive and deductive NA was applied, considering the amount of collected details. Inductive NA was helpful at the beginning of the qualitative analysis process as it can recognise unique structures across the dataset. However, as there was an excessive number of transcripts for one researcher within the restricted timeline, it was more efficient to switch to flexible deductive NA to continue expand existing themes (Riessman, 2002). The drafting was undertaken during the analytical process to enhance connections of the outcomes (Presser and Sandberg, 2015; Riessman, 2002; Smith, 2016).

Secondly, *Chapter VI*, presenting reflections on the proposed framework (*Figure 2.1*), already contained quantitative analytical confirmations on half of the framework, requiring further

evidence for its remaining propositions. Unlike *Chapter V*, which values the comprehensive contents and therefore uses the complete NA process, this analysis only examines whether the proposed dynamic between norms and corruption exists, consequently valuing the structures and patterns to confirm current propositions instead. Hence, this chapter mainly used existing coding. By centralising relevant structural chains or plot progression's "patterns predicted by the arc of narrative model" (Boyd et al., 2020, p. 4) across different transcripts, the chapter used the realistic narrative structures of local participants to reflect on and refine the proposed mini process. This ignited further reflections on actual contextual characteristics applicable to local workers using simple pattern identifications in thematic analysis (Braun and Clarke, 2006). With mixed analyses completed, the next stage justifies the overall synthesis and triangulation.

Stage 7: Synthesis

The thesis used simple synthesis, including triangulation and thematic means, to combine the outputs of all research phases. As justified (*Figure 3.1*), the collection of both quantitative and qualitative data purposely served the triangulation of evidence and findings to enhance the research cumulative inference. These are demonstrated more clearly in *Chapter V*'s thorough reflections and discussions of relevant theories in *Chapter II* and quantitative findings and propositions in *Chapter IV*, triangulating the arguments from different sources and scales. Likewise, *Chapter VI* presents a direct thematic synthesis of all prior propositions and discussions to reflect and finalise the proposed framework that guided the flow of this thesis, leading towards its final chapter.

3.4. Ethics Contemplation

Both data collection phases clearly deal with primary data under sensitive and nuanced topics of corruption and lived experiences in a country with current high-perceived corruption (Rose, 2015), provoking inevitable ethical concerns. There are risks of misrepresentation and inequalities associated with the tangled power dynamics among relevant parties, especially considering the targeted marginalised perspectives and controversial themes. Importantly, extensive considerations should centralise multifaceted risks of harm associated with this project's morals and its participant's privacy and confidentiality. These include a risk of direct

and indirect identifications, which may involve the corresponding exposures of personal and research data, plus the subsequent risks to physical and mental health of participants, requiring further safety and welfare insurances.

Regarding these concerns, the research project followed the University's General Data Protection Regulations. It also abided by Vietnam's regulations (Decree Regulations on Protection of Personal Data No. 13/2023/ND-CP, 2023) considering its interactions with Vietnamese personal data partly in the survey and fully in the interview. Such agendas helped ensure at best the following standards for both collection phases: transparency and informed consent, acknowledgement of power imbalances affecting the in-between dynamics, anonymity and confidentiality, and moral balance with attention to risks of harm.

Firstly, transparency standards require the researcher to clearly communicate the research process and any implication to participants of both phases, which also further aids their empowerment and balancing internal dynamics. This was ensured through the details of all remarked documents, especially via both consent forms informing and recording their participant's acknowledgement and permissions on various necessary aspects in written formats, including the voluntary nature of their participation, the researcher and supervisor's access to corresponding data and storage, and specifically for the interview process, agreements to audio-recording and anonymous quotes. These informed consents also helped carefully confirm the participant's understanding of this project's purpose and potential risks. For the interviews, participants were also provided with one copy of their mutually signed form, serving as a reference for future enquiries, if any.

Secondly, the power imbalances, initially leaning towards the researcher (Braun and Clarke, 2006), and their impacts must be recognised to stimulate adequate methods subverting this inequality to empower the participants. Besides the mentioned transparency, another relevant key factor is the researcher's positionality, involving self-reflexivity and ongoing self-awareness of how such positions and identities may influence the research and its outcome interpretation. Likewise, various facets in this thesis were selected specifically to push the power towards the participants, prioritising their self-decided perspectives and comfort over theoretical knowledge acquisition as best as possible. These were evident via the chosen epistemology, scopes, and purposes, which aim towards changing current international

presumptions and tailoring the new theoretical definition to the local individuals instead of otherwise, and the justified designs and discourses of both questionnaires, analytical tactics, and sampling strategies. I also actively identified my background and contacts, while maintaining confidentiality for participant's identity, to initiate a ground of trust, especially for the interview phase, enabling them to make decisions first and empowering them to report on dissatisfactions and concerns, if any.

Thirdly, the participant's anonymity and confidentiality are the most important facets to be safeguarded considering their echoes on subsequent risks and welfare. Specifically, the researcher must ensure to protect participant's identity at best and to keep any sensitive information fully confidential and no longer than required to prevent any harm or retaliation. For the survey phase, this means avoiding collecting any personal information to maintain complete anonymity for the research data, even to the researcher, including no personal data to prevent direct identification, no code assigned to any responses to prevent them from being traced, and no IP address or email collected. The risk of indirect identification was also minimised via the analytical process treating the quantitative insights as group-based instead of individual-based. Notably, the survey's invitation to join the subsequent phase also used a separate online link to collect potential interests, enabling survey responses to remain anonymised and separated from any personal data collected. These personal contacts were also safeguarded akin to the personal data below.

For the interview phase, the collection of personal information was minimised whilst their confidentiality and anonymity were carefully ensured as best as possible, which inevitably still included contacts, coded identifications, and audio recordings. Bearing the risk of direct identification, access to these data was agreed to be restricted to the researcher only until securely destroyed when their usage was no longer needed to minimise potential leakages. The anonymisation process was also done during the transcription process, enabling all research data to be completely pseudonymised prior to its analysis. Bearing the risk of indirect identification, this qualitative research data was also prioritised to be analysed as group-based, whenever possible, minimising fully retelling any specific detail or singular story. Notably, the supervisors only had direct access to the anonymised research data from both phases. All software for collecting, analysing, and storing was also licensed by the University,

further enhancing data security. Likewise, data storages of both phases are specified in *Subsection 3.4.1* below.

Lastly, to balance various moral considerations surrounding both phases, the researcher chose to prioritise the participant's physical and mental welfare above the need for information and knowledge, while remaining objective and independent at best to avoid conflicts of interest. Specifically, physical welfare was ensured via the above methods of safeguarding the participant's privacy, confidentiality, and identity for both phases. For mental welfare, there were chances of their mental health being impacted by reflecting on experiences related to serious topics such as corruption, especially to direct victims of these phenomena. As remarked, all processes involved in both phases were designed to allow participants maximum timeframes, access to information, flexibility, and power in deciding on their participation and what they would like to share, especially the interviews. Further assistance was also offered upon requests. These jointly constructed the targeted semi-formal tone centralising the comfortable and safe atmosphere to minimise participant's fears of judgements (Jupp et al., 2000). Two local professionals assisting in mental health were also referenced to all participants, with no collaborations or conflicts of interests.

3.4.1. Data Storage

As mentioned, the quantitative survey mostly dealt with anonymised research data. The qualitative interviews concerned both personal data and anonymised research data. For each of these types, a different storage strategy was applied following the University's requirements for short- and long-term storage.

Personal data, which can directly identify participants, should not be stored longer than needed. These include contact information from both phases and the interview's coded identification and audio recordings. Following their collections, such data were securely stored in password-protected files on my SharePoint until being securely destroyed following the completion of this project. Research data, which was already anonymised, includes survey data and interview transcriptions. These were also securely stored in password-protected files on my SharePoint until being securely transferred for long-term storage of a minimum of ten years in the University's DataSTORRE, following the completion of this project. After this timeframe, both research data will be securely destroyed.

3.4.2. Research Positioning

There was no funding nor any third-party involvement in this research, highlighting the domination of my own position as the only researcher of this project. Likewise, existing scholars denoted how an insider to a particular society may advantage the research compared to an outsider, especially in negative and sensitive topics (Köbis et al., 2018; Ufen, 2017; Urinboyev and Svensson, 2018). This further legitimates my personal aid to the research project and topics, considering my local heritage, which allows a better understanding of local perspectives, and my hybrid (domestic and international) education and working experiences, aiding flexibility in juxtaposing international and local mindsets.

This background puts me in a unique position where I should be cautious with my personal bias as both an insider and outsider. As an insider with a more realistic grasp of the local situation, I may be more inclined towards agreeing with the locals to some extent. As an international researcher trained with knowledge rooted in Western systems, I may unavoidably “begin to judge [my] own society by [their] norms” (de Zwart, 2010, p. 42). Further bias may come from my background in economics, criminology, and sociology, which may indicate certain shortcomings for this study regarding various interconnections with translation, global politics, history, and others.

Likewise, a notable ethical aspect of corruption studies is concerns for the researcher’s protection and self-care while working on such heavy topics, particularly considering my location base in the capital city which is notorious for being the political centre of the country. This provokes necessary applicable precautions. The research designs, aiming at individual reflections and micro victimisations, already minimised significant exposures associated with macro landscapes. By starting with preliminary surveys on general questions before going in-depth into details, this thesis also intentionally avoided provoking alleged assumptions, while pragmatically focusing on its goodwill of recording the voices and perspectives of a local population. Health and risk assessments were also carried out.

3.4.3. Ethics Approvals

Both ethical approaches were consulted by my supervisors and approved by the University's General University Ethics Panel ([Appendix II](#)). The survey ethics was approved in July 2024. The interview ethics was approved in November 2024.

3.4.4. Artificial Intelligence Usage

Considering the timing of this research surrounding the surge of Artificial Intelligence (AI), it is important to clearly disclose the AI usage for the thesis. Applying the framework by Weaver (2024), the thesis used two relevant tools. Automatic transcripts were generated in Microsoft Teams during the interviews, giving first drafts of the interview transcripts in Vietnamese (or English). These drafts were manually refined by the author afterwards to ensure their alignment with the recordings and interviewees. Grammarly was also used in the editing phase. This is to check for general grammar and spelling, as English is the author's second language. No personal or research data was input into other AI tools.

3.5. Limitations Contemplation

The overall credibility of this thesis is enhanced by my coming reflexivity on the research and its framework and my transparency and consistency in justifying the applied instruments and methods (Braun and Clarke, 2006). Particularly, this research's reliability is enhanced via its efforts to ensure data accuracy and consistency with the research designs, specifically via complementary results and cross-references with multiple data sources of similar categories (UNDP, 2015). Its reliability is also implicitly ensured via the awareness and honesty of remaining limitations and my position, along with the reassured guidance and professional feedback on the research's designs. Likewise, the research validity is evidenced via the self-collection processes of both quantitative and qualitative data to ensure, at best, the alignment of data with the timely local pragmatic situations, which is crucial for minimising biases in marginal studies (UNDP, 2015). Its validity also embeds the transparent justification and demonstration of the research contemplations, data collection, analysis, and outcome interpretations, resulting in an overall framework proposal that welcomes further applications and debates by other scholars. The use of triangulation also strives to improve its validity and reliability, including the selected mixed methods and their collected wide data

ranges beyond perceptions (Heale and Forbes, 2013; UNDP, 2015). The research inevitably accepts residual drawbacks and trade-offs, which are stated below.

The first gap comes from discourses, communication, and design choices of this thesis and its scope. Regarding linguistics and translation, existing scholars emphasised the roles of discourses and contexts in interpreting the meaning of corruption (de Graaf et al., 2010; Mungiu-Pippidi and Heywood, 2020; Urinboyev and Svensson, 2018). This raises the question of translation, where additional reflexivity on the data processing and interpretation is required (Bassnett, 2013; Bielsa, 2022; Eco, 2003). In this study, all documents and data of both phases were translated between English and Vietnamese, by the researcher whose background is not in translation. As non-cognate languages, Vietnamese and English translation pose more challenges concerning their inequivalent expression and linguistics influenced by corresponding historical, social, and cultural backgrounds (ibid). Even within the same language, individuals may have slightly shifted understandings and discourses usages, especially among those with different characteristics like genders (Simon, 2021).

Thus, the inequivalence in systems, histories, and paradigms emphasises certain inevitable collaborations and ongoing loss in macro-to-micro contextual culture when collecting, translating, and reading cross-language data (Bassnett, 2013; Bielsa, 2022). This slightly misaligns the research instruments and results (survey intentions, questionnaires, interview narrations, and interpretations), even with direct communications with participants. The reason is that the translation process always negotiates and rewrites a middle-ground hybrid interpretation, especially for culturally specific terms and idioms (Bassnett, 2013; Bielsa, 2022; Eco, 2003; Pym, 2023; Simon, 2021) (*Subsection 7.1.3*). This complexity is further signified when considering the local historical trajectory and globalisation tendency shaping Vietnamese linguistics (*Subsection 2.4.1*), which simultaneously comprises current modern alphabets and borrowed words (Dao et al., 2024; Ngo and Tran, 2001).

Since no research can reduce such gaps completely, the study responds via the following tactics (UNDP, 2015). Firstly, a short pilot on the survey's translation and wording with local researchers and translators was conducted with positive improvements (*Section 3.3*). Secondly, qualitative components aim to reduce misunderstandings to some extent in both phases using qualitative survey comments and semi-structured interview formats, allowing

some flexibility towards local participants. Thirdly, interview translations used longer sentences and descriptions to partially overcome the lack of equivalent words and tangled, nuanced expressions, whenever possible, with ongoing recognition of remaining untranslatable gaps (Bassnett, 2013; Eco, 2003; Pym, 2023). *Chapter V*'s narratives and interpretations are also constructive collaborations between local participants, the researcher, and even the literature inputs (Bielsa, 2022; Eco, 2003; Presser and Sandberg, 2015). This further indicates unique research opportunities and outcomes in translating cross-culture definitions and concepts, especially with discourse analysis (Bielsa, 2022; Pym, 2023).

Plus, localised segmentation, or purposive sampling in both phases, helps centralise the closest group directly affected by the phenomenon to derive the most probable responses and participants to improve data quality (UNDP, 2015). However, despite actively trying to balance its gender ratio, the qualitative sample ended up being more skewed towards female workers as local male workers seemed uninterested in the research and its topics. This challenges current assumptions on Asian women's dissociations with corruption discussions (Peiffer, 2023) and proposes potential research on gender-centred studies exploring participant's tendencies to engage and the researcher's identities.

Drawbacks may also come from design choices in data collection and analysis, which the research must clarify. Firstly, with one researcher working on all processes, the results were likely subjected to personal bias and negotiation (*Subsection 3.4.2*) despite having other professionals reviewing them. Hence, the researcher unavoidably filled in many gaps in local perceptions and narratives (Bielsa, 2022; Eco, 2003; Presser and Sandberg, 2015). Secondly, pushing the power towards participants in data collection, such as empowering their decisions to share, may create more unintentional knowledge omissions. Regardless, these are trade-offs to ethically ensure the safety and comfort of participants, which was prioritised over the need for knowledge acquisition.

Thirdly, besides the mentioned gaps in translations, limitations from quantitative usages like regressions or statistical tests are also recognised, especially their incomplete causality assumptions and potential falsifications, considering its extensive underlying hypotheses (Heywood, 2015; Rothstein and Teorell, 2015; Mungiu-Pippidi and Heywood, 2020). Regarding this study's qualitative primacy, it only included quantitative components as parts

of the explanatory triangulation to provide preliminary impressions for in-depth qualitative discussions and interpretations (*Section 3.2*), considering existing shortages of relevant local and global overviews. With the chosen epistemology, qualitative findings can also provide some reflections on quantitative propositions and conclusions. There is no need to further extend on quantitative components, especially given the word limits and complementary designs.

The qualitative components are also subjected to limitations in contexts and interpretations as mentioned, considering its specific sample, inequivalent cross-culture systems, and personal biases (Bassnett, 2013; Bielsa, 2022; Smith, 2016; Zahle, 2021). These imply conditional boundaries for the thesis and its findings, in transferring them beyond the chosen Vietnamese financial sector and backgrounds (*Subsection 7.1.2*), despite the mixed methods and triangulation already reflecting the guiding theoretical framework to enhance the overall robustness. The research thus invites future examinations with various approaches to further check and continue the debates. Lastly, drawbacks from the collection process, causing gaps and biases in the samples, their access, and final data, are acknowledged as inevitable inaccuracies to any research outcome.

The following drawbacks are potential consequences of researching a sensitive and nuanced phenomenon such as corruption. A crucial note when conducting Vietnam-centred research with international audiences is to *provide extensive historical and macro debates using local and global literature*. The thesis has provided discussions where relevant throughout the literature reviews and conclusion debates. However, it is still inevitably restricted by its capacities, contextual languages, and availability of local literature and its political landscape (Ngo and Tran, 2001; Nguyen, 2022), as no research can realistically fully cover the history and culture of a country without any shortcomings. This highlights an interesting premise of future discussions on such aspects with professional takes from local historians.

Participants' candour is another challenge when dealing with obscure phenomena, especially when centralising individuals in collectivist countries such as Vietnam (Jensen and Rahman, 2015; Treisman, 2015) (*Subsection 2.4.1*). This is because “the socially desirable answers of the public relations departments” (Huisman and Walle, 2010, p. 143) set significant social pressures on communities with communist authorities and Asian traditions. This limitation

may more likely occur in the quantitative phase, while exerting more consequences in the qualitative phase, further complicating data interpretations and negotiations (Eco, 2003; Pym, 2023). Scholars also identified an integrity paradox for corruption research and translation, where perceptions of the phenomena may inflate or deflate its reality, signifying *unintentional misalignment* (Heywood, 2015; Lambsdorff, 2015; Pym, 2023; Rose, 2015).

Likewise, people who did not satisfy the inclusion criteria might still participate in the research. A short screening asking for their confirmations was only done for the interviews to remind participants of the inclusion criteria, while still prioritising their comfort. Despite not being able to further assure the research quality, it is noted that there is no realistic way to fully ensure alignments with participants.

3.6. Summary

This chapter has provided an extensive overview of all the research's technical aspects and the flow of the thesis. As the core guiding such flows, the research questions and purposes took conclusions from the last chapter to develop the research epistemological contemplation and the resulting mixed methodology. These were further extended into a complete research process, connecting the mentioned core with data collection, analysis, and expected outcomes. The seven-stage process was justified with details on two data collection phases: preliminary quantitative survey and semi-structured qualitative interviews, including the designs of both questionnaires, executions of participant recruitments and collection processes, data descriptions and all analyses attached to each outcome chapter below, and their triangulations. Following such expositions, contemplations on different ethical aspects and limitations also made crucial notices in dealing with complete primary data. With such justifications, the coming chapters display their corresponding outputs and interpretations, starting with the first outcome below. Similar to the last chapter, details from this chapter, including visual displays and conclusions, are also referred to multiple times throughout the following discussions to tighten the thorough connections.

CHAPTER IV.

A LOCAL SUMMARY OF CORRUPTION

Following the preliminary quantitative survey, this chapter overviews the collected attitudes and perceptions on seven chosen corruption forms and sixteen scenarios, plus their rated impacts on behaviours, on a more consensus basis. The first section depicts the interplay between corruption and other aspects like discrimination and background information. The second section presents seven examinations, correspondingly juxtaposing different action scenarios under each type of corruption. The third section provides a summary of all results, initially concluding on workplace corruption in Vietnam.

4.1. Interplay with Other Factors

This section sets up potential insights and speculations concerning the intersection between the corruption concept and other areas and factors. As foreshadowed, this concerns a brief comparison with discrimination to ground any potential boundary between the two concepts. These are then further expanded across different social characteristics using relevant tests. With extended contextual conclusions from *Figure 3.4*, the following insights should be helpful in directly aiding the rest of this thesis, including the overall case of Vietnam and the coming general theoretical reflections.

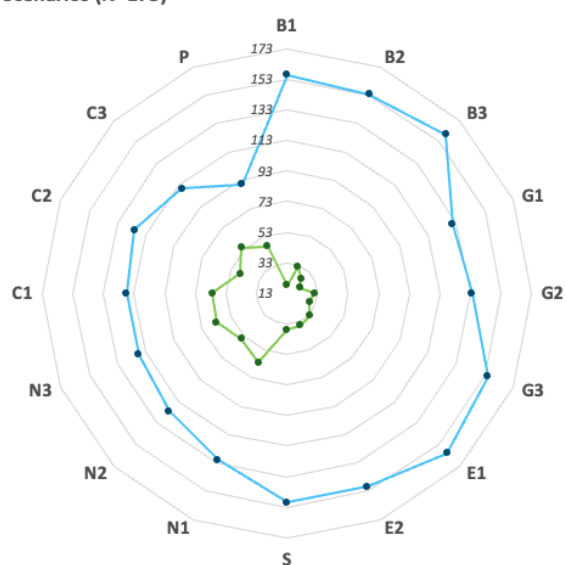
4.1.1. Comparison with Discrimination

To overview corruption perceptions, this subsection compares the local ratings on corruption and discrimination across all action scenarios and forms to clarify the boundary between corruption and relevant phenomena. Firstly, **Table 4.1** displays correlation results between corruption and discrimination ratings. The data for each form was the average of all their corresponding smaller scenarios listed in *Table 3.1*. Overall, these indicate fairly weak correlations, suggesting further comparisons of specific values below.

Table 4.1. Correlation Tests: Corruption and Discrimination

2b. Attitudes and Perceptions: Discrimination	2a. Attitudes and Perceptions: Corruption							Seven Forms
	<i>Bribery</i>	<i>Gift-giving</i>	<i>Extortion</i>	<i>Sextortion</i>	<i>Nepotism</i>	<i>Cronyism</i>	<i>Patronage</i>	
<i>Bribery</i>	0.0198	0.0420	0.0266	0.0517	-0.0196	0.0610	0.0585	0.0511
<i>Gift-giving</i>	0.0832	-0.0034	-0.0124	-0.0281	-0.0796	-0.0020	0.0202	-0.0061
<i>Extortion</i>	0.0338	0.0246	-0.0952	-0.0788	0.0332	0.1235	0.0902	0.0465
<i>Sextortion</i>	0.0416	0.0167	-0.0806	-0.1076	0.0215	0.1038	0.0776	0.0324
<i>Nepotism</i>	0.0624	0.0347	0.0645	0.0431	-0.0912	-0.0373	-0.0859	-0.0222
<i>Cronyism</i>	0.0787	0.0389	0.0632	0.0311	-0.0396	0.0522	0.0363	0.0474
<i>Patronage</i>	0.0203	0.0777	0.0107	0.0132	0.0128	0.1327	0.1391	0.0972
Seven Forms	0.0615	0.0441	-0.0035	-0.0146	-0.0277	0.0816	0.0615	0.0462

16 Scenarios (N=173)



—●— Corrupt
—●— Discriminatory

7 Corruption Forms (N=173)

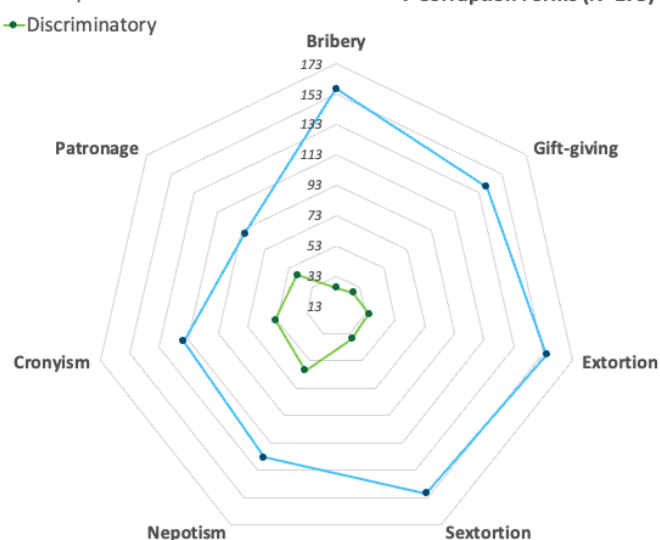


Figure 4.1. Corruption versus Discrimination

Figure 4.1 contains two radar charts, displaying detailed results of sixteen scenarios and the averages of seven forms (see **Table A.1** in [Appendix VII](#) for specific data). Radar charts were used due to their efficiency in juxtaposing multiple data dimensions and pattern identifications, especially allowing parallel visual comparisons between detailed scenarios and overview forms (Saary, 2008). Both charts plot all corrupt verifications (*blue*) against their

corresponding discriminatory confirmations (*green*) on the basis of 173 qualified responses of each dataset. Similar average calculations were also applied to produce the results of each form. Overall, all forms and scenarios seem to be more clearly understood as corruption, specifically accumulating over fifty per-cent (86.5) of responses across all radar-points, rather than discrimination, which only records less than forty per-cent (69.2). Regardless, collected specifications also show that both concepts cannot be fully distinct locally since all forms and actions are evidently partially both.

With seven forms, the ranking from most corrupt (and least discriminatory) to most discriminatory (and least corrupt) corresponds to bribery, extortion, sextortion, gift-giving, nepotism, cronyism, and patronage. This order was speculated based on the calculated midpoint value of each form below. **Table 4.2** counts all survey responses recording positive answers, which equals corrupt (for the 2a dataset) or discriminatory (for the 2b dataset). The first two rows were already visually displayed in *Figure 4.1* as the radar chart for seven forms (right). Midpoints were simply mid-values of those counts. The one-to-seven ranking is accordingly the highest (top rankings marking values closest to corrupt) to the lowest (bottom rankings are closest to discriminatory) midpoints. Besides resonating with the local inattentiveness to non-monetary anti-corruption (*Subsection 2.4.2*), this also provokes prior suspicions (*Table 3.3*) on the intrinsic core determining what makes an action corrupt locally, which more likely brings up crime-related laws, or discriminatory, which usually involves social strategies. Despite both being factors of corruption (Heywood, 2020), monetary and relationship-based values seem to incite different essences in the local mindsets, thus requiring additional evidence for further conclusions.

Table 4.2. Midpoint Calculations for the Corrupt-Discriminatory Order

<i>Response Counts (positive one)</i>	Bribery	Gift-giving	Extortion	Sextortion	Nepotism	Cronyism	Patronage
Corrupt	157	140	156	150	124	116	90
Discriminatory	25	27	35	37	60	54	46
Midpoints	66	56	60	57	32	31	22
<i>Ranking</i>	1	4	2	3	5	6	7

With details on sixteen scenarios, similar insights can also be drawn with certain internal fluctuations under the same form (*Figure 4.1, right*). Specifically, accepting or receiving benefits (B2, G2, E2) and giving external advantages (N3, C3) are the most discriminatory actions among their peers. These concern either a less active position in the action or more distant benefits away from direct gains and conflicts, signalling them as indicators towards one end (discriminatory) rather than the other (corrupt). Nonetheless, accepting bribes (B2) is the most discriminatory action among corrupt-skewed (bribery) scenarios, but accepting (or receiving) working advantages (C2) is the most corrupt one among discriminatory-skewed (cronyism) scenarios. Despite concerning similar passive positions, such ambiguity evidently proves the overlap between corruption and discrimination perceptions in local financial workplaces (*Subsections 2.2.3 and 2.4.3*).

4.1.2. Comparisons by Demographic and Background Information

To extend on each form, this subsection tests for correlation between seven forms and eight DnB. The aim is to conclude which characteristics may significantly shape the local attitudes on corruption and their reported impacts on behaviours. Besides aiding this chapter, they also narrow important control variables for the later regression analysis and reflections.

Table 4.3. Correlation Tests: Demographic and Background, Categorical

	Kruskal-Wallis (P with ties)						
	Mann-Whitney	Bribery	Gift-giving	Extortion	Sextortion	Nepotism	Cronyism Patronage
2a. Attitudes and Perceptions: Corruption							
Gender Identity		0.49	0.37	0.60	0.31	0.13	0.02** 0.02**
<i>As the rank increases, the form is less recognised as corrupt:</i>							
<i>Female</i>							1 1
<i>Male</i>							2 2
Religion		0.21	0.30	0.84	0.86	0.21	0.63 0.57
Working Institutions↓		Insurance (0.02**) Broker, Invest (0.04**)	Banks (0.03**) Insurance (0.00**)	Banks (0.04**)	-	-	Funds, Risk (0.00**)

As the rank increases, the form is less recognised as corrupt:

<i>Banks</i>	-	2	1				-
<i>Insurance</i>	2	1	-				-
<i>Broker, Invest</i>	1	-	-				-
<i>Funds, Risk</i>	-	-	-				1
Notable Workplaces	0.05**	0.07	0.13	0.20	0.44	0.70	0.02**

As the rank increases, the form is less recognised as corrupt:

<i>Banks</i>	6						3
<i>Insurance</i>	2						1
<i>Broker, Invest</i>	1						2
<i>Funds, Risk</i>	3						6
<i>Audit, Account, Financial Services</i>	4						4
<i>Public Entity</i>	5						4

5. Impacts on Behaviours							
Gender Identity	0.26	0.12	0.18	0.09	0.10	0.12	0.12
Religion	0.30	0.33	0.22	0.41	0.34	0.23	0.09
Working Institutions↓	Funds, Risk (0.02**)	Funds, Risk (0.02**)	Broker, Invest (0.05**) Funds, Risk (0.00**)	Funds, Risk (0.00**)	-	-	-

As the rank increases, the form has less impacts on behaviours:

<i>Broker, Invest</i>	-	-	2	-			
<i>Funds, Risk</i>	1	1	1	1			
Notable Workplaces	0.15	0.38	0.06	0.05	0.47	0.84	0.37

Notes: The significance indicator is ** for 95 per-cent confidence.

↓: With multiple selected categories, only classes with over 95 per-cent confidence are noted for this DnB.

In **Table 4.3**, Kruskal-Wallis was calculated for all categorical DnB, and if the result was significant, Mann-Whitney (in *italic*) was further applied to draw internal trends among

interval options (Bahna, 2009; Roni and Djajadikerta, 2021). After the first test, local financial workers under different categories within gender identity, working institutions, and notable workplaces are proven to have significantly different attitudes and perceptions across some forms, at ninety-five per-cent confidence. For impacts on actions, workers from only two institutions reported significant differences with the same confidence. Religion is the only irrelevant characteristic in both cases, resonating with existing theories (Zakaria, 2018).

Applying the second test, female workers are more likely to recognise cronyism and patronage as corrupt, reinforcing theories on women’s exclusions from male patronage (Goetz, 2007; Merkle, 2020). Likewise, bankers are most likely to identify extortion, while funds and risk management workers tend to notice patronage (reinforced by survey comments). Insurance workers are more likely to recognise gift-giving than bankers, while less attentive to bribery than brokers and investors. The one-to-six rankings rearrange the notable workplaces where their workers are most to least likely identifying bribery and patronage as corrupt, highlighting insurance, brokerage, and investment (reinforced by comments). Plus, funds and risk management, brokerage, and investment, are workplaces with the most reported impacts from all forms except favouritism (reinforced by comments). These jointly layer different financial workplaces with distinct corrupt tendencies and mechanisms, thus emphasising unique internal power dynamics subjected to each financial institution (*Subsections 2.2.3 and 5.2.1*).

Table 4.4. Correlation Tests: Demographic and Background, Ordinal

Cuzick (z-stat) Effect Size	<i>Bribery</i>	<i>Gift-giving</i>	<i>Extortion</i>	<i>Sextortion</i>	<i>Nepotism</i>	<i>Cronyism</i>	<i>Patronage</i>
2a. Attitudes and Perceptions: Corruption							
Age	0.65	1.30	-0.92	-0.74	1.48	-0.02	0.39
Education	1.15	0.04	0.57	-0.25	0.88	0.90	-1.28
Working Experiences	1.57	1.83	-0.22	-0.29	1.11	-0.01	0.90
Managing Experience↓	-	-	-	-	-	-	-

5. Impacts on Behaviours							
Age	-2.16**	-2.15**	-2.83**	-3.14**	-1.42	-0.99	-0.78
	-0.1410	-0.1634	-0.2042	-0.2337			
Education	1.88	1.37	1.54	1.56	1.65	0.79	0.10
Working Experiences	-2.19**	-2.30**	-2.25**	-2.65**	-1.70	-1.51	-1.20
	-0.1438	-0.1743	-0.1618	-0.1964			
Managing Experience↓				(None)			
	-	-	-	2.17**	-	-	-
				0.1533			

Notes: The significance indicator is ** for 95 per-cent confidence.

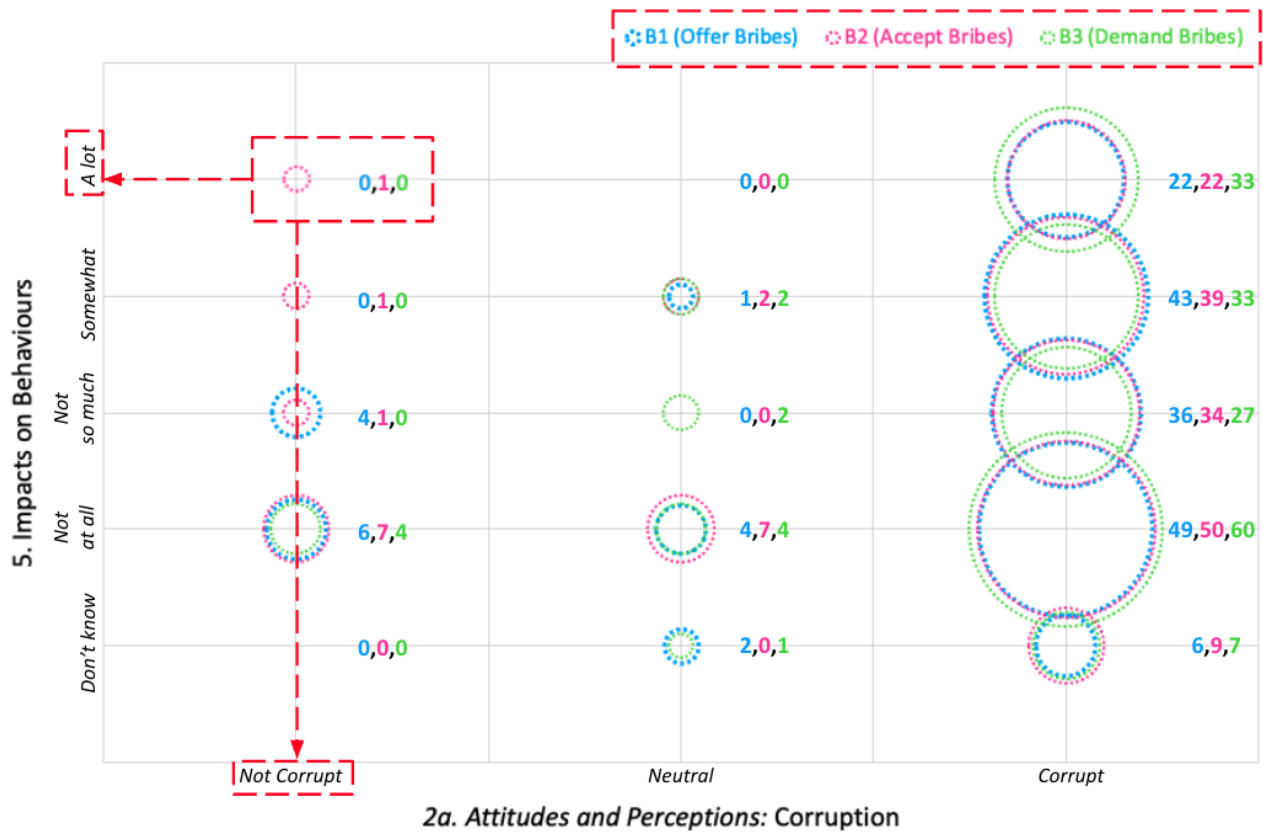
↓: With multiple selected categories, only classes with over 95 per-cent confidence are noted for this DnB.

In **Table 4.4**, Cuzick was applied to all ordinal DnB (Cuzick, 1985) and if the result was significant, its effect size was further included. Although there is no significant difference across all forms concerning corruption attitudes and perceptions, most ordinal characteristics prove to have strong impacts on behaviours of local workers. Specifically, the higher the age or the more accumulated working experiences the workers have, the less likely they are impacted by bribery, gift-giving, extortion, and sextortion. Similar conclusions are visible when examining management experiences, where workers with no experiences are more affected by sextortion. This expands on the framework's proposition on the uneven impacts of corruption on people with different backgrounds (*Subsection 2.3.2*), further proposing them as control variables for the second regressions (*Table 3.5*).

4.2. Overviews on Seven Forms

Figures 4.3 to 4.9 specify how each of the seven forms is overall perceived locally based on the collected self-evaluating attitudes towards the corruptness of each scenario and their impacts on behaviours. These figures used datasets 2a and 5 as inputs and categorised them into smaller clusters of crossed responses that depict more detailed insights, such as how many participants perceived a particular scenario as both *Not Corrupt* and exerting *A lot* of impacts on their behaviours (corresponding to responses simultaneously selecting -1 in dataset 2a and 4 in dataset 5, *Table 3.2*). The data used in these figures are included as the *numeric labels* (X,X,X) on the right of each bubble, *colour-coded* corresponding to each action scenario it represents (noted on top of each figure). **Table A.2** ([Appendix VII](#)) also presents

these data in table formats. These labels shape the magnitudes or sizes of their corresponding colour-coded data bubbles. A brief example of how to read the scatter-bubble figures is demonstrated below (**Figure 4.2**).



The red highlights (0,1,0) can be read as follows:

- No local participant perceived Offering Bribes (0) or Demanding Bribes (0) as both Not Corrupt and exerting A lot of impacts on behaviours. Only one local participant perceived Accepting Bribes (1) as both Not Corrupt and exerting A lot of impact.
- Thus, there is no blue or green bubble presented in the highlighted box, but only 1 small pink bubble.

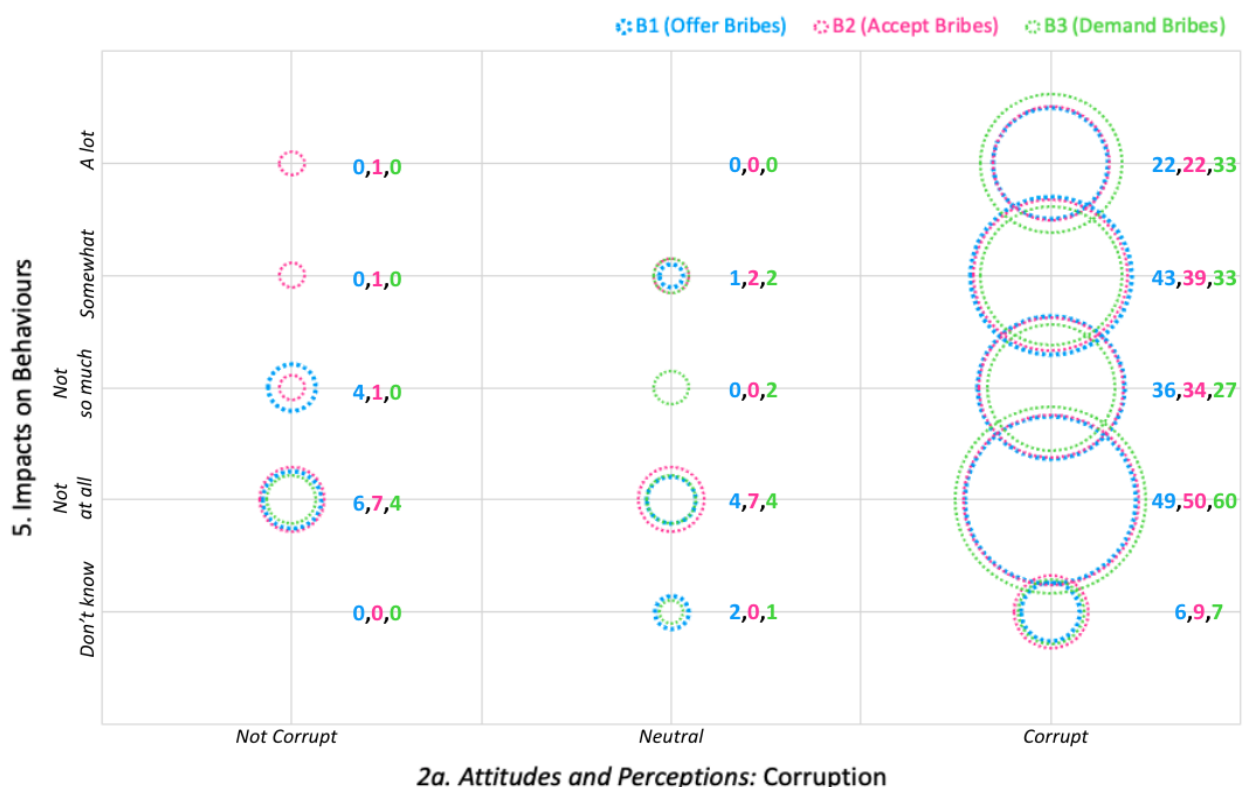
Figure 4.2. How to read the scatter-bubble figures, exemplifying Bribery

The scatter-bubble chart is the only type of chart that can present up to three and four data dimensions (bubble sizes and colours) beyond the two axes (Hasan et al., 2025), allowing visual comparisons along both axes within and between different forms. This makes more effective means in portraying the mentioned crossed responses than the more usual type, like bar charts. With the *horizontal axis* indicating the local *attitudes and perceptions towards corruption* (dataset 2a correspondents) and the *vertical axis* indicating different levels of reported *impacts on behaviours* (dataset 5 correspondents), the unique position of each data point can be easily located and interpreted at first sight. Likewise, each column from left to right shows the corresponding magnitudes and distributions of *not corrupt*, *neutral*, and

corrupt survey responses. Each row then spreads these out into smaller clusters attached to each level of *impact on local behaviours* (Table 3.2). Thus, the below order of seven forms also tackled the proposed corrupt-to-discriminatory ranking (Table 4.2).

4.2.1. Bribery

Resonating with prior theories, **Figure 4.3** reinforces bribery among the most notorious corruption forms (Heywood, 2015) identified locally (Section 2.4). This is evident via the dominant bubble sizes in the corrupt column (far right), implying a certain consensus in local attitudes. There is also less data (smaller bubbles and labels) distributed in the neutral/blank column (middle) compared to the others, signalling higher certainties in the reported local perceptions towards these corrupt types and scenarios. The vertical bubble distribution demonstrates that bribery mostly has lighter (*Not at all*) impacts on local behaviours despite being among the most explicit local corruption, suggesting a specific self-defence mechanism (Smith, 2015; UNDP, 2015) adapting to its local common occurrences (Table 3.3).



Notes: The colour-coded bubble sizes and labels reflect the number of participants simultaneously selected a particular corruption option (not corrupt, neutral, or corrupt) and a particular level of impacts on behaviours (a lot, somewhat, etc.) for each action scenario.

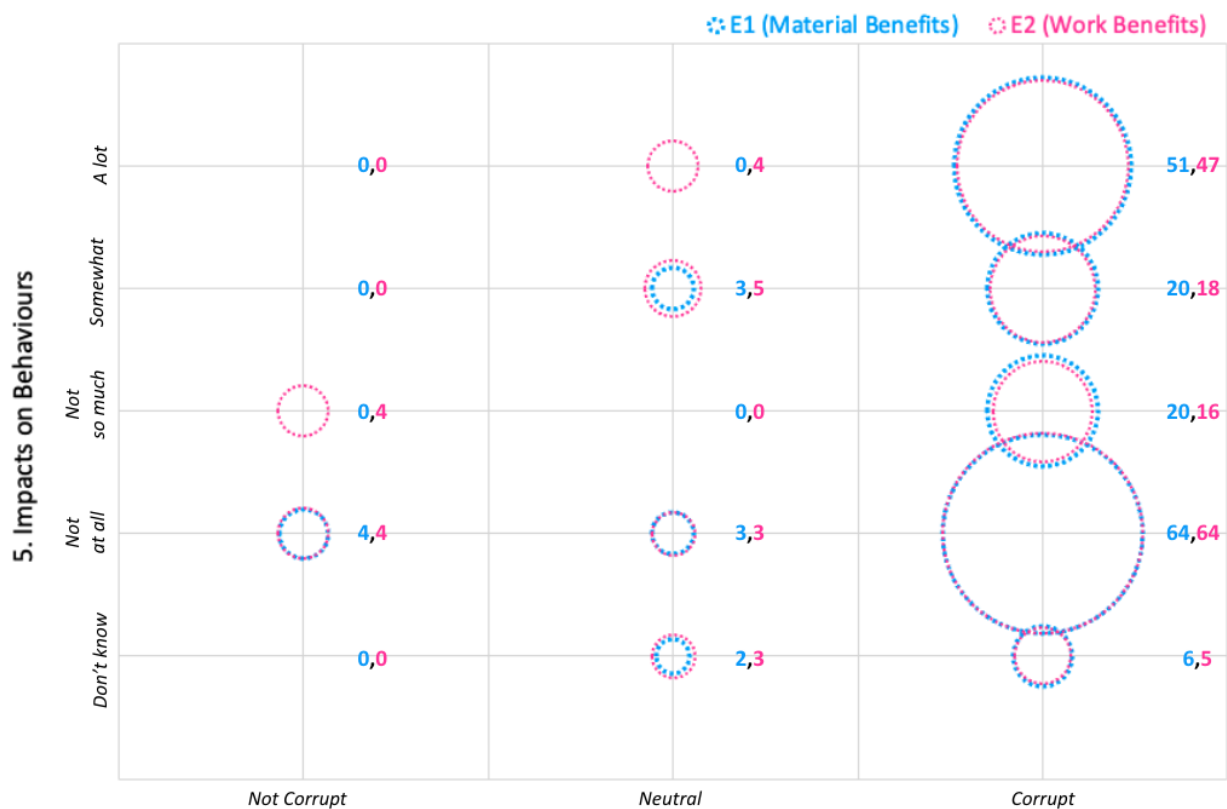
Figure 4.3. Analysing Bribery by Actions

Among its smaller scenarios, both offering bribes (*blue*) and demanding bribes (*green*) seem to be more strongly and clearly perceived by the locals as corruption than accepting bribes (*pink*), considering the latter's highest accumulated numeric labels under not corrupt and neutral options (19). This indicates accepting bribes as the relatively least corrupt scenario among the three acts since its data shows slightly lower consensus as local corruption. Likewise, in corruption theories, reciprocity expectation is the most crucial factor in defining bribery, distinct from something similar like giving gratitude (Hiller, 2010). A reciprocity action is logically most anticipated in offering bribes and least in accepting bribes, especially when the latter may even lean closer to an agreement's closure than illegal actions (reinforced by comments). This explains and reflects the vertically scattered influences and lower corruption assurance of accepting bribes, signifying its weaker resonance towards explicit local bribery, compared to other scenarios.

Interestingly, demanding bribes (*green*) displays the lowest accumulated not-corrupt labels (4), and thus the smallest bubbles, while also having the highest accumulated neutral responses (9). This suggests that the action of demanding bribes is clearly problematic to the locals. However, they are still hesitant in judging such actions, potentially signalling certain local tendencies and hardships. Likewise, the reciprocity expectation has less decisive power in demanding bribes, explaining its severe nature compared to other bribery variations. This further demonstrates how demanding bribes overlap extortion with monetary benefits, as the *green* bubbles above seemingly resemble the blue extortion in *Figure 4.4* below.

4.2.2. Extortion

Figure 4.4 also strengthens extortion and its variations among notorious corruption forms (Wrage, 2007) locally (*Section 2.4*). The data distribution from left to right of both extortion cases is dominantly in the corrupt column. The colour-coded vertical bubbles are also more equally sized under the neutral option, compared to bribery's gapped bubbles. This signals different local effects and coping mechanisms from the previous form. Regardless, the mentioned resemblance between the *blue* bubbles below and the demanding bribes in *Figure 4.3* reassures extortion for material benefits as severe and explicit corruption as bribery.



2a. Attitudes and Perceptions: Corruption

Notes: The colour-coded bubble sizes and labels reflect the number of participants simultaneously selected a particular corruption option (not corrupt, neutral, or corrupt) and a particular level of impacts on behaviours (a lot, somewhat, etc.) for each action scenario.

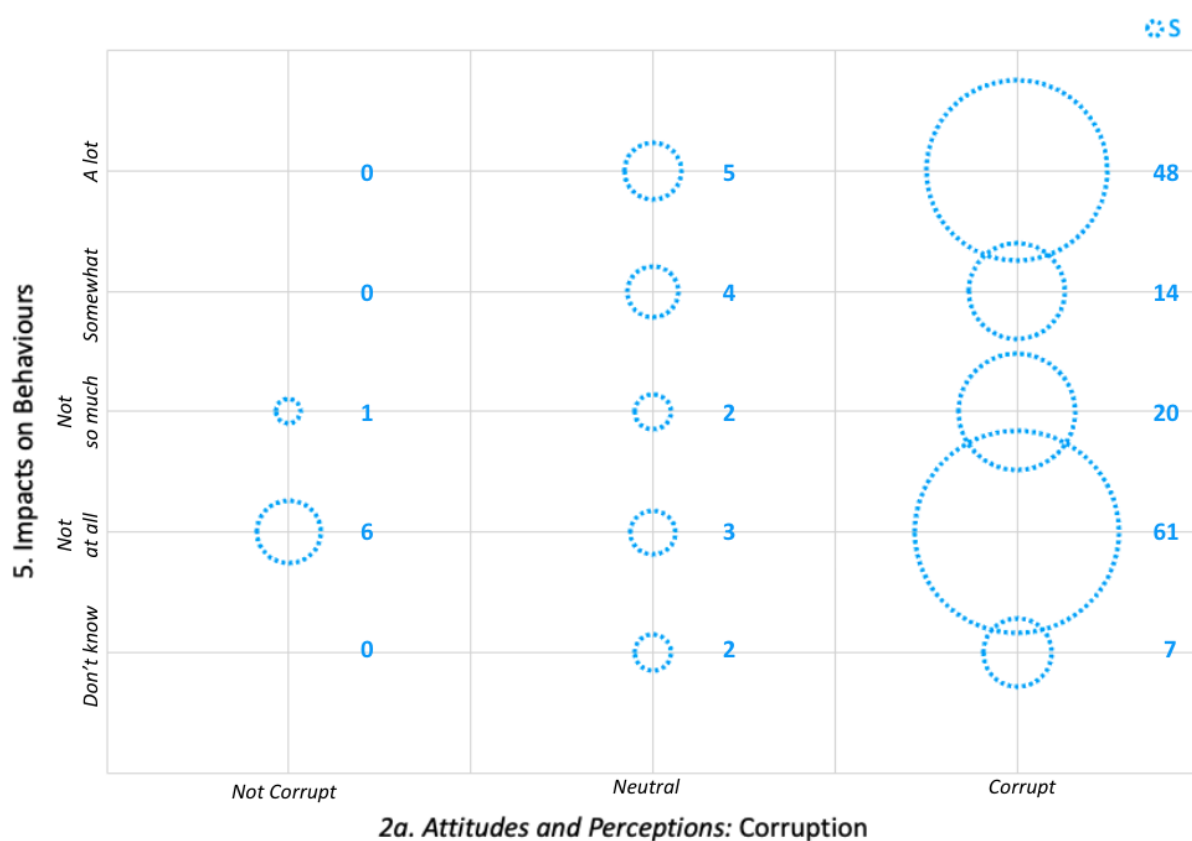
Figure 4.4. Analysing Extortion by Benefits

Compared to extortion for material benefits (*blue*), the action of extortion for work benefits (*pink*) is seemingly perceived as less corrupt but more impactful to local behaviours, regarding its accumulated pink numeric labels in higher rows under the not corrupt and neutral options. This insight resonates with the same-coloured bribery pairs (offering and accepting bribes in *Figure 4.3*). This means forms and situations which the locals perceived as less corrupt may unexpectedly have more diverse impacts on their behaviour shifts. Likewise, there is a certain reluctance in labelling extortion for work benefits as corruption, regarding its lower pink corrupt responses, implying the local confusion in evaluating such actions (reinforced by comments). This further differs extortion from bribery since extortion also involves a type of exchanged benefit (work advantages) that appears more remote from monetary values. The local imposes more nuanced perceptions on extortion (*Subsection 2.2.3*) as this scenario partially distances overall extortion from explicit corruption. Hence, working benefits may resonate more with partnership enhancements than financial gains locally, despite

comprising both. Such conclusions jointly hint at a gradual turn towards a discriminatory nature alongside corruption.

4.2.3. Sextortion

Sextortion is a parallel relationship-based form with extortion (Wängnerud, 2015), having gender as another crucial factor defining the form (Merkle, 2020). **Figure 4.5** shows similar data distribution (bubble sizes) to extortion for work benefits (pink) above, signifying their intrinsic alignment with each other and their mutual distance from monetary-based forms. Such distributions still emphasise sextortion as local corruption. However, there is also a clear increase in data sizes (accumulated numeric labels and bubbles) in the neutral column (16), compared to above forms, with gradually signified impacts on behaviours. This illustrates certain local indecisiveness in evaluating the form, reinforcing its severe nature within defined environments (*Subsection 2.2.3*).



Notes: The colour-coded bubble sizes and labels reflect the number of participants simultaneously selected a particular corruption option (not corrupt, neutral, or corrupt) and a particular level of impacts on behaviours (a lot, somewhat, etc.) for each action scenario.

Figure 4.5. Analysing Sextortion

Evidence from the figure expands selective sextortion theories. Recalling *Table 4.3*, gender identity can be considered significant, at an extended ninety per-cent confidence, to only impacts from sextortion among all forms, suggesting that it may further differentiate treatments at workplaces between female and male workers (Merkle, 2020). Regardless, this evidence is yet to specify the built-up opportunity structures in gender-corruption frameworks, where women are viewed as a minority due to the natural distinction from men (Alexander, 2018; Wängnerud, 2015), forcing them to subconsciously adopt men's views in patriarchal societies (Kubbe, 2018).

Plus, *Subsection 4.1.2* mainly highlights not genders but rather accumulated experiences, represented by age, working and managing experiences, as more explicitly significant in altering local behaviours towards sextortion. This may suggest care, or actions similar to the forced congenial attitudes in partnerships at work (Lindberg and Stensöta, 2018), as a unique specification¹ justifying the increase in neutral ratings and signified impacts in *Figure 4.5*. A caring attitude may help build a harmonious partnership, especially for experienced workers who value the flexibility to make things work (reinforced by comments), implying the local adaptation corresponding to their ambiguous situations. This demonstrates more nuances from a likely straightforward form, suggesting crucial notes for future studies.

4.2.4. Gift-giving

Despite its well-known tangle with bribery, **Figure 4.6** evidently underlies the nuances of gift-giving and its distance from bribery (Bahoo et al., 2019; Bu, 2018). There are clear increases in data labels and distributions of the not corrupt and neutral responses, signifying its remoteness from explicit corruption in the local mindsets (*Figure 4.3*). Considering the dominance of its corrupt bubble sizes, gift-giving is still perceived as local corruption, although with less certainty. Its vertical display also indicates more signified impacts on local behaviours and more diverse attitudes than bribery. With such scattered impacts and non-corrupt (far left and middle) ratings, gift-giving resonates more with scenarios such as extortion for work benefits, aligning it with discrimination instead.

¹ Notably, *Table 3.1* coins the term 'intimate relationships' for local participants without mentioning care. However, recalling *Section 3.5*, the inequivalent linguistic systems between English and Vietnamese enabled care to be included in the local translation of 'intimate', thus allowing this unintentional yet interesting insight.

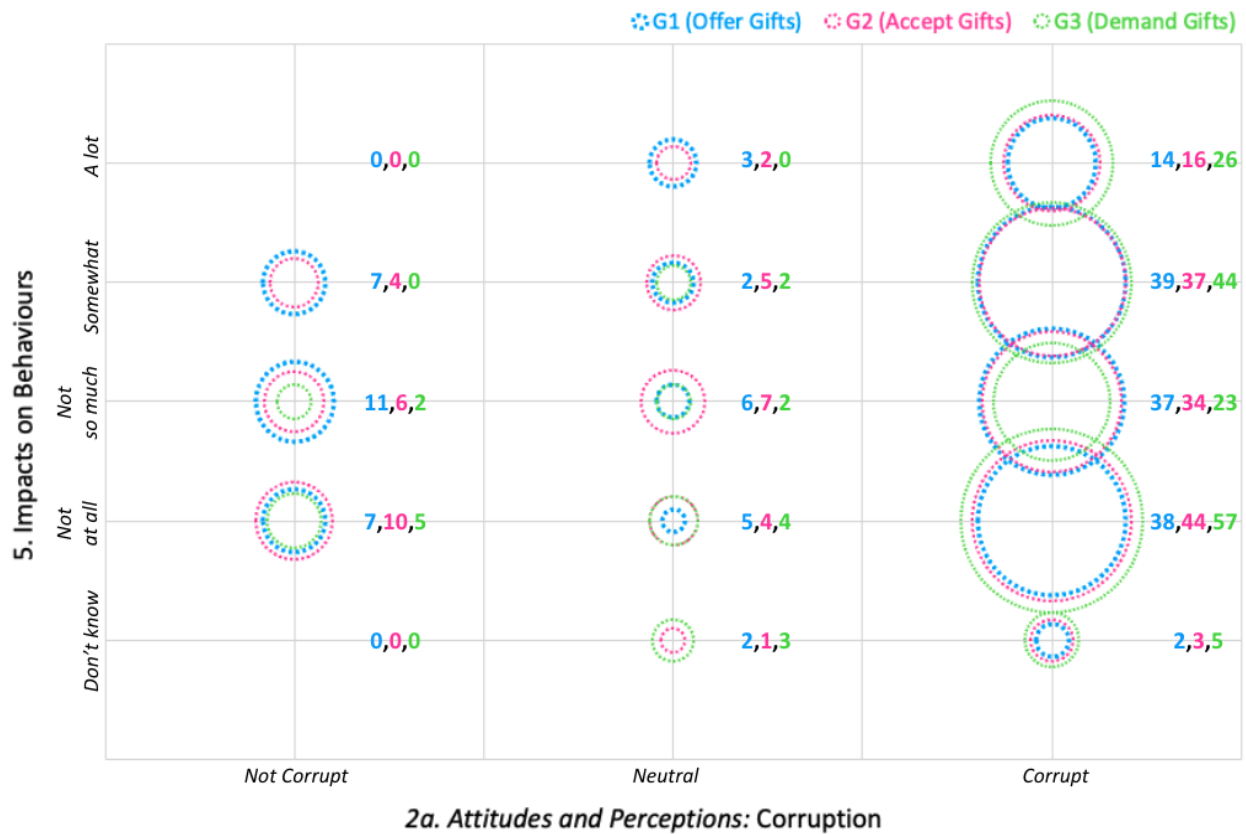


Figure 4.6. Analysing Gift-giving by Actions

Examining the smaller scenarios, demanding gifts (*green*) is again the most explicit corruption among its variations, clearly distinct from its counterparts, considering its smaller data labels in the not corrupt and neutral columns. However, different from bribery, the roughly parallel data bubbles of offering (*blue*) and accepting (*pink*) gifts demonstrate how the two actions somewhat parallel each other in opposite directions. This implies the local subconscious lack of distinction, or the need to separate, between scenarios involving monetary values, as opposed to money itself. Actions also seem to be more forgiven locally when the trade-off values move further away from explicit financial gains (*Subsection 4.1.1*), further supporting hypotheses centralising gift limits (reinforced by comments).

This is a significant factor in deciding the corruptness of gift-giving (Lambsdorff, 2015). A less formal value exchange logically will also ease the seriousness of the reciprocal obligation, minimising the bigotry towards the consequences of gift-giving (Hubert, 2010; Hiller, 2010). Lower gift values, thus implying lower limits, more easily blur the separation between a

transaction and a gesture to enhance partnerships, inevitably proposing gift-giving as an even more blended monetary and relationship-based form. This conclusion also reinforces the corrupt-discriminatory ranking (*Subsection 4.1.1*), plus gift-giving's current position under this section, where the form ends up closer to favouritism than bribery. Notably, further survey comments also propose an interesting take on gift-giving, where the gift timeframe also stipulates acceptance towards such actions. Specifically, giving gifts after completing collaborations partially erases the reciprocal expectations compared to giving them priorly to the collaboration.

4.2.5. Nepotism

Moving towards favouritism, **Figure 4.7** records a much higher level of dispersion across all axes and scenarios, considering its intertwined colour presentations. Though nepotism is still clearly local corruption, the increased bubbles and labels under non-corrupt (far left and middle) options significantly widen its gaps towards explicit corruption, demonstrating higher uncertainties and lower consensus among local mindsets. The vertical spread also presents wider gaps and more scattered volumes of impacts than previous forms, focusing mostly on middle ranges, which further highlights the magnitudes of nepotism's local echoes. These also jointly reinforce nepotism as a common enough phenomenon locally (*Table 3.3*), where it seems to be more originally diverted from the local perception of corruption and its seriousness under particular conditions and contexts (reinforced by comments). Such insights also resonate with the lack of consideration for nepotism in local anti-corruption (*Subsection 2.4.2*), making it seem like a much less severe corruption form.

Regarding its smaller scenarios, the *blue* and *pink* bubbles indicate clearer overlaps, nearly equating giving (*blue*) to receiving (*pink*) internal work advantages via nepotism at several neutral and corrupt labels. However, receiving internal benefits is still perceived as slightly less corrupt than its blue counterpart (11), considering its higher not corrupt labels (23). Such perceptions and scattered echoes are even higher for the case of giving external benefits (*green*) (26). These jointly suggest that within a defined environment, nepotism can be more clearly perceived as corrupt, and its echoes can also be more impactful. When the benefited families and relatives are present within the workplace, it naturally imposes more direct tensions on other co-workers via their inability to act similarly regarding their lack of shared

backgrounds. Such gaps in opportunities to act, or power imbalance (*Subsection 2.2.3*), are indeed less present in the last scenario, pushing it even more towards discrimination.

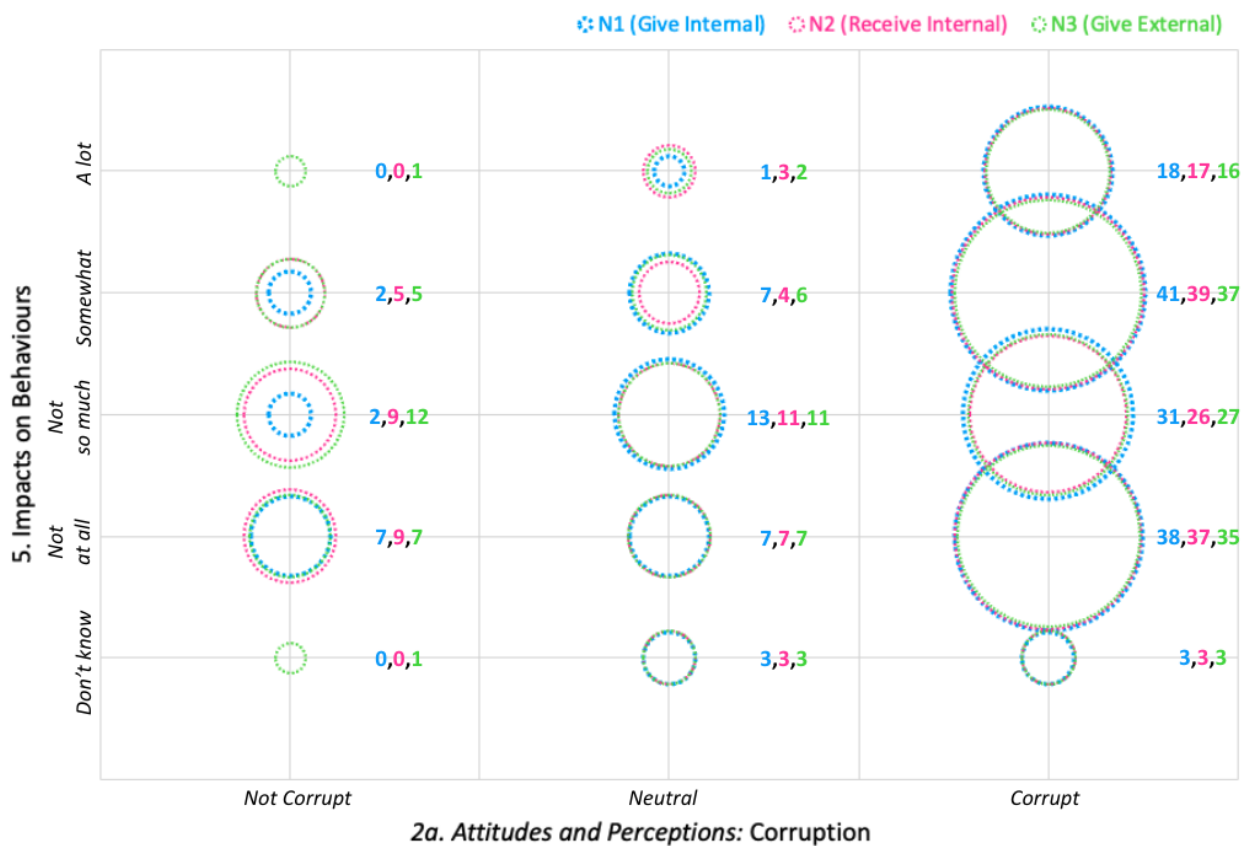


Figure 4.7. Analysing Nepotism by Actions and Scopes

This discussion gradually explores the topic of discrimination or fairness, strengthening the clash between nepotism and classism (Hiller, 2010). Existing research of other countries also remarks how giving authorised benefits, such as job opportunities, to external families and friends increases both biases in the recruitment process, specifically imposing unjust treatments favouring the network potential of candidates (Hiller, 2010) and reinforcing another type of corrupt networks with relationship values besides monetary (Rose-Ackerman, 1999) (*Subsection 5.1.1*). Since all nepotism variations are proven to be simultaneously corrupt and discriminatory, the grey area between these phenomena is further reinforced with local evidence. Likewise, the growing data sizes and scatter distributions under non-corrupt responses so far always correspond to increases in their internal discriminative proportions (*Figure 4.1*), thus reinforcing the speculated order in *Table 4.2*.

4.2.6. Cronyism

Compared with nepotism, cronyism is often less noticed since most people naturally do not separate the concepts of professional and casual friends (Hudson and Claasen, 2017). This is evident in **Figure 4.8**, considering the more magnified data sizes and distributions of all scenarios under the not corrupt and neutral options. Overall, cronyism and its three variations are still classified as corrupt. However, the local certainty and consensus are much lower than nepotism regarding the narrower label and bubble gaps. The vertical data distribution also shows how cronyism provokes more impacts on local behaviours, further equating discriminatory with more scattered impacts (*Subsection 4.2.2*).

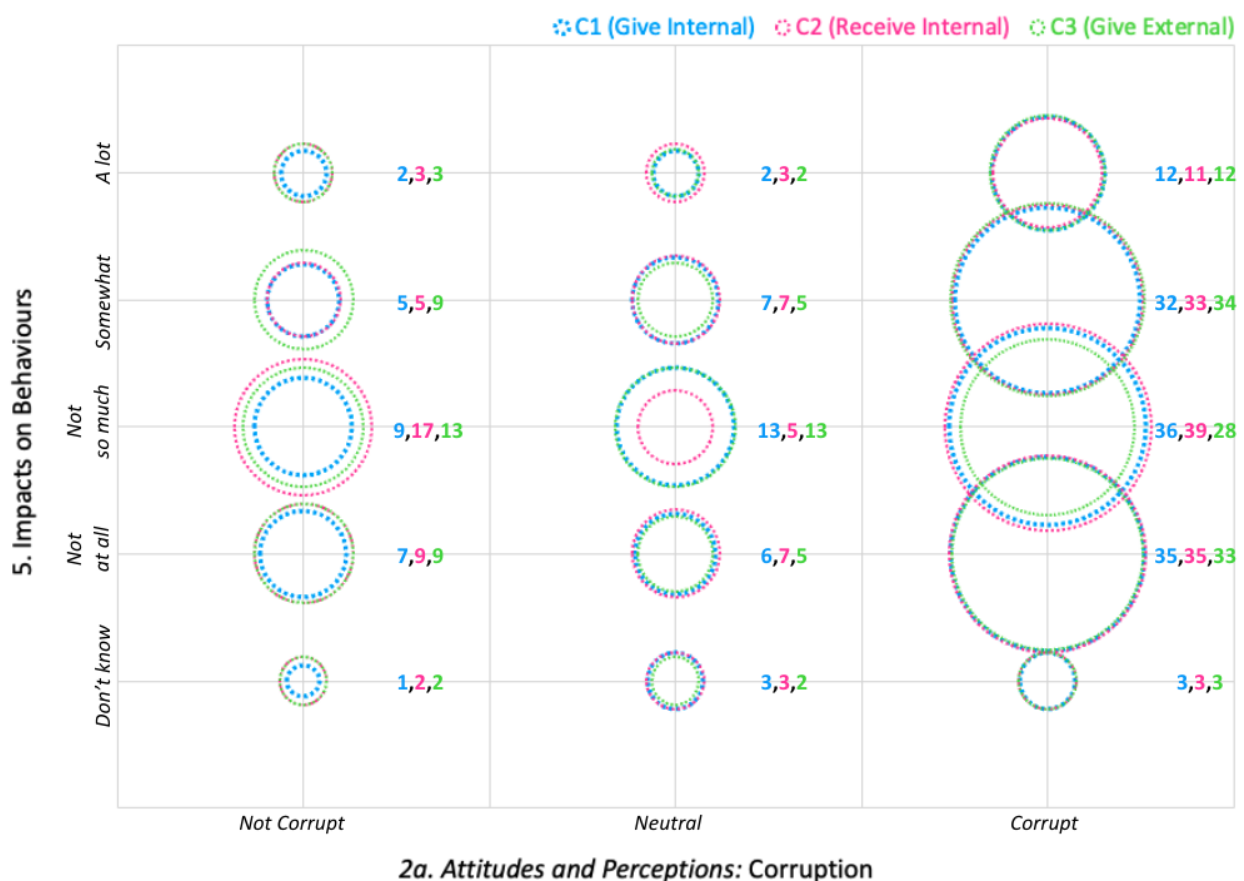


Figure 4.8. Analysing Cronyism by Actions and Scopes

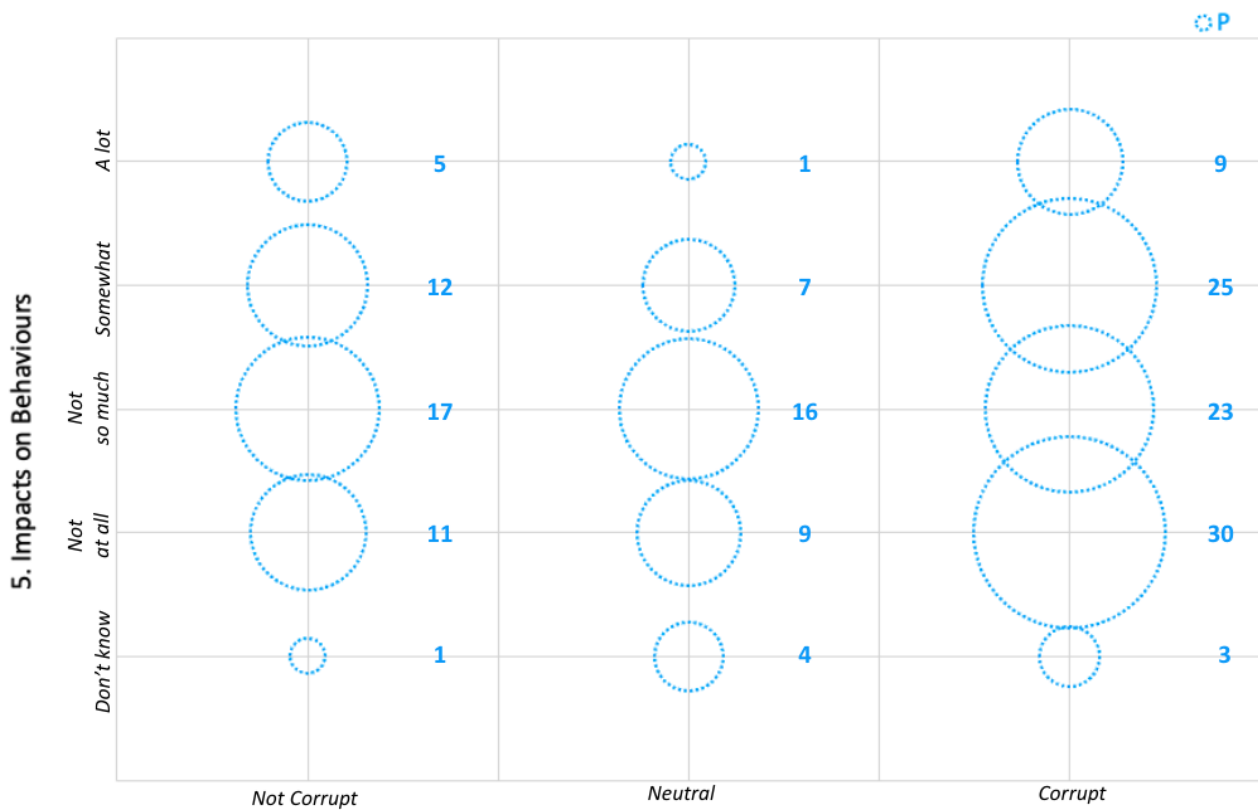
The lower consensus in local perceptions provoke earlier suspicions of gender discrimination (*Subsection 4.1.2*), where female workers in the local financial sector may easily identify both cronyism and patronage as corruption because they are implicitly excluded from such internal

circles that consequently affects their career progress to some recognisable extent (Alexander, 2018; Kubbe, 2018; Merkle, 2020). Therefore, it may not be just sextortion but also cronyism and patronage that can tackle the opportunity structure in gender-corruption frameworks, specifying more neglects on how women are being excluded in the rotations of power at workplaces, especially in patriarchal societies. This further accentuates the similarities between cronyism and patronage, proposing that the former should be a significant extension of the latter in discussions concerning injustices, just as it has always been an association of nepotism in corruption debates (Pettinger, 2005; Wu et al., 2010). Such evidence further reinforces the grey area between corruption and discrimination (*Subsection 2.2.3*), classifying cronyism as an even more extreme conjunction.

All three variations seemingly overlap at several different data points, indicating how these scenarios generally tangle under the local perceptions. The accumulated gaps among the remaining (non-overlapping) labels are quite insignificant, reinforcing the local integrations of all these scenarios when involving friends as opposed to kinships. Indeed, the evidence of favouritism and corruption seems more concrete when targeting nepotism, as cronyism is usually indistinguishable from the essence of building a harmonious partnership or diplomacy (Tytko et al., 2020), which sometimes is even viewed as a crucial part of every cooperation (reinforced by comments).

4.2.7. Patronage

Perceptions concerning patronage, displayed in **Figure 4.9**, show an excessive level of uncertainty in classifying it as corruption (Safina, 2015). Likewise, global academia reported patronage as common in structural systems with low public-private distinction, accidentally sheltering injustices through processes like revolving doors, which rely on creating personal connections at workplaces (Kurer, 2015; Mungiu-Pippidi and Fazekas, 2020). Regarding prior statistical summaries (*Table 3.3*), Vietnam indeed falls under these categories (Halls, 2015), reflecting their lower attention for patronage as a corruption phenomenon (*Subsection 2.4.2*) despite various scandals (*Subsection 2.4.3*). This suggests how patronage and cronyism, plus even some nepotism contexts, are selectively normalised from top to bottom locally, justifying their corresponding magnitude of data under the not corrupt option (46) and thus reinforcing prior remarks on their crucial roles in forming local partnerships.



2a. Attitudes and Perceptions: Corruption

Notes: The colour-coded bubble sizes and labels reflect the number of participants simultaneously selected a particular corruption option (not corrupt, neutral, or corrupt) and a particular level of impacts on behaviours (a lot, somewhat, etc.) for each action scenario.

Figure 4.9. Analysing Patronage

Academia already acknowledged the ambiguity in separating friendships and professional partnerships, especially within enclosed environments (Hudson and Claasen, 2017; Pettinger, 2005; Wu et al., 2010). This effect is naturally signified in countries like Vietnam with strengthened communal traditions, in constant negotiations with individualism (*Subsection 2.4.1*). Such insights further propose that patronage and cronyism were more originally accepted among precedent local norms, considering their valid roles partially conditioning the local priority on collective senses. Further survey comments also reinforce this, but only within predestined requirements and procedures. For example, recruiting acquaintances is quite widely accepted among the locals as long as they still have adequate experience and qualifications (*Subsection 5.1.1*), as requested of all candidates. Regardless, the gradually heightened attitudes towards patronage (*Figure 4.9*) certainly signal a slow shift away from the local precedent mindset on corruption variations.

Considering its highly narrowed bubble and label gaps across all options, patronage appears to be the most distant phenomenon from corruption of all described scenarios. For middle-range impacts (*Not so much*), the accumulated responses for non-corrupt answers (33) even exceeded corrupt answers (23). With the local evidence here plus *Subsection 4.1.1*, it is among the most discriminatory of all seven forms. Its vertical data distribution also suggests more realistic weights of patronage on local tolerance. This provokes significant changes in their behaviours, while pushing their corresponding growing resistance. The evidence also further demonstrates the nuances of corruption phenomena by highlighting the negative echoes accompanying its mentioned positive resonance with local communal values (*Subsection 2.4.1*). These jointly suggest patronage and other favouritism as key forms in tackling local perceptions and their mass receptiveness.

4.3. A Final Projection and Discussion

From collected evidence and analysis, all seven forms chosen for this research are confirmed as simultaneously corruption and discrimination by financial workers in Vietnam (reinforced by comments). However, the local consensus in forming such generic conclusions and their magnitude vary greatly depending on the specific form or scenarios in question. To emphasise the overview of this chapter, [Appendix VIII](#) displays *Figures 4.3 to 4.9* in grid format to allow clearer visual comparisons among all seven forms. When examining the figure transitions from bribery to patronage, there is a clear gradual growth in data bubble sizes and distributions of the far left and middle columns (not corrupt and neutral responses). Combined with the hitherto detailed discussions of each form, this finalises and unifies the earlier speculated ranking from most corrupt to most discriminatory (*Table 4.2*), correspondingly from bribery to patronage.

This ranking will be used henceforth throughout the rest of the thesis. For the financial sector in Vietnam, monetary values and financial gains are evidently proven to be factors closely associated with the sense of corruption, while any relationship-based values and intangible gains, including work advantages, rather bring up the sense of discrimination and injustices. This shapes the ways they correspondingly impact local behaviours.

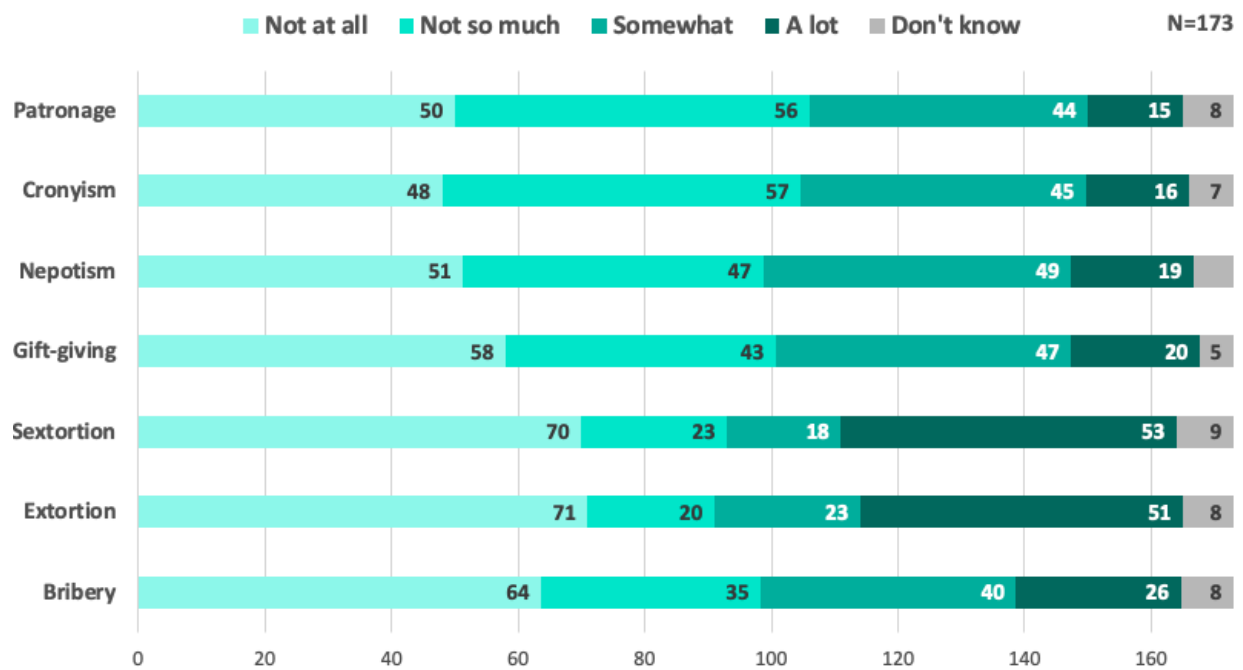


Figure 4.10. All Levels of Impacts on Behaviours

Figure 4.10 displays a final projection of all levels of impacts on behaviours across seven listed forms to further speculate how financial workers in Vietnam may deal with the perceived local situations and their potential coping mechanisms. With dataset 5 as input, the stacked bar chart aids quick visual comparisons among levels of impacts with specified data labels within each bar. The labels of each form were the averaged response counts of all smaller scenarios.

In the figure, the *teal bars* distribute most impacts on the lowest or highest levels (*Not at all* or *A lot*) for corrupt-skewed forms (bribery to sextortion), while over half of all influences are instead spread on middle levels (*Not so much* or *Somewhat*) for discriminatory-skewed forms. This suggests that the more common (*Table 3.3*) or confident the locals perceive a form as corruption, the more likely they also shift its perceived impacts accordingly. Evidently, via the seven detailed overviews, familiar corrupt-skewed forms usually accompany more tuned-down (bribery) or exacerbated (sextortion) shifts in behaviours compared to others (*Subsections 4.2.1 and 4.2.3*). Meanwhile, the more discriminatory a form is perceived, the more diverse the local responsive behaviours (*Subsections 4.2.2 and 4.2.6*). These speculations accentuate the following propositions on the local individual self-defence mechanism, expanding on local high preferences in altering current states (*Figure 3.4*).

Specifically, the quantitative evidence points towards the existence of two defence mechanisms locally, adaptive and active. An adaptive mechanism seemingly prioritises adapting the individuals to the surroundings in a flexible way to minimise void efforts and ensure well-being (reinforced by comments). Likewise, corruption like bribery or extortion tends to concern already clear local laws (*Subsection 2.4.2*), consequently restricting the practical weights of micro efforts outside what has been regulated. Combined with the mentioned oversaturation of some local phenomena (*Subsection 2.4.3*), this may discourage individual reports locally. Contrarily, an active mechanism signals a desire to change the current situation and improve corresponding surroundings instead, either via changing workplaces or the conditions of the workplace (*Section 6.2*). Discriminative problems usually involve social programs or assistance strategies, with changes in regulations only adopted in longer terms, more likely pushing local individuals towards a more active position to react against the phenomena (Guerin and Guerin, 2007; Shih et al., 2013). Both propositions still require further specifications, inspiring the next chapter to further enhance its clarifications.



Figure 4.11. A Corrupt-Discriminatory Scale for the Financial Sector in Vietnam

Regardless, instead of classifying seven forms and sixteen scenarios as either corruption or discrimination, this chapter proposes *a corrupt-discriminatory scale* in **Figure 4.11** for future studies to correspondingly weigh their own variety of phenomena in a culturally sensitive way. The scale usage indicates that there is no need to separate between corruption and discrimination nor to settle on either classification when examining a phenomenon because all such formats and actions comprise a bit of both corrupt and discriminatory essences. Likewise, local participants generally could not settle on just one classification across all cases nor clearly separate the resulting impacts. This chapter also ascertains that corruption and different facets of discrimination are two sides of the same coin (De La Rama and Rowley,

2017; You, 2006). Various discriminatory factors are indeed hitherto presented, especially when accounting for how it segregates the internal dynamics of different local groups in reacting to corresponding actions (*Tables 4.3 and 4.4*). Classism is clearly visible in relationship-based forms (Urinboyev and Svensson, 2018), similar to sexism in cronyism, patronage, and sextortion, or accumulated life experiences as crucial factors for corrupt-skewed forms. These jointly establish the local grey corruption-discrimination as a more suitable area to define corruption and its boundary.

Regarding existing intersubjective conditions of corruption understandings (Kurer, 2015; Phillips et al., 2021), the five components are evidently not recognised fully, nor play equal roles to different forms, explaining why some forms feel completely distant from corruption under this well-known formula. Likewise, some conditions are much less discussed because of their restricted relevance to other forms, such as gift limits, while others require more layered references and discussions concerning applications, such as public trusts (*Subsection 2.2.1*). This signifies the drawbacks of most attempts to strictly formulate this research branch. The shorter the formulation, the more likely it is to overlook the contexts and nuances, and the more misunderstood the corresponding definitions are. Most formulated definitions also separate the phenomena from the observers, experiencers, and their contexts, treating these as more structural entities rigid through time and space (*Section 2.2*).

The chapter has provided evidence against such methods regarding their lack of cultural sensitivity, and thus accuracy, in understanding corruption at any place, especially in Vietnam. The local micro evidence from this analysis further remarks that, besides the main corrupt-discriminatory scale, there are still various implicit scales, potentially like the proposed defence mechanism, in depicting any social phenomena. These vary vastly and are decided by different groups whose perspectives are being sought.

4.4. Summary

This chapter has applied simple statistical tests and summaries to the quantitative survey data on the attitudes and current impact perceptions of financial workers in Vietnam towards seven chosen forms and sixteen designed scenarios. Other qualitative comments have also been integrated to further back up relevant conclusions. The thesis proposes a corrupt-

discriminatory scale as an efficient tool to examine each action. Specifically, an action more likely leans towards the corrupt side of the local scale if it directly involves monetary values and gains, similar to bribery or extortion. It leans on the opposite end if it directly aligns with partnership values and intangible gains, such as nepotism, cronyism, or patronage.

The chapter also remarks on several distinctive findings that selectively support and expand on the current understanding of each form. Firstly, working environments are notable determinants of the local attitudes and behaviours (*Subsection 2.2.3*), where workers from certain financial institutions like funds and risk management selectively express a high attention to most forms. Secondly, accumulated life and working experiences are significant in balancing the external impacts on local behaviours from most non-favouritism forms, especially sextortion. Thirdly, gender may be a more decisive factor in the local perceptions of cronyism and patronage than sextortion, further sustaining existing theories on gender discrimination at workplaces (Alexander, 2018; Kubbe, 2018; Merkle, 2020; Wängnerud, 2015). Lastly, there are extra contextual conditions, besides the mentioned five (*Subsection 2.2.1*), which are mandatory to the way corruption is interpreted under local culture. Two prime examples are how the timeframe of gift-giving and even bribery can shift reciprocal expectations towards partnership gestures, or their strict following of recruitment procedures and requirements can fully improve the local acceptance towards favouritism.

Overall, the analysis does not shy away from providing a long yet detailed impression of workplace corruption with micro victimisations in Vietnam, adequately fulfilling the chosen epistemology. This supplies existing academia with sufficient overviews into Vietnam, their financial sector, and individual workers across a recognisable variety of corrupt-discriminatory phenomena at this point of time. Hence, the first research question concerning the attitudes and perceptions of workplace corruption in Vietnam has been answered, partially completing the new local corruption definition by initially setting the ground for further in-depth insights in the next chapter.

CHAPTER V.

LOCAL STORIES OF LIVED EXPERIENCES

Following the semi-structured qualitative interviews, this chapter explores the in-depth lived experiences with workplace corruption of local financial workers. The first section tells selective stories on different corrupt-discriminatory forms across their corresponding local spectrum of reactions, emerging towards the interconnections and angulations of all forms. The second section centralises the participants' depictions of themselves via their cognitive storytelling, aiding understanding of their positions against the local realistic situations. Throughout the chapter, existing literature and quantitative conclusions are also reflected upon new details.

5.1. Local Stories on Corrupt-Discriminatory Forms

Chapter III already justified how the flow of the interview questionnaire was intentionally designed based on the proposed framework's (*Figure 2.1*) mini process surrounding the local coping mechanism and formed experiences with corruption (*Figure 3.5*). General stories told by participants also imitated such structures, following the phenomenon in question, the reactions of participants, and their perspectives on available solutions in both the short- and long-term (Papathomas et al., 2015; Presser and Sandberg, 2015; Spector, 2012). Likewise, all participants actively noted how their reactions are personal, explaining the variety of responses across all forms from local financial workers. The stories in this phase significantly expand existing quantitative findings, especially the sixteen scenarios (*Table 3.1*), towards more comprehensive views via joining local perspectives through experience sharing. Hence, the seven reaction spectrums (*Figure 5.1*) and stories in the first subsection demonstrate the realistic spectrum of probable corrupt-discriminatory behaviours and phenomena in the financial community locally.

Most interviewees also agreed that their reactions to these phenomena depend on several *influential factors*, including each phenomenon's magnitude and frequency of impacts,

individual personalities and choices, their working and living experiences, and their personal priorities. These factors further stipulate the short- and long-term solutions, where local workers tend to adjust their reactions and adapt to their realistic circumstances (*Subsection 4.3*). This is especially the case when their direct personal priority, like occupation and living security, is crossed, depending on the practical quality of available local solutions. Such joint impacts on both local reactions and solutions naturally imply certain interconnections among different local corrupt-discriminatory phenomena, while signalling longer-term tendencies towards addressing communal issues (*Subsection 2.4.3*). These are correspondingly tackled in the second and third subsections.

5.1.1. Representatives across Different Spectrums

This subsection follows **Figure 5.1** to tell unique stories representing different corrupt-discriminatory phenomena locally. The *corrupt-discriminatory scale* and ranking (the *horizontal axis*) remain similar to the prior chapter (*Figure 4.11*) to consistently unify both research phases. However, a new scale was added (the *vertical axis*) to visually juxtapose each form's spectrum of reactions, from expressions against each form and phenomenon to indifferently getting used to them. Overall, seven spectrums, presented as *two-headed maroon arrows*, govern all probable local phenomena under each form against all probable local reactions, correspondingly from more nonchalant (top) to more against (bottom).

Notably, the arrow lengths do not reflect each form's coding frequency (presented in *Table 5.1* instead) but rather the variety of local reactions towards them to assist the extensive analysis in subsections below. For example, despite having the fewest counts (*Table 5.1*), sextortion's spectrum is still the longest (*Figure 5.1*) because its stories stretch from something as simple as forced friendly attitudes at workplaces to something as severe as sexual abuse. Likewise, the seven *maroon dots and names* mark the most common local reactions and phenomena of each spectral form. Besides enabling immediate visual comparisons, such spectrum presentations also expand *Chapter IV's* three-point-scale ratings on local attitudes and perceptions (*Figures 4.3 to 4.9*) to cover more tailored definitions and phenomenological recognitions, while avoiding fixating the same frame of reference for all forms. Hence, the local unique communal phenomena, reactions, and solutions are below.

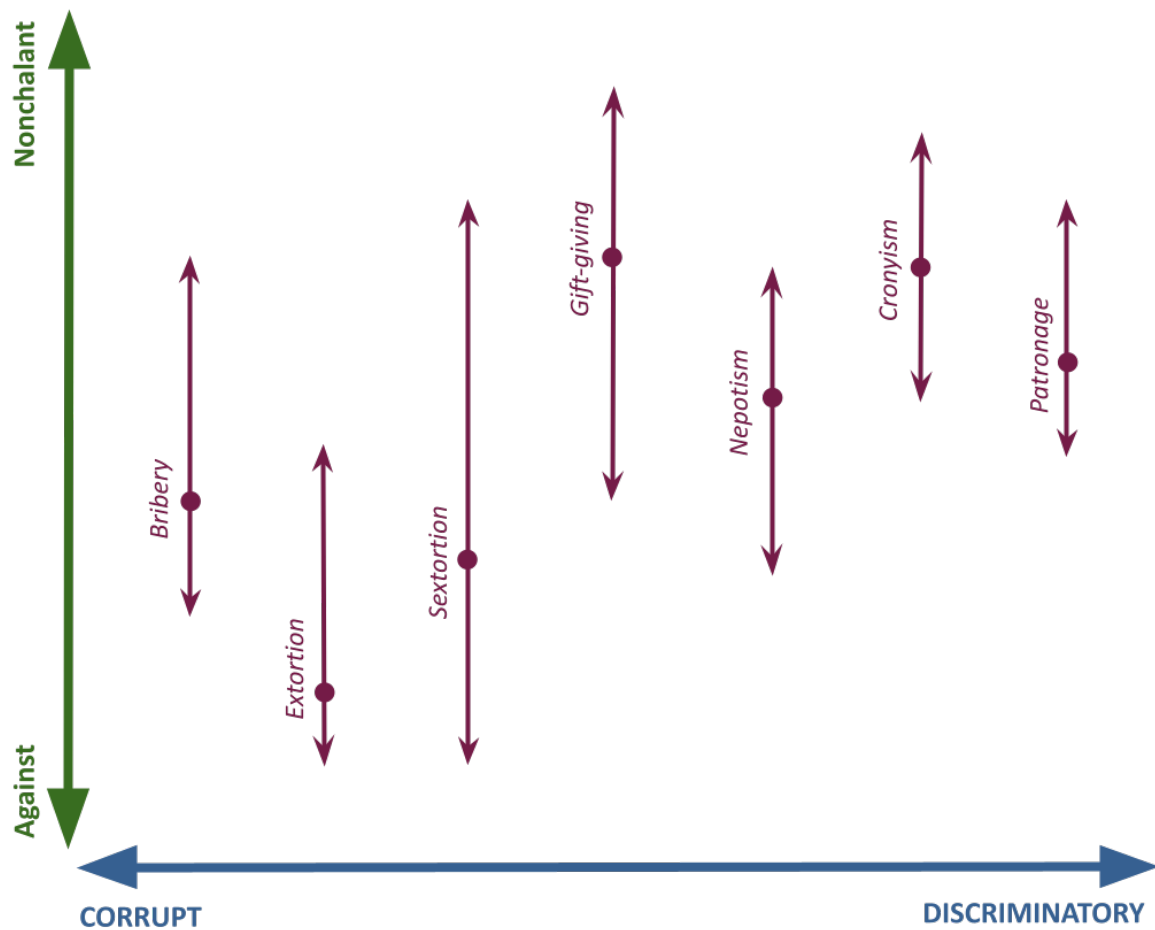


Figure 5.1. Local Spectrums of Reactions on Seven Corrupt-Discriminatory Forms

Exemplification of a Spectrum: The Rumours of Bribery

Resonating with existing conclusions, bribery is clearly recognised as corruption. Still, it provokes the least direct stories and impacts from local financial workers. Many participants remarked on how local bribery tends to occur less nowadays regarding its traceable evidence (M3, W6, W16) and its apparent opposition to the new local tendency towards transparency (M1, W1 to W3, W10, W11). As one of the most regulated forms locally (*Subsection 2.4.2*), its secret nature is undoubtedly attended to, consequently allowing bribery to become local rumours widely known rather than directly encountered and experienced (M1 to M4, W1, W2, W5, W6, W8, W11, W18) (*Table 3.3*). Rumours are thus proven to be an effective local informal tool to unmask ongoing explicit corruption like bribery (*Subsection 2.4.1*). All local workers more easily identified an approximate variety of behaviours surrounding the form, consequently stretching bribery's spectral ends towards resonating with both corrupt-skewed

forms, like extortion, and discriminatory-skewed forms, like gift-giving and favouritism (*Figure 5.1*). Such rumours can be used as examples representing different levels and reactions of a typical spectrum, subsequently acting as a reference to the vertical axis to plot other coming spectrums in the figure.

From the top down (*Figure 5.1*), its lighter phenomena lean towards embodying local cultural courtesy, similar to some *gift-giving* variations, as a form of thanks or expressions of gratitude after concluding a business collaboration (*Subsection 2.4.1*). This resembles the well-known Asian tradition of giving “*lucky*” money on special occasions (M1, M5), sometimes serving the purpose of building up and maintaining polite *partnerships* in local business culture (M2, M3, W10). It is generally viewed as a bit more nonchalant by local workers as its small value is often considered acceptable for a few selective workplaces (M3, M5) like auditing or public agency. Besides supporting current conclusions surrounding local financial rankings (*Table 4.3*), this also rationalises quantitative results in *Figure 4.3*, specifying possible scenarios of accepting money that is viewed as distinct from the usual corrupt nature of bribery as “*this level was not enough [to influence any decision]*” (M3), consequently reinforcing the crucial role of reciprocity expectation in defining bribery (Hiller, 2010).

Likewise, the following variations are further rumours of offering and demanding bribes with increasing reactions against them. The lightest levels are inequitable transactions, especially in investment and stocks, including buying internal information (W6, W10) and lobbying to be more appealing to investors (M3, W2, W5, W7). Such underlying imbalances among insiders are intentionally worsen (*Subsection 2.2.3*) in more extreme stories resembling both mentioned acts, usually involving offering bribes to pre-empt the unavoidable implicit demands of it. One common rumour revolves around buying business contracts. Most participants working with suppliers or as suppliers of any financial service have been victims of some types of illegal purchasing transactions in official and unofficial procurements (M3, M4, W2, W5 to W7, W15, W17) between staff or procurement markers and vendors as an implicit agreement to be chosen. The same transactional core is also embedded in buying or maintaining working positions and promotions, especially in state-owned workplaces (M1, M2, M5, W2, W3, W9 to W11). The prices will depend on specific positions or departments, which are negotiated directly or via an intermediary as an implicit competitive feature among candidates with promises of better benefits.

Likewise, both rumours share a tendency to maintain a *cronyism* link through time, implicitly suggesting repetitions of such transactions. This naturally causes even stronger reactions against them, pushing the local bribery spectrum and apex towards lower ends (*Figure 5.1*). These phenomena also involve the collusion of higher power (*Subsection 4.2.3*), similar to *extortion* for material benefits (*Subsection 4.2.2*), implying certain threats over the victims. Such underlying pressures are especially clear in the last variation of bribery, entailing paying a small amount upfront to state managers, tax inspectors, or social insurance officials, marking ongoing informality and moral degradation of certain public officers (*Subsection 2.4.1*). This usually provokes the strongest reactions from relevant workers as they have to “guess” (M3) the signal from state officials then subtly offer bribery to motivate these officials to do their own jobs and avoid being treated unfairly (M1, W18).

“It was like they... intended to unintentionally say that there were problems in the report that [business] violated so that [business] had to bribe them. [...] [I]f it is true that you really are a [state] manager, a supervisor to support and help businesses, there is no way you will include those cases, intentionally putting half of the truth in the report to punish people. Then that is just the things used to bargain with businesses so that if [businesses want to] remove those things from the report, then... surely businesses will have to take care of that matter.” (M1)

Such increasing magnitudes and secrecy significantly restrict any immediate solution by suppressing actual practices of reporting tools. This inevitably forces individuals to either tolerate it to maintain longer partnerships (M4, W2), rationalise it into their objective disadvantages (M5, W1, W6) or subjective choices (M2), or leave jobs (M1, M2). Likewise, it heavily depends on the earlier mentioned personal influential factors (*Section 5.1*).

“[P]eople talk to each other like, ‘Well, if we don't have money, we have to accept that’. It means the thought of reporting, I think that I had not encountered that, but [most] simply thought ‘Well, I'm unlucky. Have to accept it then’.” (M5)

Rebranding Extortion and Sextortion: Stories of Implicit Threats

From the insights of financial workers, local extortion and sextortion nowadays revolve around a key concept: implicit threats. Implicit or unspoken threats in local workplaces are

usually automatically understood by most as the future daily consequences upon their job securities and living necessities. Regarding existing local regulations (*Subsection 2.4.2*), threats are usually never clearly stated to avoid leaving traces but instead disguised as direct verbal instructions from superiors or, more often, passive-aggressive rationalisations into working responsibilities, opportunities, or guidance. Both of these are exemplified via the extortion story below.

From the top down (*Figure 5.1*), some extortion variations resonate with the discussed demanding *bribery* acts above (*Subsection 4.2.1*), explaining their partially parallel spectrums in cases of state agencies demanding bribes upfront or paying for positions and promotions (M1, M3, M5, W2 to W6, W18) as a forced competitive requirement to be equally considered among other candidates who did so. However, most local extortion evolves from the same core of having to follow orders from higher managers or valuable customers. This mainly demonstrates its spectral variations that involve other forms like *embezzlement* (M5), *fraud* (W4), *gift-giving* (W1, W5, W11), and *nepotism* (W6 to W8, W13, W18). Likewise, orders with the heaviest reactions and peak the spectrum are usually those that still directly impose negative consequences on workers, and thus exacerbate their vulnerabilities, even after their compliance. Consequent costs include institutional and ethical compromises, like violations of regulations and ethics (M4, W3 to W5, W8, W13, W16), and personal deprivations, like sacrificing works (M3, W11, W18), money and health (W2 to W4, W8, W9, W11 to W15, W18), reputations, and even safety (M1, W1, W3, W4, W15).

The Story of Exploitation of Labours and Benefits represents some oppressions local financial workers face regularly. Working in a large bank, officers like W4 are entitled to an exclusive benefit of preferential loans, where they can directly borrow from the bank with a lower interest rate. This preferential loan will be renewed automatically and continuously as long as they are still employed by that bank and must be settled before leaving the job. Some high-level managers pressure their employees to undertake such loans with their names and credentials, then force them to unofficially lend that amount to the managers.

“[I]t's not just one officer but quite a few. That means whenever an officer works under that manager, they know that [will happen]. The leader here is taking advantage of his position to borrow from the employees, while in fact, the employees don't want to

borrow. [...] I've seen cases where they didn't agree. Then, I also saw that the boss oppressed them more at work. [...] [T]here is almost no help from anyone. And even our HR [human resources] [...] also cannot help with that. Because, in reality, the loan is in the name of that officer, so there is no evidence that... the boss forced it or anything. [...] [What about reimbursements?] No, it's because they continue to work there. So that loan continues to be extended and every year, it is renewed again, unless we decide to quit. Even if we decide to quit, it still has to be approved by the boss. [Even if we move or quit], the boss can only pay a part of it, but we still have to pay the rest, so it also can't be considered a full refund." (W4)

Such cases of extortion for material benefits reinforce the low ranks of local banks (Table 4.3) and signal unique corruption variations (Nghia, 2023; Salman et al., 2023) that simultaneously damage the worker's current stages, reputations, and even possibly future prospects (M5, W11, W16) despite already followed the orders of superiors. Similar extortion cores but with passive-aggressive rationalisations of work arrangements are primarily found in local and global auditing environments. W8 and W18's reflections below directly point out exploitations of labourers, which blatantly violate the labour codes (Nguyen et al., 2024; Vietnam Labor Code, 2021) on working hours and unpaid overtime.

"Saturday and Sunday were my days off [and] my right, but they would say things like... 'Saturday and Sunday [you] have to come [to work], otherwise, I'll judge you as not enthusiastic about the job or not having OT your job', or like, they would take my Saturdays and Sundays for granted and not give me OT [overtime counts], not paid me for that. That's something that's very common in auditing, because the workload is too much, so we often work on weekends too. But it was like, gradually it would become an of-course thing. [What about laws on OT payments?] Yes but... all that time was because I volunteered. I volunteered to go, so there was no, it was not going to be called OT. [...] I volunteered to go but actually, it was obligatory [...] like I just needed more time to do my normal job." (W8)

"[E]ven as interns, they had to work until 2-3AM, [...] and the interns were not counted for OT, so it was kind of a pressure to work until 2-3AM but like, those types of work

[were] very physically heavy when you had to make and stamp the report [...] up to 200 sets of reports.” (W18)

These problems usually leave serious and lasting effects on fresh graduates. When stepping into a workplace for the first time, newbies more quickly adapt and rationalise new experiences, including labour exploitations and violations, into new knowledge of pragmatic works that they must familiarise (M1, M3, W8, W18). Such continuous neutralisations of the issues further separate this extortion type from the usual corruption understanding (Heywood, 2020; Wängnerud, 2015), proving the priorly concluded reluctance to label work-related extortion as corrupt (*Subsections 2.2.3 and 4.2.2*). These consequently overlook accumulated signs of abnormal mental pressures and discomfort at local workplaces.

When workers cannot realistically tackle these with available tools, many choose to endure similar exploitations to sustain a *cronyism or patronage* link with people of higher structural power, especially authorities (*Subsection 2.4.1*). This exemplifies how certain local corrupt systems are adapted for micro securities (M1, M4, W1, W8, W15) to implicitly avoid discrimination and isolations (M2, M5, W3, W4, W6, W8, W11 to W13, W15, W16, W18), which are crucial negativities in collectivist societies (Bu, 2018; Kubbe, 2018), including Vietnam (Nguyen, 2022). However, such mechanisms still overall reinforce the sector’s ongoing power hierarchy (*Subsection 2.4.3*) via triggering the local automatic fears and following orders, pushing them to “*obey*” and even not be upset considering their “*low*” status (M4, W3 to W7, W8, W11 to W16, W18). Consequently, that autonomous stage will eventually lead to demotivation and job departure (W11, W14).

“[The manager] can criticize the work but she... shouldn't threaten it. It's not management, it's... I don't know... office violence. [...] I feel scared of her, I feel really scared because, like, I don't know, when you're being threatened, you will feel scared, and when you see other people being threatened many times, you will automatically feel like that. [...] I also wanted to try and make more effort, but it only lasted a few days, and then it would reset to the beginning. It's not a long-term motivation, it's more painful. [...] I don't feel motivated [to change the situations] for myself. And you know, I hate myself for being that kind of person [...] and I can't do anything about it. I've never been more determined to quit.” (W11)

Similar solutions and mechanisms are found in local sextortion stories, justifying its parallel with the extortion spectrum (*Figure 5.1*) (*Subsections 2.2.3 and 4.2.3*). Besides implicit threats, local sextortion variations also involve the concept of personal choices (M1, M2, W1, W4, W8, W13, W14). To outsiders of the phenomena, personal choices usually mean voluntary and active acceptance of the trade-offs. This makes the implicit threat element of local sextortion much less visible, consequently making it more difficult to be proven as forced. This challenges current institutional establishments (Merkle, 2020; Phuong, 2017; Wrage, 2007), especially in comparison with sexual harassment since consent is widely known to be a crucial debate of the latter. However, because of these voluntary and trade-off labels, local outsiders do not always question the intrinsic nature of sextortion consents but are prone towards examining the phenomena as something they disagree with and do not choose to do instead (M1, W2, W4, W8). This consequently restricts the amount of actual help available to their victims, whereas if they cannot prevent it themselves (W1, W14), they will have to endure in silence or quit (M1, M2, W2, W3, W15).

From the bottom up (*Figure 5.1*), participants reacted the heaviest to sextortion with valuable customers to earn contracts in financial services (M1, W1, W2) as sales and agencies had enormous pressures from their teams and performance indicators (KPIs) to push for physical sacrifices and emotional endurance for “*the sake of food, clothing, to maintain their job*” (W1). Similar relationships also occur between superiors and employees or relatives of employees (M1, W4, W8, W12, W14), implying an indirect *nepotism* or *cronyism* link in more politically skewed settings involving heavier authorised power (*Subsection 2.4.1*). Likewise, more participants raised a combined case involving *other forms* where they are exposed to higher risks of sextortion when being forced to join drinking parties (M1, W1, W3, W13, W15, W17, W18). Locally, these are well-known bonding methods to enhance colleague relationships and boost their working efficiency and commitments (M2, W16). However, such appealing purposes may accept and normalise seemingly harmless but realistically toxic pressures, like forced congenial attitudes (Lindberg and Stensöta, 2018).

Sextortion usually seems very distinctive to emotional exhaustion (Nghia, 2023; Salman et al., 2023). Regardless, participants still repeatedly remarked on the annoyances and escalating mental harms of having to follow “*fake*” reactions (M2, W1, W8, W9, W11, W13, W14, W18) to stay on the good side of powerful people, as mentioned above (*Subsection 2.4.3*). Despite

being able to avoid this to some extent (M2, W3, W11), workers with less working and managing experiences seem to be more impacted by this phenomenon (W8, W13, W18), supporting relevant findings (Table 4.4).

Local sextortion stories also provide evidence to further expand on an existing vague quantitative confirmation (Subsection 4.2.3) regarding the local opportunity structure in gender-corruption frameworks. Sextortion literature explained how women usually adopt men's views due to their lack of opportunity as a minority in patriarchal structures (Alexander, 2018; Kubbe, 2018; Merkle, 2020; Wängnerud, 2015). However, local insights show that it is not the gender but rather what is conventionally associated with women, such as empathy or emotions (M1, W11), that are treated as minorities locally. The local financial sector actually has more female workers (W11, W13), especially in banking (Vietnam Plus, 2023). Still, in exposing sextortion, women are more harshly criticised for made-up intentions and imposed attributions (M1, M2, W4, W13), even by other women who already emerged into the local ongoing misogynistic system. Despite realistically indicating a long-term no-win for local women with any mindset (Evtееva, 2024), such internalised misogyny is quite common in presumably male-dominant workplaces, including financial sectors worldwide (Tosone, 2009; Wängnerud, 2015).

“Even in the case where the woman is the leader, that leader will still be criticized more than the man. In Vietnam, it is like that, that is the woman is often criticized more. The man seems to think that it is natural that they are in the active position, so it is like... a function of their gender. And the person who is dragged in... usually the woman, is criticized. Well, it's like the people consider that the motive to take advantage of something, to take advantage of the leader to get this or that, is of the women, and people gossip about [women] more. But they don't think that the leader is the one who entices her... to satisfy his needs, and [thus] he is less affected.” (M1)

A Foot in the Door: Stories of Giving Gifts

The gift-giving spectrum (Figure 5.1) is understandably most stretched towards local nonchalant reactions, considering its closer alignment with local courtesy, even compared to the mentioned *bribery* parallel of lucky money. Concerning some local traditions (Subsection 2.4.1), this provokes the shortcomings of local laws governing gift-giving's timeframe and

limits (M3, M5, W1, W18) (*Subsection 2.4.2*). From the top down (*Figure 5.1*), all participants confirmed the existence of gifts under the local cultural gratitude and politeness, which are widely considered not corrupt, indicating ongoing collective expectations (Ostrom, 2005) (*Subsection 2.3.1*) as local formal standards of behaviour (M1, M3, W5, W16). **The Story of Cultural Courtesy** explores this moral nuance as a challenge to both existing Western presumptions and the indigenous cultures themselves (Bu, 2018; Tromme, 2016).

“[T]he thing that we can do mostly is just courtesy. For example, I usually work with the Japanese, then, every time they come to a meeting with me. They just give a box of cakes, it's very delicious [and] I just give them gifts related to Vietnamese specialities. Then there will almost be no level of corruption here.” (M3)

This level of gifts, usually involving traditional or homemade values, is confirmed as a shared culture with other Asian countries (M1 to M4, W5, W6, W16) (*Subsection 2.4.1*). Such mindsets fixate on a no-guilt or preferably equal exchange, whereas if you get something, you also give something in return, like an urge to “*thank you for helping me through something*” (W16), as the Vietnamese are “*very formal on the outside and very demanding*” (M1). This likely turns every form of thanking and welcoming into a mandatory act of politeness and courtesy, thus standardising its local occurrences. Intersecting business culture, local entities usually have clear gift-giving norms and policies on special occasions or post collaborations with customers and partners to not only sustain existing *relationships* but also avoid being rude (M1 to M5, W1, W5 to W8, W10, W12 to W16).

Therefore, this fear of being rude is a conscious worry that not giving a proper acknowledgement of thanks may make one's actions appear ruder compared to other polite interactions towards the receiver. Most of the time, such worries only bother the giver and are quite irrelevant to the receiver's intentions and actions. This actually separates it from the reciprocal expectation condition, bribery, and explicit corruption (Hiller, 2010; Kurer, 2015; Lambsdorff, 2015) (*Subsection 4.2.4*). Regardless, courtesy gifts still risk sheltering other intentions or miscommunications (M1 to M5, W5) as below.

“[W]e knew it would be like cake and, you know, local delicacy from [NAME]. They gave it to us at lunch... after we had already concluded the transaction, so... we didn't think this was something that, you know, motivated us to conclude or speed up any

process. We already did our due diligence, completed and then this [would be a] thank you to everyone involved. We didn't check it because it would be rude to check... so after that we... we went and... unpacked it and... [saw an] envelope and had to call them to give it back. [...] I think we already worked with that partner in previous transactions and there was never anything... like that. [...] [I]f you want to know about, like, if that influences my, you know, my... relationship, the professional relationship with them in the future then I don't think so. Not really. Like sometimes. It's not. Sometimes, it's part of the culture.” (W5)

In determining whether a gift is corrupt or not, most participants immediately thought about answering the question of whether the receiver changes anything upon receiving gifts (M1, M3, W1, W5, W13, W16). However, a further question to ask should be whether the givers think anything would change if they do not give it. With standardised behaviours that have become expected norms (*Subsections 2.3.1 and 2.4.1*), it is much more difficult to exactly identify the active intentions of the actions, allowing it to seem less corrupt (Kurer, 2015; Lambsdorff, 2015; Rose-Ackerman, 1999). Still, the fear of being rude embodies another kind of indirect intention to actively reduce implicit risks and avoid possible consequences from partners in cases of neglect, silently imposing more pressures on this courtesy (M2, M3, M5, W5, W6).

“[I]t's a very difficult boundary to determine... whether it's corruption or not, well, usually, receiving gifts, thanks, and things that don't have much value is a very... common thing in business. So, to be able to rely on that event to determine whether it's corruption or not is very... very fragile.” (M4)

The story above only covers gratitude of appreciation for outsiders, especially in business subcultures. Hence, similar variations naturally exist between co-workers within workplaces to enhance collaborative harmony as a bonding activity, such as policies to buy presents and organise small celebrations on special occasions like birthdays (M1, M2, W6, W12, W15, W16). This phenomenon somewhat resonates with lighter levels of *sextortion*, such as fake attitudes or bonding parties, explaining their parallel (*Figure 5.1*), considering their shared aim towards establishing bounded communal connections. However, local workers also acknowledged that this goodwill can be twisted into hidden *cronyism* and *patronage*.

The Story of Many Small Gifts demonstrates how small and simple things can be intentionally built up through time. There may be just friendly appreciation with no other motive at the beginning. However, once the general bias is formed, displaying opportunities to act (Scholl and Schermuly, 2020) (*Subsection 2.2.3*), further intentions may emerge unknowingly (M1, M2, M5, W18). Such gifts can have any form, even as drinking or bonding parties (W8, W9, W13, W14, W17, W18), as long as they are given frequently (M2, W1, W7, W8, W10 to W16).

“[T]hey order milk tea together or something and then, saying ‘Okay, let me pay today’ or inviting [others to hang out], then maybe, I think those people will be liked more by the managers. [...] [I]f we go to do jobs, whoever is quick will be like ‘Okay, I will pay in advance’ or ‘Let me pay this and that in advance’ and then later, that part will be divided, but... they may say, ‘You only need to pay me this much’ or ‘You don’t need to pay me this time, you can pay next time we hang out’, for example.” (W13)

“[I]t’s better to match the person’s taste and preferences and give them regularly like the value of the gift shouldn’t be too high. Because nowadays, giving valuable, rare or expensive gifts is quite sensitive and the recipient will feel uncomfortable because they will be scrutinized. But of course, the gift can’t be too cheap, because it will feel like it’s quite ordinary, quite cheap and not worthy of their rank, so people will often choose gifts with a mid-range value and try to choose the right one and will give it regularly to increase the bonus points. Instead of blatantly bribing, now people will build up that bonus point so that they can gradually build up their advantage.” (W1)

Within an acceptable value range, this indicates shortcomings of macro and micro regulations (M3, W18) and usual moral perceptions anywhere beyond the local sector. Once workers get used to this, they generally do not have any issue as they cannot do anything about that, evidently enabling this to be a less bigotry formats of gifts and bribes (Hubert, 2010; Hiller, 2010). Likewise, most locals view this as personal choices (M1, M2, M4, W1 to W8, W17):

“[P]eople around will not have any significant attitude because basically, giving gifts is each person’s right and what they do with their money, others have no right to interfere and if they also do not give something too much like money or gold, but just gifts then others have no right to interfere.” (W1)

Some even admire it as social skills (W13, W18):

"[M]y level must be higher [to be annoyed by this]. As for me right now, this is the so-called... almost the lowest in the company, I think I have no problem and I even admire those, like 'Oh my gosh, you guys really pay attention to soft skills.'" (W13)

For gifts exceeding a local acceptable range (Lambsdorff, 2015), especially given before finalising decisions or collaborations (*Subsections 2.4.1 and 4.2.4*), the purpose of maintaining *cronyism* can evolve into more blatant *bribery*, signifying the role of such conditions to local understandings. Hence, this gift-giving variation should be viewed as interchangeable with *bribery*, justifying their spectral parallel (*Figure 5.1*), as it can be used to do whatever *bribery*, or even *extortion*, can (Akerstrom, 2014). Similarly, it amplifies the outside worker's vulnerabilities against predestined competitive advantages and unjust treatments in work securities and prospects (M1 to M5, W1, W2, W5 to W9, W11 to W17). This undoubtedly motivates certain compliant mechanisms from ordinary workers (M3, M5, W9, W11, W12) via more discrete variations of wrongdoings to defence themselves (*Sections 2.4 and 4.3*), especially within ineffective local tools (M1, M3, W2, W5, W18).

Stepping In: Stories of Favouritism

Evidently, stories and variations of *gift-giving* mostly involve establishing connections, as the only way to do so without "*any previous relationship*" (M2), akin to the first step towards achieving future goals regardless of initial backgrounds (*Subsection 2.4.1*). Favouritism is thus the sequential steps in continuing those foundations, demonstrated as parallels of corresponding spectrums (*Figure 5.1*). Among these, nepotism is the most separated favouritism from *gift-giving*'s grounds, considering its existing and difficult-to-replace bonds.

From the top down (*Figure 5.1*), many local workers acknowledged the most nonchalant and common nepotism involve getting internships via direct or indirect kinships with important customers or partners under a *cronyism* link (M1, M3, W6, W8, W9, W12 to W14, W18). Despite its resonance with similar phenomena of *bribery*, *extortion*, or *gift-giving*, minor positions like internships are generally more accepted among locals (M1 to M3, W2, W3, W6 to W8, W10 to W12, W14, W18). This is due to its overall distance from internal authorised power distribution (*Subsection 2.4.1*), corresponding to the lack of recognition for such

aspects in regulations (*Subsection 2.4.2*). Consequently, most workers equate this nepotism background to individual competitive features, allowing it to be more easily rationalised as a special aid among peers, especially in communication with other teams and departments (M1 to M5, W1, W2, W4, W6, W7, W12, W14, W16), instead of a corrupt and discriminatory condition. This supports relevant theories of recruitment biases (Hiller, 2010; Rose-Ackerman, 1999), even with the local fixations on technical requirements and degrees (*Subsection 4.2.5*), considering underlying layers of privileges needed to acquire such degrees in the first place.

Under the same working environment, nepotism inevitably attracts much scrutiny from others (M1, M2, M4) regarding its undeniable power imbalance (Kurer, 2015; Scholl and Schermuly, 2020), leading towards gaps in opportunities for promotions and job securities (M1, M4, W2 to W16, W18) (*Subsection 2.2.3*). Ordinary workers expressed their cautiousness around nepotism babies at workplaces (W6, W7, W18), and in return, nepotism workers also remarked on their worries and constant adjustments to these scrutinises (M2, M4, W11). Akin to a two-way game of observing and reacting in accordance with one another, this suggests how nepotism reactions tend to be shifted instead of remaining fixated as a first impression, further expanding prior speculations on the local scattered attitudes and reinforcing its remoteness from general local corruption (*Subsection 4.2.5*).

The Story of Two Sides explores this from two perspectives: ordinary workers having to bear unfair hardships for nepotism babies and nepotism workers continuously being trapped in prejudices from their peers. When discussing their attitudes and judgements towards workplace nepotism, most workers emphasised the importance of actively meeting responsibilities and displaying adequate behaviours regardless of having favourable privileges or not (M1, M4, M5, W2, W5 to W8, W10 to W14, W18) (*Subsection 2.4.3*). W7 and W18 told negative examples of severe neglect of work ethics, responsibilities, and contributions, resulting in others bearing the consequences for nepotism babies.

“[P]eople would be more afraid of her, or she could make people more willing to work with her. So even though sometimes I really wanted to separate, wanted to work independently, I still needed to ask for help from people with relationships like that. So I still had to be very careful, it was very tiring. [...] Her job was a specialist, but actually just a secretary, so it was already very hard to believe. The type of person who should

be doing the work with you but... the reality was that she couldn't do that, but it remained the same. No one could do anything [...]. There was a lot of work. It piled on me, and with... the nepo babies that I've experienced, they were mostly irresponsible, so it was also a big part of why I didn't want to continue that job. [...] [E]ven if they did something too extreme and if my work couldn't go well, I didn't dare to open my mouth. Because I couldn't know where their relationship ended. That's why sometimes the whole thing of reporting... feels like... it's kind of useless, or maybe it's even... it may even affect us.” (W7)

“[T]here are things like summer internships, those are the [recruitment] seasons that were born for referral people. [...] [These] are... not very fair, like when it's opened, only the insiders know. And like, those [nepotism babies] come in, they don't know anything [of actual works]. [...] Actually, it's [like] coming back to the country to visit their parents for a month and then going to a firm to write on the CVs that they were interns there. There was this one that just went in the first week. Then in the second week, they emailed our manager asking for 5 days off to go on vacation with their family. There. [...] [If] not mistaken, they were the sons of a client's director.” (W18)

Evidently, the lack of clear regulations (Subsection 2.4.2) enacts exploitations of loopholes from powerful people to further the gaps of classism (W18) and impose implicit fears preventing reporting tools from being used. This leaves ordinary workers with only the choices of silent self-defence, like enduring, avoiding, or quitting (W1, W2, W6 to W8, W11, W13, W14, W18). Some cases actively resolve it successfully (M1, W2, W5, W6, W9, W11). However, most of them need to have already-outstanding achievements, expertise, and experiences, consequently excluding the majority of ordinary workers and freshers.

“[W]ho creates value for the company will have a voice in that company.” (W2)

On the other hand, nepotism workers who already understood the weight of their responsibilities and efforts justified how the favourable treatments or benefits are sometimes an illusion under the eyes of others (M2, M4, W3, W4, W10). They tried to escalate their credentials via extending workloads and specialising task quality, while further investing on educational capitals (M1, M2, M4, W1, W2, W6, W11, W12). However, only some cases succeed to some extent (M1, M2, M4, W3, W4, W10). W11 and M2 represent two cases of

having to live up to the reputations of their referrers, while enduring gossip regardless of their efforts and results.

“[M]y dad asked for me this job in [a large state bank]. And [my boss] told HR and that HR manager told my dad that she said I couldn't do the job, this and that, and then suddenly one morning, I just received a message saying ‘Don't embarrass me’ from my dad and I was like I didn't understand what happened but just texted that sentence and then when I got home that night, my mom told me more and scolded me like my mom didn't want me to explain from my side. It was just that people said I was bad and that would be the truth, it's also a kind of state culture. Everything the boss said is right and no one has the right to speak for themselves.” (W11)

“[B]ecause the workload and the [quality] of completion [and]... the degree of confidentiality of my work was more than others, so I thought that what I got was reasonable. But when others looked at it, they would think that... I got more, because I knew my superiors better, and that was something I... had anticipated. [...] However, what surprised me was the person who... evaluated me [...]. They themselves also thought that [...] they favoured me, not because they evaluated me as doing a very good job. [...] There were times when I thought that was... because I was favoured, or because I wasn't very good at my job. [...] I was questioning myself so I was confused but over time, it was clear to me what the results of other people's work should be and the level that they were rewarded for, then I had no doubt [anymore] [...] I [thought] ‘Let me prove myself to my colleagues’, then over time, I think all my colleagues understood. [To my superior], the choice I made was [...], in addition to working, I studied to improve my qualifications to prove my knowledge.” (M2)

The above stories, especially W18's, clearly provoke the connections between nepotism and classism (Hiller, 2010; Urinboyev and Svensson, 2018) (*Subsection 4.2.5*). Hence, favouritism certainly circulates classism, as three formats contain some similar basis of special backgrounds enabling gaps of advantages between relevant social classes, potentially reinforced by different power structures and dynamics (*Section 2.4*). These are illustrated as the partial parallel of all three relevant spectrums (*Figure 5.1*).

Combining insights from most participants, favouritism should be understood as a transition process among its three forms. Cronyism seems to embody the idea of favouritism most clearly, acting as a general middle ground between the other two. Most local workers used friends or acquaintances when referring any personal connection (M1, M2, M5, W2, W5, W9, W11, W12, W18) to avoid the moral sensitivity of nepotism and the political sensitivity of patronage, justifying its highest coding counts (*Table 5.1* below). Therefore, it is the first step towards patronage (*Subsection 4.2.6*), which is rarely immediate outcomes but rather evolvments from nepotism and cronyism through time (Harris et al., 2022; Hudson and Claasen, 2017; Pettinger, 2005; Wu et al., 2010). This explains why local financial workers aligned these forms very closely, as eighty-five percent of patronage stories overlap with cronyism alone during the coding process.

Because of their remote appearance from explicit corruption (*Figure 4.11*), especially under local institutions (*Subsection 2.4.2*), any form of favouritism is usually more accepted by local workers than other forms so far (M1, M2, M3, W13, W14) (*Subsections 4.2.5 to 4.2.7*), subjected to the mentioned influential factors (*Section 5.1*). In a way, biases upon peers (M2, W3, W11, W12) or drinking parties (M2, W3, W18) can be seen more positively as expressions of discrete workplace appreciation (M1, M2, M4, W7, W12, W14 to W18). Besides being a local self-defence tool against discrimination in collectivist settings (*Section 2.4*), this also allows small triumphs over systematic mundane tasks (Becker, 2018; Ugwu-dike, 2015), especially in crossed capitalist exploitations (*Subsections 2.4.3 and 5.1.3*). Cronyism and patronage thus exemplify the local paradox of informal institutions (*Subsection 2.4.1*) that redistributes less explicit internal corrupt violations and more implicit corrupt-discriminatory norms against outcasts of such systems.

This is because favouritism embodies intersectionality at its core, including frameworks beyond classism. Behind those local acceptance and rationale of different cronyism and patronage variations, the advantages of people with such internal networks and characteristics still indicate special backgrounds and privileges granting them social competitive features that are not directly related to working responsibilities (M1, W1, W6, W13, W16). Depending on specific types of financial institutions, such features serve a range of different purposes, potentially covering certain work-ability shortages and legitimising received benefits (M2, W4, W7). This provokes consequent scrutiny and judgments as shared

with nepotism, encouraging similar proactive attempts on personal credentials (M1, M2, M4, W1 to W5, W8, W10, W12 to W14, W18). In such cases, local collective sensitivity may also be exploited to intentionally build up corruption chains (Bu, 2018; Halls, 2015; Kubbe, 2018; Kurer, 2015; Mungiu-Pippidi and Fazekas, 2020). This resonates with the *“bonus point”* (M2, M3, W1, W3, W6, W7, W11, W12, W14, W16) in the earlier *Story of Many Small Gifts*. Therefore, the partial parallels of spectrums (Figure 5.1) and reoccurrences of story elements so far jointly signal an even further corrupt-discriminatory transition beyond favouritism, towards *gift-giving, extortion, and sextortion* (M1, M2, M5, W1 to W3, W6 to W11), in maintaining the current asymmetric system of informal connections (M2 to M5, W2, W3, W5, W6, W8, W11, W12, W15, W17, W18), exclusivities (M3, W3 to W5, W6 to W8, W10, W16, W18), and punishments (W3 to W6, W7, W11, W13, W16 to W18) (Section 2.4).

The Story of Ekip exemplifies such oppressive cronyism and patronage chains imposing pressures on their outcasts. *“Ekip”* is a well-known term locally, referring to an *“informal team”* of friends with different strengths at workplaces that will, or rather have to, help and protect each other according to their *“implicit rules”* in any way, any time (W1) (Pham, 2018). Their power spreads across different agencies or institutions, with smaller chains of nepotism, cronyism, and patronage beneath (M1, M3, W2, W3, W6, W8, W9, W11 to W15, W18). Some also referred to these as *“political”* or *“upstairs”* fights (M3, M5, W2, W10, W11, W14), akin to exposed political-financial scandals in local news (Subsection 2.4.3) or leaders renewing power controls and loyalties via replacing existing staffs (de Zwart, 2010).

“Usually, the leader will be the person with power to manage those things and many people around... follow that person's instructions, no matter what the problem is, right or wrong. Maybe people work very hard, but still have their own... motives. That doesn't mean that people in this group are the ones who do wrong all the time, that's not that. [...] [T]o my understanding, during the working process, people will be screened out, that is, the leader will... screen out who, usually those who are easy to listen [to instructions] and also good at their work professionally. Or not good [professionally], but first, they have to listen and be easily convinced by [the leader]. [...] I only know that the people in that group often appear at the boss's house. If there is anything the boss needs to do, they would do, and if there is any benefit in the office, they are all given priority, for example, going abroad [paid business trips], training,

joining the [political] party. For example, whatever benefits, they will be given priority or rise for promotion.” (M1)

Many ordinary workers knew the existence but not the details of such power chains as it is too high above (W2, W6, W9, W11, W13, W14, W18), or too exclusive for common people. Such a wide awareness suggests how the ekip power usually overshadow various little-to-large communal aspects at workplaces (M1 to M5, W4, W5, W9, W10, W15), reinforcing the mentioned sectoral power hierarchy and macro structural mimics (Section 2.4). It constantly reminds others of their exclusiveness, which undoubtedly creates uneasy informal collective expectations (Persson et al., 2013) (Subsection 2.3.1) pushing others to also join those power chains for protections or at least avoid selective punishments (M1, M2, M5, W2 to W5, W9, W11 to W13, W15, W18). This proves how blended power structures, authorised and connections, construct the local political-financial complex (Subsection 2.4.3).

“Entering this state environment made me see clearly the nature of the... type of relationship. Connecting with people in power, how much impact can it have. It's very impactful. It must be like 80% of a decision. [...] And the thing about corruption is its natural state. You normalise it. [...] I've really thought that if I can't become a person [who] knows how to create relationships and have those powerful relationships like that, I won't be able to... get anything in this society.” (W11)

“[P]eople usually have two ways. One is that people are forced to join that group so that they can survive. The second way is if people decide to stand outside. That is, they are on their own boat. Then, usually, after a while, that boat will sink. Because if an individual is to fight against a group, it must be that: that individual must do something, it must be extremely excellent. If that individual is an ordinary person. Then the possibility to fight back is zero. [Then] it must be joined.” (M5)

Some types of institutions and procedures (Subsection 2.4.3 and Section 4.1), especially in auditing, accidentally or intentionally encourage a slightly lighter level of this phenomenon across various scales (M3, W2, W7, W8, W13, W16, W18). As a part of the upstairs fights, managers usually face KPI pressures, which determine the quantity and quality of their projects, or “job”, divisions from the top down (W2, W8). Naturally, a similar pressure is likely passed down to their auditing staff, especially newbies (M3, W13), since these seniors will

also want to select staffs matching their working styles (M3, W2), causing smaller internal patronage to branch out from the bigger chain.

“If you're new to the company and you don't know anyone, for example, to find someone and try to [persuade like], ‘Please like me, let me go [to your team] all the time’. It's very difficult. [Referring to a colleague who advised them to volunteer for nonsense tasks, like performing in the company's annual parties] ‘This also gives us opportunities to request and for the boss to know us more to give us better jobs’. At that time, I was quite offended, so there was a better job then who would do the worse one, right? But that's one of those politics that you have to get used to when you're in such environments.” (M3)

“[T]he majority of the internal battles will be between the managers. Most of them... will affect their KPIs and... affect the job numbers they get. Then the number of reports they get out. So, when that happens, they will be like... have to call in a group, a team that is very strong or they are familiar with.” (W8)

M3 described this subculture as something like a *“motivation of both sides, [a manager] wants a good staff, and a staff also wants to get a good job and easy-going seniors”*. Auditing staff usually get assigned different jobs simultaneously, either randomly or depending on whether any manager or senior asks them to join the teams (M3, W2, W8). Then, during individual evaluations periodically, they will also be ranked on a bell curve that restricts the numbers of rewards or promotions to only a few staff best reviewed by their direct seniors (W2, W8, W18) who likely chose them in the first place.

“My initial reaction would be... very annoyed. Like really annoyed but... because... it's like they had benefits, that was better than me so I couldn't do anything else, so I would just have to complete my tasks well, completed my job and left a trail, [like] I'd done these things in time, like trying to prove I did well.” (W8)

Patronage may differ from cronyism when chain leaders can be identified, like a vertical line from the top down rather than horizontal peer relationships. Regardless, victims of both suffer from the lack of evidence and regulations (W1, W3, W6, W16) (*Subsection 2.4.2*), compared to nepotism (*Subsection 4.2.6*), as it is usually more difficult to know how to detect

or what will classify as proofs of power asymmetry (W6, W7). Consequently, outcasts of such systems will be further marginalised by the informal system, leading to forced turnovers (M3, W1, W2, W4 to W6, W9, W10, W13, W15, W18) (Burke, 2011; Köbis et al., 2018).

“People are also upset but there is no evidence. I don't think they treat it any differently, well, they will sometimes talk about it in a funny way, like ‘This seems like a good year to you, right?’. But people can't do anything about cases like that. [...] Well, usually, everyone will always have that question in mind.” (W6)

“[T]he boss doesn't like the employees, so the boss doesn't create opportunities for the employees. [It] will be like ‘I don't like you. I won't give you jobs so that your KPI is bad, then you [must] go somewhere else’ and then those factors will make that person feel unappreciated, but also, the performance of the jobs that they are given are also worse. [...] Actually, that's also a way to force people to leave.” (W2)

That said, various stories and discussions of this subsection have shown how different forms of corruption-discrimination have their corresponding spectrums of phenomena and reactions from most against to most nonchalant, thus expanding the proposed corrupt-discriminatory scale (*Figure 4.11*). The discussions also confirm various links among and beyond seven chosen forms. Although resemblances of similar forms have already been clearly tackled, such as between bribery and gift-giving or among three forms of favouritism, there also exists interconnections among distinctive forms, illustrating necessary levels of nuances in angulating an overview of all forms.

5.1.2. Interconnections and Angulations

Connections and transitions among distinctive corruption forms are already discussed in existing criminology literature, especially in political settings, such as between bribery, extortion, and favouritism (Łoś, 1988) or gift-giving and favouritism (Humphrey, 2016). The concept of interconnections beyond listed forms is not something new. However, the hitherto discussions still significantly aid local evidence and expansions on this idea. These are shown in **Figure 5.2** and via the special case of local systematic corrupt-discriminatory forms below.

In *Figure 5.2*, the sizes of the forms were adjusted according to their local frequencies in financial workplaces (*Table 5.1* below). Besides the maintained *corrupt-discriminatory scale*

and its ranking (Figure 4.11), a new *time axis* was added to better illustrate the mentioned corrupt-discriminatory transition through time among and beyond all forms. Specifically, the figure is read from left to right, following the *red dashed trendline*, then continues along the vertical axis of time, turning into the *grey dashed trendline* that goes back to left.

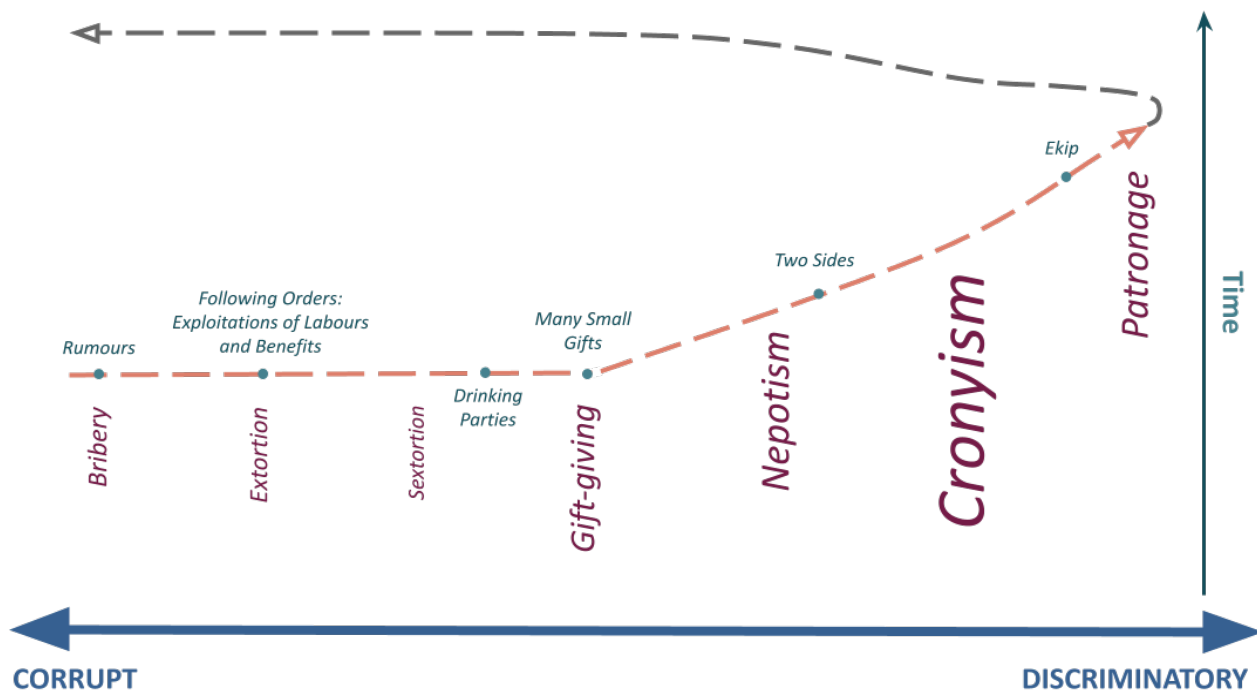


Figure 5.2. Time Trendlines of Corruption-Discrimination

Likewise, subsections above hitherto highlighted various connections among different local stories, elements, and forms, such as how a variety of bribery and gift-giving phenomena can create bonding opportunities leading towards biases or how implicit extortion and even risks of sextortion can encourage and form general biases. All forms and variations generally serve the main purpose of building up cronyism to lead towards more sustainable patronage through time, justifying the *red trendline*. Indeed, most involvements between local parties usually do not end after their transactions concluded but continue with more deals to maintain their partnerships and exploit the mutual trust already built up from successful collaborations (M1 to M4, W2 to W4, W6, W7, W12 to W14, W16 to W18), especially for meso-micro scale where the instruments of future transactions become exchanging of favours (Subsection 2.4.1). The formation of patronage also serves another purpose of maintaining a trustworthy informal chain to shelter more coming intentions, justifying how

the *red* turns into the *grey trendline* over time. The *grey trendline* and its root signal the repetitions and increased occurrences of all forms once the patronage line is secured, implying them as different stepping-stones surrounding and reinforcing macro system (M1, W2, W3, W6 to W8, W10, W11) (Bahoo et al., 2019; de Graaf et al., 2010).

Foreshadowed above, **the Story of Accumulating Plus Points** is a final combination of prior stories (*teal*) with an overall time trend (*Figure 5.2*). Various bribery rumours and stories like *Exploitations of Labours and Benefits*, *Many Small Gifts*, and *Two Sides* are smaller examples of how corresponding corrupt-discriminatory forms cumulatively consolidate (M2, W1, W3, W4, W7, W8, W11 to W14) towards the *Ekip* story. Notably, the interconnections between these phenomena also govern other controversial forms and aspects (W3, W7, W8 to W17) outside and inside the usual corruption typology (Heywood, 2020; Phillips et al., 2021; UNDP, 2015). W14 described an example of cronyism and sextortion as networking, provoking how these are different sides of the same coin, akin to cons and pros, questioning the boundary between different facets of normalisations (*Subsection 2.3.2*).

“[A colleague] even joked with everyone that ‘Oh, actually, I do this to find a sugar daddy like a guy, like a general director or chairman or whatever’. [...] [That friend] is extremely open and she really wants [to] expand her relationships and stuff. She wants to know a few more people, it’s not a problem at all, even if they can help her later or friends like... even maybe... getting to know each other more.” (W14)

Likewise, banking’s *Exploitation of Labours* also involves other unmentioned forms like embezzlement, theft, and fraud. Individually, these forms are recognised with strict reactions and clear solutions, reinforcing current meso-over-micro focus (Dahlström, 2015; Tomlinson, 2011), from the companies and ministries (*Subsection 2.2.3*). This embeds both quantitative, like indicators or ratings, and qualitative controls, like public reports, meetings, whistle-blowing, and extensive reforms (*Subsection 2.2.1*), thus already enabling quite satisfactory resolutions to local participants (W7, W8, W10, W15 to W17). In combinations with other mentioned forms, these three usually exacerbate dependent incentives and procedure covers, especially via information or document fraudulent, (M5, W4, W7, W9, W15 to W17), further enabling wider scale manipulations of the local macro system (W6, W10) (*Subsections*

2.4.3 and 7.1.3). W16 exemplifies a micro fraud, crossed with hidden patronage, of forging documents to allow connections of their boss to be qualified for better loans.

“[T]he boss will put pressure [on] many things, [so] that employee must approve or do some paperwork to estimate [the mortgage] at a different price, [because the final document] still has to be approved by the boss, but the boss insists on not signing the copy. [Usually] it only takes a few days to process, you can't keep that file for a long time because it will also be counted [as] you are processing [your work] slowly, it will affect [your] performance evaluation. [...] If there is any problem in the future, [you and your boss] will be the ones who will take responsibility for that loan. Actually, I just want to do the right thing. If I am forced too much like that, I will probably decide to quit that job.” (W16)

With stories of the *red trendline* already extensively discussed, W3 and W11 described the aftermaths of an ekip formation igniting sequential branches of nepotism, extortion, bribery, and gift-giving, exemplifying the grey trendline and its tangle with all three power structures (Subsection 2.4.1). This again highlights the sector's structural alignment with macro power on top, proving prior speculations (Subsection 2.4.3) and literature (Bizlive, 2015; Maslen, 2025; Walsh et al., 2021), like how government officials' children and relatives fill up specific departments at state-owned institutions (W7, W11). Therefore, it is generally difficult to fully separate every form, though it is still necessary to explore and acknowledge their individual grounds and links together since the long-term benefits from maintaining such links always motivate its emergence.

“[T]he person may come from zero in the company, and now that person is like a big boss in the company. Even the bigger boss has to be scared of him because he is the closest person to the biggest boss. [...] [Others] said that he's really not qualified because he even, like, didn't work in the office. He worked... as a security or something when first started. [Regardless] I do know that the person takes care of the [biggest] boss, like even when his wife or mother is sick, [that person] will be there and take care of the family, like [prepare] lunch, drive, help with building houses, everything. Not even like a work assistant, but a personal assistant. In return, that person gained a lot, received lots of benefits... in terms of power. You know, like, power in the workplace.

Later on, [that person] also helped his wife [or] son to work like... get a job there. [So] it is a grey area even though I know that... to have [such] positions not only... not easy but also [have to] pay a lot of money.” (W3)

“So it can be concluded that, for corruption, money is one thing but [...] how much value you provide to make the boss's life easier, it will be more important. [...] Like when I have to go pick out a gift for the boss to give to another boss.” (W11)

As demonstrated, forms can evolve from one to another, but the same phenomenon can also be labelled with different names depending on different perspectives involved (Becker, 2018; Ugwudike, 2015). This raises an interesting side of interconnections among corrupt-discriminatory forms called angulation or angular views of corruption, where different perspectives will likely point out different corruption types in the same scenarios. **The Story of Drinking Parties** told by various workers in banking and sales positions (W1, W3, W7, W12, W13, W15, W17) captures this idea. There is seemingly no specific form dominated this phenomenon because it is a combination of many angular views and forms.

“[I]f [my colleagues from banks] don't go [to drink], the boss will mistreat them later because they always will. If that [promotion] is vacant, they will kick that person out [of considerations], or even if that position isn't, they will find a way to kick that person out to push someone else in. As long as the person, [who] has connections and means, needs a certain position in the company and is capable of sitting there, they will push the other capable person away to put someone else in. [...] [T]hey went drinking and had to pay in advance. When they asked the boss for reimbursements, it was quite embarrassing, so they just gave up and lost [that amount of advance].” (W15)

When the boss pushes their employees to join drinking parties with important customers, they are implicitly forcing the employees to sacrifice their well-being for a better chance to win service contracts, like extortion, while also screening for suitable “pawns” for their cronyism and patronage (M1, W6, W7). To the employees who agree to do so, they may not view it as extortion but rather their own attempts to build cronyism and patronage (W4, W8, W14). To the employees who are against doing so, this is extortion, a warning for their job security, associated with higher risks of sextortion (W1) (Nghia, 2023; Salman et al., 2023). In

having to further pay upfront for all the costs that will likely not be reimbursed (W15), it can also be viewed as a form of bribery or giving gifts to the customers by both parties (W13).

Regardless, a general flow of reactions and solutions can still be concluded from all stories and rumours so far. Specifically, when a phenomenon happens, depending on all influential factors (*Section 5.1*), local financial workers may have different reactions to the event, from surprise, dissatisfy, uncomfortable, confusion, self-doubt, anger, distress, trap, and drain to gradually becoming indifferent, accepting, familiarising, and normalising. Based on similar factors and available solutions locally, they will decide on the solutions, accordingly, including adapting, accepting, ignoring, distancing, reporting to individuals and departments via systematic tools, or leaving. Hence, every form has its unique individual spectrum of local reactions and phenomena (*Figure 5.1*), plus they also have distinctive connections to each other (*Figure 5.2*) that shape their resulting solutions.

5.1.3. Reflecting the Corrupt-Discriminatory Scale and Self-Defence Mechanisms

The interview questionnaire ([Appendix III](#)) asked each participant for their definition of the phase of workplace corruption. Although this cannot comprehend all of the targeted lived experiences, it still subconsciously aids two crucial insights: which of the forms is the most directly associated with the participant's perceptions of the phrase and whether that form, or its variations, occurs frequently enough at local financial workplaces to make it top of their minds. **Table 5.1** counts all coding references of each form as definitions and as full stories, layering clarifications of the corrupt-discriminatory scale.

Table 5.1. Coding References to Specific Forms, 23 Participants

	Immediate References in Workplace Corruption Definitions of Participants	Total Stories Coded	
		By Participants	By Stories
<i>Embezzlement/Theft</i>	4	6	15
<i>Fraud</i>	5	10	34
<i>Bribery</i>	7	16	46
<i>Extortion</i>	4	13	33
<i>Sextortion</i>	3	10	29
<i>Gift-giving</i>	8	21	62

<i>Nepotism</i>	6	20	71
<i>Cronyism</i>	10	22	119
<i>Patronage</i>	8	20	69

Although the rankings of immediate references by local participants present a different order of corresponding forms to the scale in *Figure 4.11*, specific amounts of coded references by participants and by stories further explain this difference. Unlike the proposed scale, bribery, extortion, and sextortion seem to be further away from most remarked local corruption. Instead, cronyism and patronage top these reports. This may likely be due to the latter's excessive occurrences locally enabling them to appear more frequently in nuanced conversations concerning both corruption and discrimination. Prior discussions on tendencies to build long-term relationships through time (*Subsection 5.1.2*) also suggest how most participants tend to convert towards the endpoint (*Ekip*), highlighting its frequency. Plus, patronage, cronyism, bribery, and gift-giving as the top references of workplace corruption definitions again signify the grey area blurring corruption-discrimination (*Subsection 4.1.1*). Overall, these rather clarify the realistic depth and long-term tendencies of local phenomena than correcting existing quantitative hypothetical scales as the latter already provides more local coverage (*Chapter IV*).

The propositions on local self-defence mechanisms are also better explained with additional insights from this qualitative phase. *Section 4.3* suspected how less corrupt forms can inflict more scattered responsive behaviours due to their lack of official regulations, while more corrupt forms require more micro self-adjustments to existing laws. Both are generally reinforced by qualitative discussions in this chapter. That section further proposed two local self-defence mechanisms: one adapts to local tendencies, and one actively changes the current situation, which are also hitherto discussed multiple times. Regardless, qualitative findings have already demonstrated how each form possesses its own spectrum of phenomena and reactions, where there can be more acceptable variations of receiving (lucky) money locally and more bigotry variations of (*ekip*) patronage as precedent violations of local criminal laws (*Subsection 2.4.3*). These jointly suggest that local behavioural shifts and defence mechanisms (*Chapter IV*) are likely to also vary across different phenomenological spectrums under each form, not just among all forms. It prevents any specific impact, whether

scattered or centred, and mechanism, adaptive or active changes, from being fixated on any phenomena or form, especially considering various other factors directly and indirectly facilitating the local reactions and solutions accordingly.

Likewise, most influential factors (*Section 5.1*) are clearly based on individual scales, like personal circumstances, identities, and boundaries. These strongly interact with specific organisational hierarchy and institutions, consequently hiding or exacerbating different forms to different individuals and articulating their corresponding reactions (M1 to M5, W1 to W2, W7, W8, W11, W18). The chosen Vietnamese financial workplaces likely revolve around a patriarchal macro power-centre with corresponding systematic encouragement for micro compliance, labelled as communal integrations (Bui, 2001; Kubbe, 2018; Nguyen, 2022; Vuong, 2006). Consequently, outsiders of such dominant groups, like female micro exclusions (Merkle, 2020), more likely need to constantly respond to and abide by more diverse and hidden corrupt-discriminatory variations and incentives (*Subsection 2.2.3*). This underlies further intersectionality and overall systematic favouritism of certain individual characteristics (*Subsection 5.1.1*).

However, personal boundaries make a particularly unique moderating factor, subjected to the individual decisions rather than systematic organisational impacts, specifically concerning which workplace factors are crucial to each worker. Regardless of gender or structural power possessions, participants tend to display stronger emotions and more extreme solutions when phenomena violate their decisive working incentives (M2, M3, M4, W1 to W6, W8, W11, W16), emphasising crucial ownerships untamed by the power hierarchy (Lee et al., 2020). In this case, decisive work incentives of the locals clearly embody local cultural reciprocity and trust, which may signal wider national resemblances (*Section 2.4*). For example, W5 remarked professionalism and trustworthiness as the two most important factors in choosing a workplace. However, when their peers were denied promotions due to unjust evaluations, despite their accomplishments being acknowledged and promised by managers, W5 confirmed their (and their peers') persistence till the end for their rights.

"I can understand if someone is frustrated enough to maybe, you know, want to quit. You know they earned it. [...] Yeah, because you already tried and you... you already tried right? So. It doesn't seem fair to, like, having to try again. It's unreliable. [...] I will

talk to my manager, and it's more like will my manager try again and not so much, will I try again. So I didn't get it. Now, can they promise that I will get, you know, in the next [evaluation]? [...] I think people will be more... angry. Angrier than me. Some may just like, 'I don't want to hear any explanation. Get it to me now or I'll quit'." (W5)

Regardless, most workers overall confirmed their realistic incapability to make any long-term changes individually, without endangering their livelihoods or peers (*Subsection 5.1.1*). Many eventually remarked on several general non-micro solutions for local phenomena, separating realistic solutions from the local self-defence abilities (*Section 6.2*). Firstly, the local legislation must improve existing tools (*Subsection 2.4.2*) because the lack of training and clear laws enables the lack of evidence for various crimes, as workers usually do not know how to spot legitimate evidence in reporting incidents (W2, W4, W11, W12, W13, W15 to W18). It should tighten consistencies (M4, W8), invest in specific tools like whistleblowing (M1, M2, M3, W15), specify details such as limits, magnitudes, and timeframe of crimes (M1, M3, M5, W11, W18), and safeguard information (M3 to M5, W6, W8, W11) (*Subsection 7.1.3*). Secondly, systematic working ethics must be attuned for general managements at various levels (M1, M5, W3, W4), especially the state agencies that likely influence the working culture of other private institutions to gradually emerge into higher ethical standards (M1 to M3, M5, W2) (*Subsection 5.1.1*). Thirdly, power distributions should attend to individualism without the current fear of losing collective sensitivity (Nguyen, 2022) to ease exacerbated risks from over-centred power controls and come back to the local precedent balance with overall transparency via inclusions of ordinary citizens (M1, M2, M4, W3, W4, W11, W16) (*Subsection 2.4.1*). Fourthly, group efforts should be crucial to local workers' fight for their local working reform (M5, W1, W3, W4, W6, W8, W11, W13 to W18) (Alexander, 2018; Kubbe, 2018) (*Subsection 4.2.7*).

Lastly, there are unique suggestions from participants in using some forms as mechanisms to push back systematic corruption (*Subsection 2.3.2*), similar to existing theories and literature (Megías et al., 2023; Scott, 1985). This mainly includes small exploitations of loopholes like micro theft of working facilities (W1, W6, W18). Further methods govern nepotism, cronyism, or patronage as unique personal mechanisms against wider-scaled exploitive systems (*Section 2.4*), from personal referrals as support mechanisms to overcome mundane workload (W12, W14) to changing the corrupt system consisting of other forms (M5, W2).

“I was very active in referring some [friends for vacant positions] last year, but no one got through trials. [I]f we recruited [these] people, they are my friends. Oh my gosh, [working with] my friend would be so happy and I would even get 4 million [of bonus, according to their referral policy].” (W14)

“So if there's a little bird. For example, Minh Hoang decides to stand up, then this bird must be an eagle. And an eagle is usually, if not an eagle [by itself] then it must be the child of an eagle. Then it also must have something [of its own ability].” (M5)

This overall section has presented a variety of local stories to discuss existing spectrums of local reactions and phenomena attached to the forms, their interconnections with each other, and their shared long-term solutions locally. These findings also clarify the local details overlooking the corrupt-discriminatory scale and further expand on existing hypotheses of local self-defence mechanisms. With the contents already extensively explored, the next section focuses on the people to understand their positions more accurately.

5.2. The Local Narrative Self-Depiction

Corruption and criminology literature emphasised the importance of the person observing the crime, plus the method and contextual social structures where they observe it (Bassnett, 2013; Bielsa, 2022; Hiller, 2010; Presser and Sandberg, 2015). The section centres on how local participants depicted themselves via their constructed identities and self-reflections within local contexts. These make *yellow* narrative structures governed in **Figure 5.3**. This figure arranges different structures along a *red scale* to demonstrate their corresponding transition from narratives as systematically constructed locally to narratives as reflected at personal scales, akin to individual adaptations of descriptive to injunctive norms (Köbis et al., 2020). Special findings, marked as five sets of *colourful dashed arrows*, also ignite further discussions on the local unique contextual influences. Thus, these were combined products of local workers, the researcher, and existing suggestions from narrative criminology literature (Bielsa, 2022; Brookman, 2015; Eco, 2003; Presser and Sandberg, 2015) (*Subsection 3.5*).

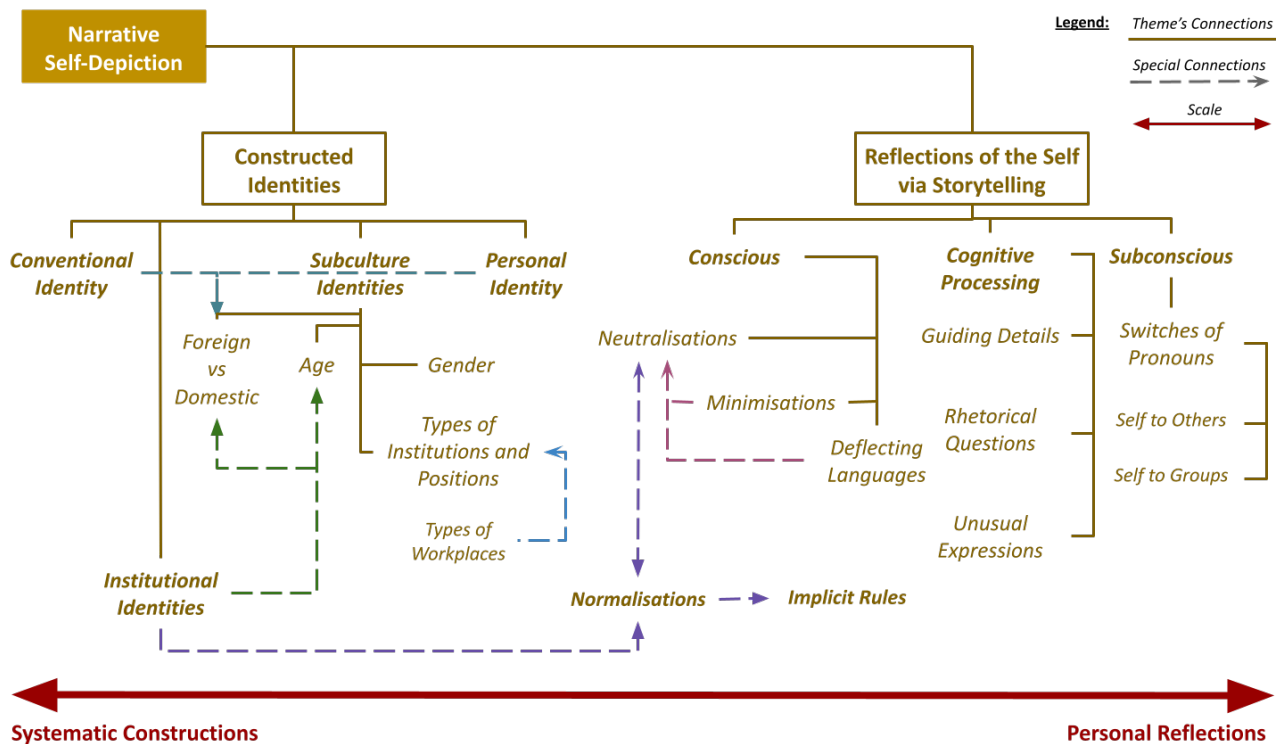


Figure 5.3. The Narratives of Financial Workers in Vietnam

5.2.1. The Local Constructed Identity

Narrative identity in criminology concerns “who the self or the group is in the world” (p.2), which inevitably governs several contextual types, including conventional, institutional, and subculture (Presser and Sandberg, 2015). In their actual interviews, local financial workers consciously presented these identities in their own ways, with their added personal shift, further distinguishing their uniqueness within local contexts. Regarding the complexity of identity constructions, several codes may overlap with each other to reveal further insights into the communal local mindsets.

First, Conventional Identities equal perceptions and narratives constructed from what local participants consider as goes-without-saying, thus associating with no explanations, details, or justifications on local cultures. Most workers constantly relied on this structure in their storytelling, placing it among dominant local narrative attributions, to present their processing thoughts based on “logical” deductions and generic social and “human nature” (M1, M2, M5, W1 to W3, W8, W11, W12, W14, W17, W18), consciously directing towards their perceived should-be. Coding for this category usually intersects with coding for Personal

Identity whenever participants compared Domestic and Foreign working styles (*teal*) to remark the latter subculture as potential solutions for local corruption regarding their overall professionalism (M1 to M5, W1, W9, W11, W15 to W18). This reveals how various local workers consider foreign styles to be a natural development and helpful aid to local situations, resonating prior survey comments and partially indicating their personal and communal strives towards transparency under the local efforts to branch out internationally in various fields (Nguyen and Nguyen, 2022; Pham, 2024; Truong, 2024).

Secondly, Institutional Identities include perspectives constructed from local institutions, often associated with the local culture and potentially influenced by the local government's domination. Likewise, coded institutional identities resemble some domestic working styles in the past (*green*), usually attaching to former negative cases of state-owned corruption and their difficult attitudes (M1 to M5, W3, W5, W7, W8, W11, W18). This consciously directs towards what the locals perceive as bygone, naturally opposing the above-remarked transparency and signifying the path preferred by local workers in moving forward. Despite being something that usually evolved from younger mindsets, such perceptions also involve juxtapositions with local sub-identity of Age (M1 to M5, W2 to W7, W10 to W14, W17, W18).

Thirdly, Subculture Identities consist of various small cultures defined by different contextual attributions. Age embeds both accumulated living and working experiences beyond financial-related ones. Considering the local regard for traditions and experiences (*Subsection 2.4.1*), workers attached the mindsets that normalise domestic courtesy or discrimination against the younger's naivety to peers with over twenty years of experience (M1, M3, M5, W3, W11, W16), reinforcing similar conclusions (*Table 4.4*). Likewise, Domestic and Foreign Subcultures have already been discussed. Gender, including male and female workers, is another crucial subculture that was also discussed extensively in the sextortion subsection. Unlike prior findings (*Table 4.3*), qualitative insights do not confirm nor reject (M2, W5, W11, W15) the opportunity structure of gender frameworks involving female workers and their exclusions from male patronage at workplaces (Alexander, 2018; Kubbe, 2018; Merkle, 2020).

The most significant local subcultures are different Types of Financial Institutions and Positions (*blue*). These are detailed in *Table 3.6*, similar to the survey's workplace typology (*Table 3.2*). Their extensive references throughout the last section, from typologies to

available solutions of different phenomena, jointly highlight the diversity of the local financial sector, further clarifying prior conclusions (*Table 4.3*). Participants from investment and fund management are usually drawn towards the strongest solutions against local phenomena (M3, W2, W4 to W7, W10, W11), often resulting in their choices of turnovers. These workers also have to deal with various partners, considering the project-by-project nature, enabling them to be more sensitive to the local gratitude culture or forming patronage (M3, W5, W10). Workers from banking and insurance are more sensitive to corrupt-skewed forms like bribery, extortion, or sextortion due to their encounters with similar behaviours, especially banking's culture of following orders and fake attitudes (W11, W13, W18). In particular, state-owned and banking environments are seemingly the most toxic and corrupt workplaces locally, with various cases of systematic bribery, gift-giving, and favouritism.

Fourthly, Personal Identities were added to represent unique perceptions that cannot be grouped into existing codes and are distinctive among each participant. This involves the signal of conscious personal opinions and first-person singular pronouns such as 'I feel' or 'I guess'. As the second most extensive code of this structure, the constructive role of Personal Identities to local narratives ignites significant reflections on existing theories of conditions of corruption. *Subsection 2.2.1* presented five components conditioning the corruption concept, and the last section has extensively discussed most of them throughout various stories of abuse of power. The remaining is a controversial proposition that corruption victimisations should involve public trust (Kurer, 2015; Rothstein and Teorell, 2015; Savedoff and Hussmann, 2006). Considering the evidence so far, this idea of public trust cannot represent the local impacts of corruption nor its echoes on the local public, regarding several reasons.

Most corrupt-discriminatory phenomena are locally confirmed to have high levels of secrecy and are usually restricted to the public (*Subsection 5.1.1*), rather emphasising their immediate connections to individual knowledge and awareness instead. Local identities are also constructed from various levels, from conventional to personal, containing many perceptual ideas coming from different backgrounds that may even contradict each other. For example, *Subsection 2.4.1* already remarked on Vietnam's overlapping phases of French and the USA colonialism, where different colonist reforms and rivalry undoubtedly left lasting effects on various local aspects, especially considering education and corruption embedding local perceptions of ethics and morals (Nguyen, 2014; Ralston et al., 2006; Segon and Booth, 2010).

Combined with the local strong cultural traditions and their shifts towards global sharing (Subsection 2.4.1), it inevitably sustains the ongoing existence of simultaneous “conflicting sets of moralities concerning corruption” (Torsello and Venard, 2016, p. 39). These naturally question the suitability of public trust as the main corruption victim as the local limits governing what should be considered public and their values are realistically vast, complex, and incapable of being generalised.

Plus, some local mass opinions and public tendencies need to face extensive challenges, especially in corruption-related issues (Section 5.1). This directly involves another aspect of Constructed Identities (*violet*) where certain Conscious Neutralisations of negative phenomena show a gradual Normalisation of corresponding local behaviours into their Institutional Identity as the “implicit rules” that everyone follows (M1 to M5, W1 to W8, W12 to W18) (Huberts, 2010). The frequent occurrences of wrongdoings usually push people to be more familiar with and eventually accept such wrongdoings, allowing them to appear less wrong or serious over time (Persson et al., 2013; Rothstein, 2011) (Subsection 2.3.1). However, that does not mean that local individuals want to accept them. If local corruption is defined by such normalisations, then it would have already been erased in Vietnamese perceptions, but reality clearly proves otherwise. Normalisations are thus gradual effects of having to face, condone, and self-distance from daily corruption (Section 5.1).

“[W]hen you enter an organisation, the feeling of wanting to fit in is an inevitable feeling. So you'll be like a chameleon, you'll find a way to blend in with others.” (W11)

“The majority feels that it's normal, then if I do not feel so, I will naturally become a minority. And that kind of minority will, sometimes, not good for me.” (M5)

These reflections clearly indicate how the local forced congenial attitudes are not only imposed as a sextortion variation alone (Subsection 5.1.1) but also as an indirect mechanism normalising larger-scale behaviours, or even self-protection means (Section 2.4), in toxic workplaces (M5, W4, W6, W16). Combined with discussions on interconnections and ekip (Section 5.1), this finalises the local existence of a patronage system, constantly rotating around all forms and being primarily sustained via forced attitudes, intersectional institutions, and asymmetric punishments on some workers' livelihood, security, and well-being (M1, M5) (Subsections 2.2.3 and 2.3.1). Overall, the chapter has hitherto provided pragmatic evidence

and theoretical arguments confirming the political nature of the local financial sector, anchored in internal competitions of corresponding power structures and hierarchy (*Subsections 2.4.1 and 2.4.3*).

5.2.2. The Local Self via Storytelling

Moving towards the participants' reflections on themselves via the stories they told, the focus is now shifted from examining the background and contextual meanings of their sharing to the conscious and subconscious discourses during their sharing (Brookman, 2015). Along the *red scale* from *Systematic Constructions* to *Personal Reflections* (*Figure 5.3*), whenever local workers express themselves in a more conventional way, according to ideal perceptions and logic that resonate with education and training locally, they tend to show more Constructed Identities. When they express their personal beliefs that may not align with those standards or mass perceptions, they tend to be more confused in thought processing, resulting in the usage of Conscious and Subconscious reflective words in three corresponding levels below.

Conscious Reflections contain tactics already noted by previous scholars (Presser and Sandberg, 2015). Most participants used a combination of all three listed (*Figure 5.3*), where Deflecting Languages and especially Minimisations are utilised to correspondingly separate the events from the people involved, then reduce their impacts and existence to more easily neutralise their aftermaths and normalise their occurrences (*pink*) (*Subsection 5.2.1*). Phrases such as “*beyond control*”, “*just*”, or “*it’s normal*” (*M1 to M5, W1 to W18*) seem to be more deliberate selections of words compared to other following tactics. Such usages naturally signal the participant’s self-awareness that expressing personal opinions, especially controversial topics, will expose them to more potential judgements (Jupp et al., 2000) (*Section 3.4*), plus their difficulty in immediately reflecting upon the grey area surrounding corruption. This leads to the other reflective means below.

Cognitive Processing Reflections describe the participant’s active processing of their own understanding of their experiences during the interviews. Guiding Details note all seemingly irrelevant details that they use as stepping-stones to clarify a point during storytelling, which is similar to the Cognitive Tension of working through a process (Boyd et al., 2020). Rhetorical Questions and Unusual Expressions are new adds to this coding structure regarding their special usage by the locals. The prior tends to be used whenever local workers want to either

make a point that seems obvious to them or self-process their course of thought. The latter is often used more hesitantly, only when the tone suddenly shifts or halts, such as when participants become emotional or silent as they remember an instance in the past (M1, W11).

Lastly, Subconscious Reflections include Switches of Pronouns during conversations, where participants may unknowingly switch between different singular and plural pronouns to project their thought on a more general behavioural basis. All local workers switched from 'I' to 'you' when justifying a logical hypothesis of how or why a situation normally occurs and from 'I' to 'we' when referring to events, solutions, or reactions that can be applied to more people at workplaces. These prove the local efforts to demonstrate their point of view as clearly as possible via various details, guidance, and hypothesis descriptions in-depth, thus reinforcing their aims of being heard and sharing credibility.

The section has presented a constructive visualisation of the self-depiction of local workers via their conscious and subconscious narratives. Overall, both locally constructed identities and the individual processing of their thoughts significantly justify the remarked hypothesis and the concluded findings. These emphasise the complex and layered roots of local initial impressions and understanding of corruption (Kurer, 2015; Spector, 2012) in their historical tradition, established cultural foundations, and tendencies, while explaining their path forward. These involve various collective and individual contradictions and confusions in evaluating local situations within their broader contexts of existing systematic normalisations and intersectionality (*Subsection 5.2.1*). This enables a more accurate grasp and empathy towards both the experiences in question and the locals who encounter them frequently (Boylorn, 2008; McIntosh and Wright, 2019), fulfilling the mission statement of this study.

5.3. Summary

This chapter offers an in-depth qualitative view into corrupt-discriminatory experiences at financial workplaces in Vietnam via the perspectives of the local financial workers, using narrative analysis to prioritise the insider understandings and interpretations. It tells seven unique stories of *Exploitation of Labours and Benefits*, *Cultural Courtesy*, *Many Small Gifts*, *Two Sides*, *Ekip*, *Accumulating Plus Points*, and *Drinking Parties*, plus various smaller remarks and discussions of different rumours and phenomena, and a reflection on the local narratives

from their own views. Relevant existing literature and prior quantitative conclusions have also been reflected and further discussed throughout this chapter.

With the proposed corrupt-discriminatory scale and its general ranking maintained (*Figure 4.11*), the thesis concludes that each form realistically associates with a spectrum of smaller variations locally, provoking similar spectrums of reactions and emanating into different solutions towards it. Interconnections also exist among them, causing corresponding angulating effects that lead towards maintaining systematic patronage through time. Hence, there can be no fixation at any level. Only general guidelines and suggestions should be given for future processes of understanding and rectifying these phenomena instead (de Graaf et al., 2010; Dine, 2017; Rothstein and Teorell, 2015). Likewise, local reactions and solutions also depend on various local characteristics of the phenomenon itself and the person directly and indirectly experiencing those phenomena, plus the local availability of practical help. Interesting conceptual ideas attached to particular forms are also discussed thoroughly, including how most forms may be considered as competitive features in selective contexts, some as cultural courtesy, implicit threats, or personal choices.

Overall, the analysis significantly expands the already extensive impressions of the local financial community provided in the last chapter to build up and fulfil the definition of workplace corruption with micro victimisations in Vietnam, thus adequately completing the chosen epistemology. The concluded definition supplies current knowledge with a more specific exploration of the Vietnamese working styles, traditions, and mindsets surrounding corruption issues. The second research question concerning the lived experiences of workplace corruption in Vietnam has been answered, leaving the third research question on the framework reflections for the next chapter.

CHAPTER VI.

REFLECTIONS ON THE PROPOSED FRAMEWORK

The prior chapters have fulfilled the main purpose of this research by presenting a new definition of workplace corruption in Vietnam. It is now crucial to reflect on the theoretical framework that guided the exploration of such definitions. This chapter thus used data from the survey and interviews to examine the framework proposal targeting the dynamics between norms and corruption by gradually addressing each proposed relationship (*Subsection 2.3.2*). The first section uses quantitative means to explore the arrows from observations to attitudes and perceptions and beyond. The second section uses qualitative means to further tackle the mini process from attitudes and perceptions to observations and experiences via individual behaviours. Reflections on contextual characteristics are also provided. The third section concludes the final revised framework.

6.1. Regression Analysis

This section verifies two relationships in the framework proposal in *Figure 2.1*, specifically the *contextual arrow* from observations to attitudes and expanding towards behaviours. As explained in *Subsection 3.3*, it used regressions on the survey quantitative data to explore the targeted propositions. *Tables 3.4* and *3.5* specify the usages of formulas, particular datasets, and assumptions attached to each relationship in question, corresponding to the two regression subsections below. Prior to these, the first subsection explores the roles of contextual characteristics (DnB) in coming regressions. Full details of all regression results below are available in [my online archive](#) (Hoang, 2025).

6.1.1. Contextual Characteristics: Quantitative Reflections

This subsection aims to provide evidence verifying whether DnB should be included in the theoretical framework and, if so, how. In the framework proposal, contextual characteristics were proposed to be significant only to the relationship between individual observations and

their attitudes and perceptions towards corruption (Kurer, 2015; Spector, 2012) (*Subsection 2.3.2*). **Table 6.1** tests this proposition by deploying the first regression (*Table 3.4*) in two cases of excluding or including all eight DnB as control variables. The dependent variables are the local attitudes and perceptions towards each corruption form and the average of all seven. Two types of independent variables are presented, corresponding to the averaged local personal awareness, or direct observations and experiences, and their averaged broader awareness of the sector. The table includes two measurements: a coefficient indicating the strength and direction of targeted relationships and an R-squared indicating the model's fitness to the local data that implicitly shapes the trustworthiness or representativeness of prior coefficients, along with their significant indicators of up to ninety-five per-cent confidence. Notably, the purpose of this section is to examine the models rather than specific relationships, which is centred in the next sections, justifying the role of R-squared in deciding the model's ability to capture local realities.

Table 6.1. Testing Control Variables: First OLS, Attitudes and Perceptions

2a. Attitudes and Perceptions: Corruption								
Coefficients (R-squared)	Bribery	Extortion	Sextortion	Gift-giving	Nepotism	Cronyism	Patronage	Seven Forms
3. Personal Awareness								
Without control variables	0.033 (0.01)	0.049+ (0.01+)	0.024 (0.00)	-0.043 (0.01)	0.016 (0.00)	-0.124** (0.03**)	-0.282** (0.09**)	-0.047+ (0.01+)
With control variables↓	0.030 (0.23**)	0.062* (0.17*)	0.035 (0.13)	-0.031 (0.17*)	0.020 (0.14)	-0.159** (0.15+)	-0.279** (0.24**)	-0.046+ (0.16*)
4. Broader Awareness								
Without control variables	0.049* (0.02*)	0.052** (0.02**)	0.037 (0.00)	0.027 (0.00)	0.040 (0.01)	-0.024 (0.00)	-0.160** (0.05**)	0.003 (0.00)
With control variables↓	0.039+ (0.24**)	0.038* (0.17*)	0.021 (0.13)	0.027 (0.17*)	0.051 (0.14+)	-0.043 (0.12)	-0.154** (0.21**)	-0.003 (0.16+)

Notes: The significance indicators are + for 80 per-cent confidence, * for 90 per-cent confidence, and ** for 95 per-cent confidence.

↓: Including gender identity, age, religion, education, all working institutions, notable workplaces, and experiences in working and management.

Table 6.1 generally concludes that local awareness, such as personal observations or broader awareness of local situations, influences local attitudes and perceptions towards some corruption forms. When controlled for the local DnB, coefficients indicating the relationship between personal awareness and attitudes on extortion, cronyism, patronage, and all seven forms show equal or higher levels of significance compared to excluding these DnB. Despite having more ambiguous significance levels, similar relationships can still be confirmed for bribery, extortion, and patronage when looking at broader awareness for both cases. Importantly, all R-squared are higher and more significant with DnB, confirming how the general use of control variables helps improve the model's ability to accurately capture the local perspectives. Regressions including DnB make better models in dealing with the data collected. The roles of all eight contextual DnB have generally been established for the first regression (*Subsection 6.1.2*).

Based on existing literature, there was no initial proposition (*Subsection 2.3.2*) to include contextual characteristics in the second regression. However, conclusions in *Subsection 4.1.2* proposed otherwise. **Table 6.2** verifies such counter propositions by juxtaposing both cases of excluding and including DnB to examine which model's fitness and relationships are more significant. Generally, this is similar to *Table 6.1*, with datasets 2a and 5 as the main variables instead. It addresses the need to include DnB in examining whether local attitudes and perceptions of each form can influence the local changes in behaviours.

The testing results for the second OLS are quite convoluted, preventing the section from forming an overall conclusion. Most coefficients, when excluding all DnB, are more significant. However, examining R-squared, models for relationship-based forms seem to be improved when excluding all DnB, while those for monetary-based forms should include all DnB. Likewise, OLS also assumes that there must be no autocorrelations (Burton, 2021), meaning including DnB significant to the independent variable, or local attitudes and perceptions towards corruption, may increase falsifications for this second model. Therefore, it is necessary not to include all DnB but only those that are proven to be important to the impacts on local behaviours. Considering *Subsection 4.1.2*, the second OLS should only include: age, working experiences, working institutions of brokerage and investments (except for bribery), plus funds and risk management (except for patronage), and non-management experiences. The noted exceptions are because local brokerage and investment institutions are also

significant to local attitudes and perceptions of bribery, similar to funds and risk management and attitudes towards patronage (Table 4.3), indicating that the corresponding working institution should only be removed in regressions of those particular independent variables and forms. This adjusted DnB set is the special control variables henceforth, filling the last row in Table 6.2.

Table 6.2. Testing Control Variables: Second OLS, Impacts on Behaviours

Coefficients (R-squared)	5. Impacts on Behaviours							
	Bribery	Extortion	Sextortion	Gift-giving	Nepotism	Cronyism	Patronage	Seven Forms
2a. Attitudes and Perceptions: Corruption								
Without control variables	0.364* (0.02*)	0.372+ (0.01+)	0.381+ (0.01+)	0.347* (0.02*)	0.322+ (0.02+)	0.325* (0.02*)	0.353 (0.02*)	0.352* (0.02*)
With control variables↓	0.339+ (0.18**)	0.320 (0.20**)	0.260 (0.24**)	0.239 (0.16+)	0.200 (0.13)	0.183 (0.10)	0.246 (0.11)	0.255 (0.17*)
With special control variables◆	0.416* (0.07*)	0.456* (0.11**)	0.420+ (0.13**)	0.338+ (0.07*)	0.312+ (0.04)	0.283+ (0.03)	0.298+ (0.03)	0.360* (0.07*)

Notes: The significance indicators are + for 80 per-cent confidence, * for 90 per-cent confidence, and ** for 95 per-cent confidence.

↓: Including gender identity, age, religion, education, all working institutions, notable workplaces, and experiences in working and management.

◆: Including age, working experiences, working institutions of brokerage and investments (except for bribery), plus funds and risk management (except for patronage), and non-management experiences. The two exceptions are not yet applied in this case because the independent variable (2a) is of all seven forms, not bribery nor patronage alone (Table 4.3).

Indeed, there are improvements in both significant coefficients and R-squared when using only the special DnB. Most of their R-squared balances between results from excluding and including all DnB, verifying that the second regressions with special DnB make better models in capturing local data. All their coefficients are also recorded as significant across the chosen levels of confidence, highlighting established relationships. The roles of special control variables have been established for the second regression. Its coming analysis (Subsection 6.1.3) should include only these special DnB.

6.1.2. The First Regression: Awareness to Attitudes and Perceptions

Using all DnB, this subsection verifies the framework's proposition that individual observations have conditional influences on individual attitudes and perceptions. It examines such propositions from two angles, considering that not all financial workers have personally encountered all seven chosen forms (*Subsection 5.1.1*). As the direct focus of the proposition, **Table 6.3** presents the main results of the first OLS (*Table 3.4*), plotting the relationships between the local personal awareness, or direct observations and experiences, and their perceptions of corruption. Regressions were run for all seven chosen forms as a wider-scale test on whether there are established relationships across all chosen forms. If so, the proposed framework would be applicable to all chosen phenomena. Unlike above, this only targets significant coefficients as measurements for examined relationships, considering that the model formats have already been discussed and finalised above.

Table 6.3. OLS with Control Variables: Personal Awareness - Attitudes and Perceptions

3. Personal Awareness	2a. Attitudes and Perceptions: Corruption							Seven Forms
	Bribery	Extortion	Sextortion	Gift-giving	Nepotism	Cronyism	Patronage	
Bribery	-0.028	0.081**	0.077*	-0.067+	0.042	-0.079	-0.090	-0.009
Extortion	0.014	0.053+	0.039	-0.012	0.063	-0.113+	-0.136+	-0.013
Sextortion	0.014	0.053+	0.047	-0.015	0.034	-0.133*	-0.103	-0.015
Gift-giving	0.032	0.043+	0.029	-0.019	-0.030	-0.124**	-0.202**	-0.039
Nepotism	0.024	0.025	-0.005	-0.022	-0.002	-0.123**	-0.213**	-0.045*
Cronyism	0.023	0.023	-0.005	-0.026	-0.007	-0.118**	-0.220**	-0.047*
Patronage	0.028+	0.041	0.031	-0.002	0.031	-0.067*	-0.198**	-0.019
Seven Forms	0.030	0.062*	0.035	-0.031	0.020	-0.159**	-0.279**	-0.046

Notes: The numbers are coefficients and R-squared (in the brackets). The significance indicators are + for 80 per-cent confidence, * for 90 per-cent confidence, and ** for 95 per-cent confidence.

Despite displaying some scattered results, the following conclusions can be drawn from *Table 6.3*. Firstly, when controlling certain local contextual characteristics, local personal awareness generally can influence local attitudes and perceptions on corruption, especially for extortion,

cronyism, and patronage. Secondly, significant coefficients can be recognised for most corruption forms, except nepotism. These have generally established the relationship proposition with local evidence across most chosen forms, requiring further scrutiny on broader awareness.

As an extension of the proposition, **Table 6.4** presents another layer of results from the first OLS (*Table 3.4*), plotting the relationships between the broader awareness of the corruption situation in the local financial sector and their perceptions of corruption across all forms. Likewise, significant relationships are all identified with the exception of gift-giving and seven forms, proving that local broader awareness can influence local attitudes and perceptions towards corruption when controlling for certain contextual characteristics. These insights have further reinforced the relationship proposition, especially fulfilling evidence for nepotism, completing the corresponding verification.

Table 6.4. OLS with Control Variables: Broader Awareness - Attitudes and Perceptions

4. Broader Awareness	2a. Attitudes and Perceptions: Corruption							
	Bribery	Extortion	Sextortion	Gift-giving	Nepotism	Cronyism	Patronage	Seven Forms
Bribery	0.046**	0.045*	0.030	0.041	0.056+	0.0004	-0.034	0.026
Extortion	0.038+	0.050**	0.051+	0.031	0.049	-0.048	-0.095+	0.012
Sextortion	0.021	0.027	0.018	0.018	0.010	-0.066+	-0.109*	-0.012
Gift-giving	0.051**	0.032+	0.020	0.023	0.044	-0.015	-0.106*	0.007
Nepotism	0.025	0.016	-0.012	0.014	0.039	-0.030	-0.149**	-0.014
Cronyism	0.021	0.023	0.008	0.015	0.039	-0.031	-0.148**	-0.010
Patronage	0.019	0.024	0.014	0.012	0.038	-0.042	-0.153**	-0.013
Seven Forms	0.039+	0.038+	0.021	0.027	0.051	-0.043	-0.154**	-0.003

Notes: The numbers are coefficients and R-squared (in the brackets). The significance indicators are + for 80 per-cent confidence, * for 90 per-cent confidence, and ** for 95 per-cent confidence.

Overall, conclusions from both angles jointly confirm the general existence of conditional influences from local individual awareness to individual attitudes and perceptions towards corruption, further expanding the proposal (*Subsection 2.3.2*). From both tables above, personal awareness is more important to gift-giving and cronyism perceptions, while broader

awareness impacts bribery and nepotism experiences more, akin to relevant prior findings (Table 3.3 and Section 5.1). Likewise, this evidently suggests that the observation facet in Figure 2.1 should be rephrased into awareness instead, since all types of awareness, from direct observations to indirect cognition, are all crucial to understand local phenomena.

6.1.3. The Second Regression: Attitudes and Perceptions to Behaviours

Using the set of special DnB, this subsection partially verifies another proposition that individual attitudes and perceptions can impact individual behaviours. However, it can only examine this from a quantitative angle, specifically acknowledging the existence of impacts on local behaviours (Sections 3.3 and 3.5). This requires further in-depth examinations and discussions of specific qualitative aids afterwards. Regardless, **Table 6.5** offers the second regression's results (Table 3.5), plotting the relationships between the local perceptions of corruption and the reported effects on their behaviours. All seven forms are again centred to test the applicable scale of the framework, with the same significant coefficient indicator.

Table 6.5. OLS with Special Control Variables: Attitudes and Perceptions - Behaviours

2a. Attitudes and Perceptions: Corruption	5. Impacts on Behaviours							Seven Forms
	Bribery	Extortion	Sextortion	Gift-giving	Nepotism	Cronyism	Patronage	
<i>Bribery</i> ⚡	0.620**	0.703**	0.685**	0.492**	0.596**	0.503**	0.289	0.555**
<i>Extortion</i>	0.402+	0.485*	0.460+	0.394*	0.468**	0.468**	0.558**	0.462**
<i>Sextortion</i>	0.195	0.288	0.257	0.189	0.181	0.178	0.314*	0.229
<i>Gift-giving</i>	0.302*	0.421**	0.327+	0.283*	0.152	0.109	0.109	0.243+
<i>Nepotism</i>	0.322**	0.312*	0.352*	0.228+	0.349**	0.294**	0.331**	0.313**
<i>Cronyism</i>	0.147	0.168	0.172	0.098	0.087	0.079	0.072	0.118
<i>Patronage</i> ⚡	-0.037	-0.092	-0.126	-0.039	-0.085	-0.066	-0.057	-0.072
Seven Forms	0.416*	0.456*	0.420+	0.338+	0.312+	0.283+	0.298+	0.360*

Notes: The numbers are coefficients. The significance indicators are + for 80 per-cent confidence, * for 90 per-cent confidence, and ** for 95 per-cent confidence. Special control variables include age, working experiences, working institutions of brokerage and investments (except for bribery), plus funds and risk management (except for patronage), and non-management experiences.

⚡: Both exceptions are only applied for regressions including these independent variables (Table 4.3).

Overall, the proposition is evidently confirmed across all forms locally. Significant coefficients are clearly present on all columns, especially for corrupt-skewed forms, further finalising the targeted relationships using quantitative means and data. It is confirmed that local attitudes and perceptions towards corruption can generally impact local behaviours.

Notably, from the significant coefficients of *Tables 6.3 to 6.5*, the quantitative regressions seemingly suggest that the more awareness the locals have of a corrupt-discriminatory form, the more corrupt the form is perceived by the locals, except for gift-giving, cronyism, and patronage, and the more impact it consequently exerts on local behaviours. Regardless of such magnitudes, prior triangulations between qualitative sharing and quantitative overviews (*Subsection 5.1.3*) already emphasised the internal variety, or spectrums, of phenomena, reactions, impacts, and mechanisms within each form, besides the relativity of all forms against one another. This advises against such short and general fixations, as the local practice requires more nuances and contextual variations in any realistic interpretation and application (*Chapter II*).

For example, despite potentially resonating with such interpretations, the awareness, perceptions, and impacts from demanding bribes are likely very different from receiving lucky money under the local gaze (*Subsection 5.1.1*). Although both cases belong to the same local bribery spectrum (*Figure 5.1*), the former may resonate more with strict bribery and extortion, while the latter with local courteous gift-giving (*Subsections 4.2.1 and 4.2.4*). Plus, the specific impacts on behaviours are also realistically diverse (*Section 5.1*) but can only be vaguely addressed via such short interpretations from this analysis (*Section 3.3*). This further indicates drawbacks of the analytical means under the chosen epistemology (Rothstein and Teorell, 2015; Mungiu-Pippidi and Heywood, 2020) (*Section 3.5*), provoking further specifications via other qualitative means below. Thus, with half of the relationships confirmed here, the next section addresses the remaining arrows in the proposed framework to complete revisions on the theoretical proposal.

6.2. Narrative Structure and Pattern Analysis

As mentioned, this subsection focuses on the mini process from individual attitudes and perceptions, through coping mechanisms, to individual behaviours, then forming

corresponding experiences for external observers of those behaviours (*Figure 2.1*). Since *Chapter V* already dealt with the specific contents of what embodies such local coping mechanisms, behaviours, and aftermaths, *Section 3.3* clearly justified using the local realistic narrative structures and patterns to prove the existence of such processes and finalise local contextual characteristics. These are presented in the subsections below.

6.2.1. Impacts on Local Behaviours: From Coping Mechanisms to Emanations

The proposed framework hypothesised that local individuals have personal mechanisms, likely based on their own judgements of their surroundings, to turn their existing attitudes and perceptions into actual behaviours, which likely involve a temporary solution to cope with short-term situations (*Subsection 2.3.2*). This behaviour may end up forming corresponding experiences or observations for other people under the same environment (*Subsection 2.3.1*), possibly initiating another loop which may gradually increase the occurrences of wrongdoings and normalisations of such phenomena (Ostrom, 1998; Kubbe et al., 2024; Rothstein, 2011). Likewise, collected sharing from local financial workers verified the existence of such processes, further expanding the local short and long-term resolutions of these phenomena.

Section 4.3 and *Subsection 5.1.3* proposed and discussed the mobility of two local self-defence mechanisms adapting to or actively changing the local tendency. From collected evidence, these mechanisms will likely take turns to shape local sequential behaviours at workplaces, depending on personal boundaries and certain influential factors (*Section 5.1*). Generally, local workers under workplace pressures will either try adapting to that environment, if such pressures do not cross their personal boundaries (*Subsection 5.1.2*), or actively switch to try out other workplaces if such boundaries are violated (M1 to M5, W1, W3 to W16, W18). This practice of trying out workplaces also means subconsciously trying out two defence mechanisms to decide on the most suitable coping mechanisms at the time. The key here is the adaptive mechanism because if workers finally choose to adapt to a particular environment, they will usually settle there for some times, signalling a sustainable shift towards the longer term.

“[I]t's true that each person will have their own personality. And find an environment that suits them.” (W12)

“I will ask questions [about] experience or decision or data that they cannot counter-argue. Of course, I will not say too harsh things [but] I will see how my supervisor reacts. If because of that personal relationship, they dismiss all my opinions or arguments, then, that's their choice, I will, I will choose to leave, but, if they listen and they know that everyone knows and their decisions are... too unreasonable, they need to adjust. But that will also be an... ideal case. Because I see that [the job market] is quite tough now. If I choose that and it's out of place, I will encounter... problems at work. [...] And if I don't want to, I cannot just quit. So I think I will choose the right way to fight back. In my experience, I personally think that those who have been my boss, there must be a few points that I admire. And if I enter an environment where a boss is too much against my ideas or there is nothing for me to admire, then usually [...] I don't think I will last long, so there is no need to challenge or give more chances or anything.” (M2)

The longer resolutions also likely shift towards this adaptive mechanism, where further actions or emanations contribute to other formations of experiences, whether positive or negative, consequently developing into a working subculture for that particular place. Likewise, in *Figure 2.1*, formed experiences should be rephrased into external emanations to govern all effects of individual behaviours upon general surroundings, which move beyond a singular impact on another individual experience. Unlike the existing pessimistic collective dilemmas (Ostrom, 2005), a relatively positive subcultures and emanations is embodied in M2's confidence above in negotiating their standpoints and tolerance, where they try to reason with relevant parties before accepting the situation or giving up any effort (M5, W1, W4, W6 to W9, W12 to W14, W16, W18). Such active attempts are likely shaped by workplaces that show equivalent endeavours in empowering their workers. Thus, better workplaces may have tools that are more efficient and protective, akin to UNDP's (2015) social audits, to build up their workers' expectations and actions. These may include further investments and articulations on systemic empowerment and collaborations via training, tools, and motivations (M1, M2, M3, W2, W3, W10).

“There is also the button, the speaker icon on the laptop screen, that will send information to a committee in the region, not anyone in... the current Vietnam branch, and it will be anonymous. So it is meant to be safe for all employees if, in case, you

want to speak up. [...] I have not used it. But I know that in the company in [YEAR], there was an employee who used it. And it was used with results, and they reported information that [related to] the [NAME] department, and then there were many actions applied from the region to that department, like continuous meetings for half a year with that entire department, not just individuals or managers. [...]. As far as I know, in domestic enterprises, there will not be that button, but only [reporting directly to] managers. [...] I quite... appreciate this button because it is... anonymous. So it keeps the person who reported the information safe from anything, regardless of whether [the incident] is related to that person or not.” (M2)

Despite their proven efficiency, these cannot always be the ultimate answer for every workplace issue (M2, M3), considering other personal factors still significantly impact the realistic dynamics in various ways (*Subsection 5.1.2*). Regardless, such positive emanations still implicitly signal the systematic integrity of particular workplaces in advocating internal workers, potentially spreading other active individual efforts under the company’s established professionalism and trustworthiness. This exemplifies positive observations and subcultures formed within workplaces with higher regard by local participants.

Contrarily, regarding the mentioned dilemmas and collective traps, toxic workplaces will likely push for autonomous normalisations of wrongdoings and negative norms (Huberts, 2010; Köbis et al., 2020; Persson et al., 2013) (*Subsection 2.3.1*) in maintaining current rotations of asymmetric systems of punishments and rewards (*Subsection 5.2.1*). Such systems are informal controls applicable to mostly, or perhaps only, ordinary individuals who are more distant from existing power distribution and tendency (*Sections 2.4 and 5.1*). These workers are gradually gaslighted into labelling intersectional corruption and injustices as “implicit rules” or even thinking that they were “unlucky” or unable to follow others and orders (M5, W1, W6, W11, W12) (*Sections 5.1 and 5.2*). M5 illustrated a course of thought where excessive occurrences of wrongdoings gradually rationalise their future repetitions into inevitable human greed.

“[W]hen you first become a boss, for example, you always want to be a good boss. You are a good person, right? You are in a position where you have the power... to change the lives of your employees. [If employees] don't want to have to contribute to the

company for 3-5 years, or even 7-10 years, to get to [higher salaries]. Then people will take a shortcut by... leaving an envelope or a gift or something for you. [...] Because of human nature. Basic greed is very difficult. It is very difficult to be able to say that you can refuse forever, so that's why there is corruption, it is called, as you said, micro corruption. [W]e cannot consider it as one action, it must take place in a process. The very first time giving you money, second, third, fourth, fifth, you still refuse, okay. Until the 10th time, suddenly, you look at the money, you see it as normal. Okay, no problem anymore, you get used to it. At that time, you accept it, and [if] you receive it once, you will receive it next time.” (M5)

That sharing exemplifies negative norms and expectations of local corruption in the proposed framework, where corresponding phenomena and behaviours keep being neutralised and spread out to eventually normalise into mass mindsets and culture by some dominant forces (Baez-Camargo and Ledeneva, 2017; Schatzki, 2005). This causes misunderstandings from foreigners that corruption is a type of local working culture, while in fact, local individuals also disagree with such institutional flaws (Bu, 2018), but have no other choice but to join in for now. Participants confirmed that the core resolution lies in normative changes and institutional reforms rather than individual efforts against systematic corruption and discrimination (*Subsection 5.1.3*). This demonstrates how most local workers are seemingly settling for less and accepting the systematic corruption in the hope of more sustainable normative changes (de Graaf et al., 2010; UNDP, 2015). Likewise, even when actively trying out different workplaces, the temporary goal for workers within a normative corrupt system can only be to find an acceptable place for settlements, not to mention the ability to choose and switch between different workplaces and institutions is also a privilege most local workers do not possess (M1 to M5, W1, W3, W7, W8, W11, W16). Hence, it justifies limitations of actual micro efforts and opportunities for most workers locally, highlighting an unavoidable time constraint of the mechanisms.

The evidence has hitherto clarified the proposed minor process surrounding local behaviours with both positive and negative normalisations, allowing alterations in the coming revised framework. Likewise, most designs and discussions above depict the local attitudes and perceptions of corruption in a more nuanced presentation that further concerns their accumulated instinctive understanding influenced by particular subconscious culture,

enabling this facet in *Figure 2.1* to be rephrased into intuitions. Generally, coping mechanisms, adaptive or active changes, significantly affect specific decisions and actions of local workers, such as accepting, leaving, or fighting back, and in turn, decide the consequent nature of the aftermaths, positive or negative, emanating towards the experiences and awareness of others. Such mechanisms also evidently depend on contextual characteristics beyond the special control variables in *Section 6.1*, demanding further reflections below.

6.2.2. Contextual Characteristics: Qualitative Reflections

Generally, the quantitative phase was designed to focus on only eight DnB, including gender identity, age, religion, education, all working institutions, notable workplaces, and experiences in working and management (*Sections 3.3* and *6.1*). However, the qualitative phase already extended this general premise of relevant contextual characteristics to govern multiple levels of constructed identities and self-reflections (*Section 5.2*). These consequently require further adjustments on existing propositions and conclusions before finalising the revised framework.

First, all eight contextual characteristics, especially gender identity, financial workplaces, and notable workplaces (*Table 4.3*), have been quantitatively proven to contribute to the local individual attitudes and perceptions formed from local observations (*Subsection 6.1.1*). This means that the actual occurrences of local corruption only partially decide how the locals perceive such phenomena (*Subsection 2.3.2*), as there are various other factors that construct who these local individuals are and thus contribute to how they perceive each phenomenon (*Subsection 2.4.3*). Likewise, despite being neglected during the quantitative analysis, education is a factor further emphasised via in-depth discussions with local participants (M1 to M3, W7, W10 to W12, W15). Similar attributions related to the local individual's ability to take in and process information are therefore more crucial in forming lasting perceptions and judgements, rather than impacting direct behaviours, justifying their undeniable roles added to the revised framework. These may govern macro to micro factors, from conventional to certain subcultural forces, such as maintaining cultural tradition or even controlling information availability (Berti et al., 2020; Kubbe, 2018), to personal identities like individual personalities and priorities (M1 to M5, W1 to W18).

“I feel like there are a lot of things we can't do exactly like the textbooks say about ethics. But that's [still] one of the things that I feel is very unethical.” (M3)

Secondly, only a few contextual characteristics of living and working experiences, especially concerning investments and funds management (*Tables 4.1 and 4.2*), are quantitatively proven to contribute to impacts on local behaviours from individual perceptions (*Subsection 6.1.1*). Without similar restrictions from its methodological assumptions (*Section 3.5*), qualitative results significantly expanded this finding by centralising the roles of other attributions affecting the local abilities to behave. As another crucial aid to the revised framework, these may govern factors across various levels, especially centralising practical aspects such as personal circumstances and priorities or actual applications of resolutions under various institutional and subcultural forces (M1 to M5, W1 to W18). Likewise, living and working experience also resemble such pragmatic abilities, leaning more towards realistic situations and accumulated understandings of local contexts, which normally concern broader global and historical views (M1 to M4, W6 to W8, W11, W16), different from perception attributions like education mentioned above.

These attributions mostly affect the coping mechanisms used by local individuals in deciding their corresponding responses following the phenomena, while longer-term resolutions still depend on normative changes and other specifications like individual receptiveness (*Subsections 5.1.3 and 6.2.1*) (Heywood, 2015; Lee et al., 2020; UNDP, 2015). Plus, both are heavily dictated by the local intersectional systems and asymmetric power distributions and controls (*Subsection 5.2.1*). Individual abilities to process information concern underlying class and financial advantages in affording access to such information and knowledge, while abilities to behave further involve current social status and networks allowing and restricting corresponding responses and opportunities (*Subsection 5.1.1*). This resembles implicit gaps of treatments and costs, shaping different frames of reference of such coping mechanisms and decisions to different local workers and their sequential corruption-discrimination exposures. Therefore, it makes a crucial note for the relativity of the revised framework below, again recalling the beginning quote of *Chapter I* (de Graaf et al., 2010).

6.3. The Revised Framework: Define Corruption through Lived Experiences

Overall, the above local definition of workplace corruption (*Chapters IV and V*) and further reflections (*Sections 6.1 and 6.2*) have provided specific evidence of both quantitative and qualitative data to back up and rectify the proposed framework (*Figure 2.1*). Following remarked adjustments, this results in the revised framework (*Figure 6.2*) to generally define corruption via local worker's lived experiences. Hence, the process of transforming the framework proposal into the revised framework is detailed below.

6.3.1. Juxtaposing the Two Frameworks: Transformations and Details

This subsection explains the process and details of transforming the proposed framework (*Figure 2.1*) into the revised 'spiral' framework (*Figure 6.2*) to better guide readers through all the changes hitherto made in this chapter. **Figure 6.1** presents the two frameworks side-by-side for immediate visual reference, aiding the following explanations. With the old framework on the left and the revised one on the right, the visual comparison below colours some headlines in *grey* and adds *grey arrows* to correspondingly illustrate the removal or transformations of relevant headers.

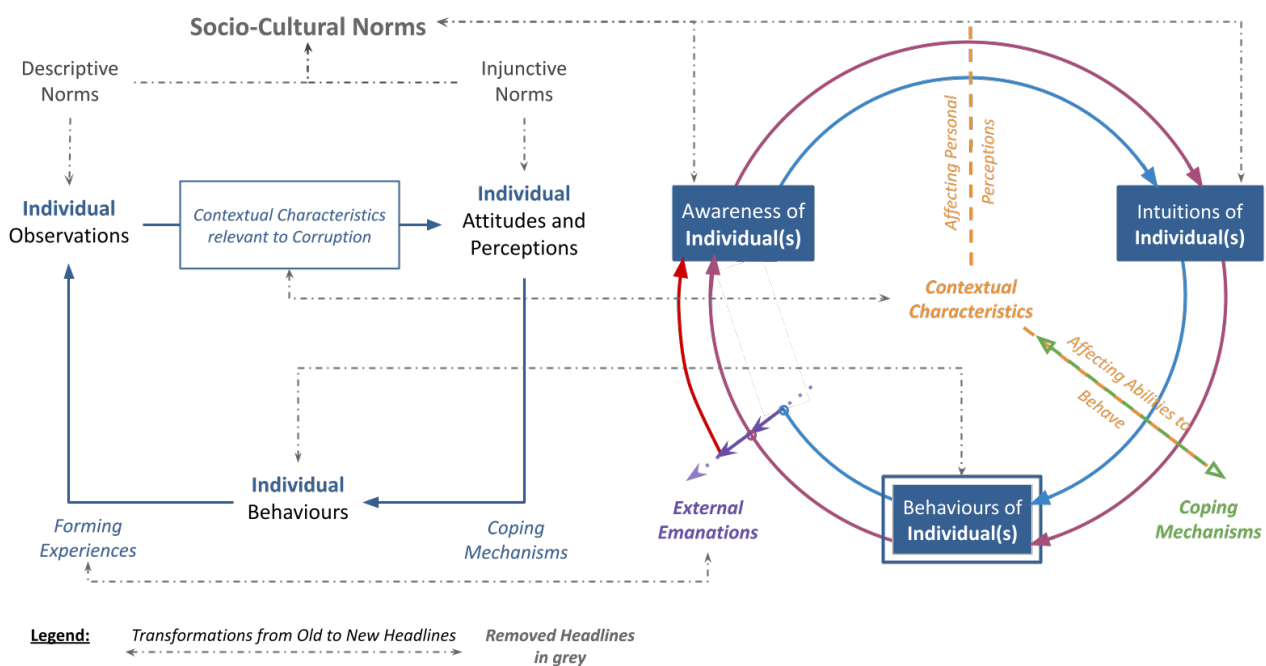


Figure 6.1. Juxtaposing the Two Frameworks

First, *Figure 6.1* marks the removal of three theoretical headlines, specifically Socio-Cultural Norms, Descriptive Norms, and Injunctive Norms. Considering the emphasis of both frameworks on the dynamics among internal components (*Subsections 2.3.2 and 6.3.2*), these headlines become redundant due to their visual remoteness from the main cycle beneath, which already integrates relevant theoretical anchors. *Subsection 2.3.2* also remarked on Individual Observations and Individual Attitudes and Perceptions as their representative connections in reaching (or impacting) Individual Behaviours. As proven in *Subsection 6.1.2*, the notions of Observations are realistically too narrow to govern all types of individual contacts with external phenomena, thus justifying its change into Awareness to further account for other direct and indirect engagements, such as participating, listening to stories, or any other contacts that grant individuals more understandings of the phenomena. Similarly, the nuanced discussion in *Subsection 6.2.1* changed Attitudes and Perceptions to Intuitions to additionally govern the local instinctive understanding besides their reasoning perceptions. With such new formats, Individual Behaviours are also slightly rephrased accordingly to signify Behaviours as the most important drive of this framework, as justified more specifically below.

Secondly, *Figure 6.1* also highlights more nuanced changes to the surrounding elements, except Coping Mechanisms. Following *Subsections 6.1.1 and 6.2.2*, the notions of Contextual Characteristics relevant to Corruption are specified into factors Affecting Personal Perceptions, such as gender, education, and so on, and factors Affecting Abilities to Behave, like living and working experiences or available tools locally. *Subsections 6.1.3 and 6.2.1* also proposed adding this element into direct impacts on local Behaviours, considering its complement nature with Coping Mechanisms. Likewise, mid-reflections of the research process (*Stage 4* in *Section 3.3*) and prior analysis (*Subsection 6.2.1*) suggested changing Forming Experiences to External Emanations to more accurately refer to all potential consequences emanating from individual Behaviours, including shifting workplace subcultures.

Lastly, the revised framework includes new visual representations and colour combinations to further signify the dynamic interactions between said human facets. Each element is presented with a different colour to distinguish its unique roles and echoes. Contextual Characteristics, Coping Mechanisms, and External Emanations are all illustrated with dashed

lines or arrows in their corresponding colours, acting like a filter that alters the main arrows going through them. The main curved arrows assign a colour (*blue, pink, red*) to each exemplified individual to represent and separate their internal processing and the sequential external shift to another, thus making the spiral-outward shape of the framework as explained in more detail below.

6.3.2. The Revised 'Spiral' Framework

Figure 6.2 illustrates the revised framework, shaped like an outward spiral, to define corruption at micro scales. Notably, this revision only used data from the financial sector in Vietnam, meaning it is shaped by particular contexts, characteristics, and mindsets in contemporary times. Despite being a helpful frame of reference for similar future studies in other sectors in Vietnam, considering certain shared macro resemblances (*Section 2.4*) with the financial sector (*Figure 3.4*), it should only act as a relative suggestion for more distant applications in other settings regarding intrinsic contextual and institutional differences across underlying scales (*Subsection 6.2.2*). This makes a crucial note for future applications of this framework.

Figure 6.2 describes a dynamic process of how corruption-discrimination influences multiple individual facets, forming individual understandings of such phenomena, to gradually emerge into corresponding norms across local scales. Firstly, an individual's *Awareness* of these phenomena, including any encounter from external observations to direct involvement, will impact that person's *Intuition* towards such phenomena. This is illustrated as the first *curved blue arrow* going from *Awareness* to *Intuitions*. The magnitude of such impacts (or arrow) heavily relies on various factors *Affecting the individual's Personal Perceptions*, including particular characteristics, such as personalities, and layered contexts where they live and work, such as local traditions and institutional controls, at a point in time. This explains why the first *curved blue arrow* goes through the corresponding *dashed orange line* as a visual representation of impacts going through a filter that readjusts their real echoes afterwards. It means, for example, upon observing an action of giving money within their working environments, not everyone will immediately pick it up as bribery or decide whether it is bad or not. Someone with prior access to certain knowledge and information may suspect it to be bribery and understand that corruption occurs within their workplaces, while others with

different resources, access, and built-up impressions may not worry about bribery but rather see it as a wish of luck or an informal loan (*Subsection 2.4.1*). Likewise, such judgements may also shift through time when the factors affecting their personal perceptions shift, like how both examples may gradually consider it as a grey area between blatant bribery and acceptable actions. Regardless, these judgements will correspondingly shape their behaviours afterwards.

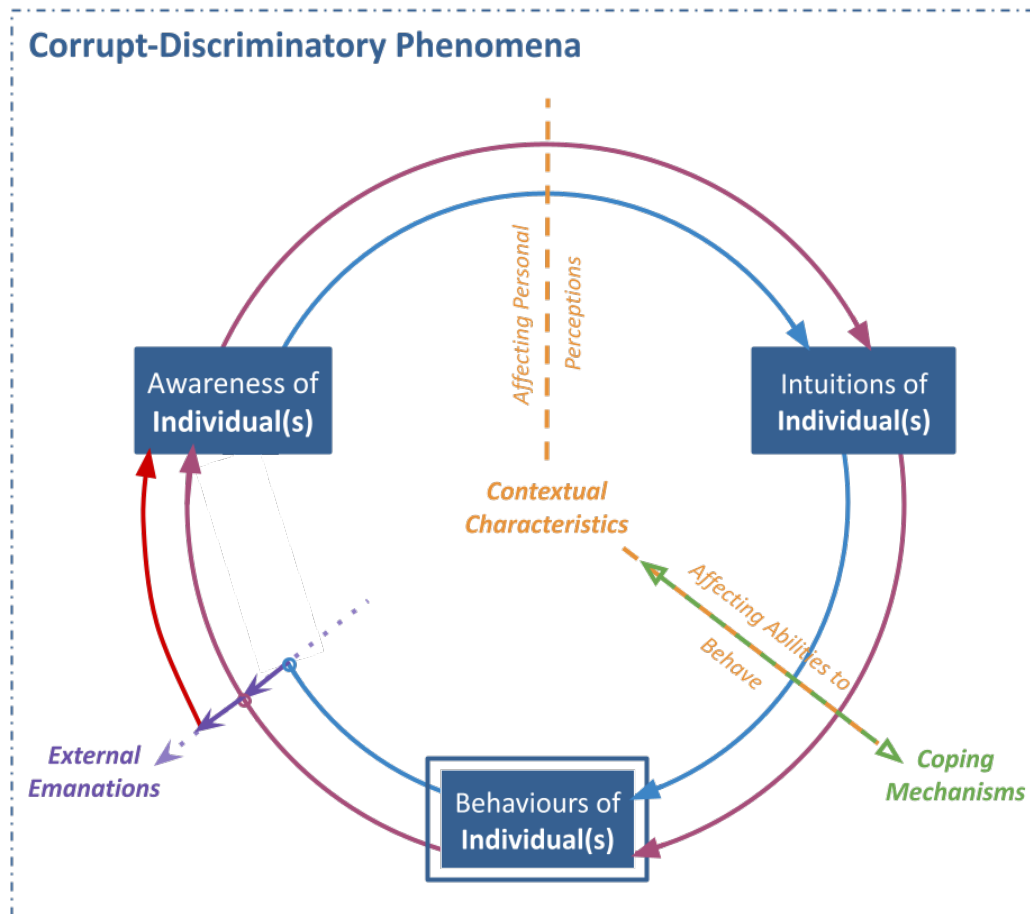


Figure 6.2. The Revised Proposal: A Dynamic Spiral Framework

Secondly, that individual's *Intuitions*, including any prior or current attitude and judgement upon such phenomena, will correspondingly impact their *Behaviours* following the encounter. This is demonstrated as the second *curved blue arrow* going from *Intuitions* to *Behaviours*. Again, its magnitude is significantly shaped by many factors *Affecting their Abilities to Behave* within that environment, including specific personal contexts, such as their circumstances and priorities, and layered surrounding contexts, such as controls and support from local

employers and institutions, at that point in time. However, unlike personal judgements or *Intuitions*, actual *Behaviours* impose realistic risks and consequences towards that person's life and work. Hence, they will not change easily as before but, instead, more carefully act according to their own mechanisms in coping with local situations. This justifies the second *curved blue arrow* going through both the corresponding *dashed orange line* and the *green double-headed arrows of Coping Mechanisms*, illustrating further impacts going through a gatekeeper that determines realistic responses. Continuing the prior example, workers who think bribery occurs at their workplaces may also consider reporting such incidents to prevent damages or simply follow regulations. However, depending on their particular power and ownerships (*Subsections 5.2.1 and 6.2.2*), they may be more likely to ignore such realities and continue as normal as they also understand the potential threats to their livelihood, occupations, or general relationships with other co-workers attached to any response they may have around the incident. This means that ordinary worker's *Coping Mechanism* may direct their *Behaviours* towards acting indifferent rather than the *Intuitive* tendency to report.

Thirdly, that individual's *Behaviours* will contribute to the *Awareness of others*, similar to how whatever output reactions and behaviours they *emanate* following such phenomena will be suspected, encountered, observed, or experienced by others, and become inputs for others within the same environment or contributions to its subculture. This is demonstrated via *the arrow shift* in the figure, where the supposedly last *curved blue arrow* follows the *violet External Emanations arrow* outwards and turns into a new *curved maroon arrow* continuously going towards the *Awareness Box* of others. The shift from *blue* to *maroon arrows* signals a shift from one individual's lived experiences to another within the same context. Back to the prior example, workers ignoring bribery at their workplaces may correspondingly set precedent understandings for other co-workers, who may be aware of both the suspicious phenomena and the indifferent treatments of surrounding people, thus more likely to adopt such courses of action.

Likewise, following the *curved maroon arrows* through similar steps and discussions will lead to their transitions into the *red arrow(s)*, marking further shifts to other workers and so on. This continuous flow gradually creates a *spiral outward* that spreads out whatever tendencies are encouraged after such phenomena, gradually building up the collective normative understandings of those phenomena by accumulating from individual understandings of

every aspect associated with the phenomena. In the ongoing example of giving money, it may become inevitable that in time, most workers will get used to such actions and grow to consider it as a normal expectation within their workplaces (M3, M5, W3, W4, W6, W8, W11, W12, W14, W16), indicating an adaptation to lower standards of behaviours that may further lead to their own succumb to the action itself (Goel et al., 2015; Gillanders and Neselevska, 2018).

Lastly, foreshadowed in *Subsection 6.2.1*, an individual's *Behaviour* resulting from balancing between their *Intuitions* and *Coping Mechanisms* is the decisive element in the framework, driving its mechanism and gradually micro-normalising whatever movements appeared within the workplaces. This explains the *external blue highlight* surrounding that box (*Figure 6.2*). In the same example, when suspecting bribery occurred at the workplace, if individual workers instead still report the incidents or raise others' attention and petitions, then their colleagues (*maroon, red*, and so on) may be inspired to form a different impression that their voices and actions may echo actual changes and efforts. Although not all individuals are equally exposed to such decisions and responses (*Subsection 6.2.2*), it still holds a pivotal role in self-empowerments or at least, signalling the possibilities of positive outcomes, higher standards, and more firm tendencies (M1, M2, W1, W2, W7, W10, W15, W17). Under accumulated individual behaviours, the spiral then becomes a normative mechanism to spread out opposition and fight against wrongdoings. These conclude the illustration and justification of the revised framework.

Finally, with such discussions and evidence, the revised framework has proven the applicability of theoretical extensions in *Figure 2.1's* proposal, especially in dissecting individual-to-individual-toward-collective mechanisms using micro-cognition. This expands several testable propositions for future usability. Firstly, individual lived experiences significantly shape how diverse corruption phenomena should be understood, suggesting more accurate foundations to identify their contextual causes and stages. The framework explicitly extends such care for victims, often found in violent criminology and medical sociology (Kimberley, 2022; McIntosh and Wright, 2019; Presser and Sandberg, 2015), to economic criminology and sociology. Focusing on individual experiences and self-reflection in researching corruption definitions, as opposed to its causes or measurements (Baez-Camargo

and Ledeneva, 2017), also shifts its conventional associations with criminals and violations to shed light on misunderstood victims and relevant hidden coping tactics in particular contexts.

Secondly, in understanding corruption, the micro-reciprocal spiral makes unique mechanisms and formats in dissecting how micro-cognitions spread and change collective norms. It diverges from existing focus and scales of corruption informality and behaviours, which usually centralise more direct relations from individual attitudes to behaviours (Köbis et al., 2018; Köbis et al., 2020; Kubbe et al., 2024) or wider scale cognitions and macro emergence (Ostrom, 1998; Rothstein, 2011). The spiral visualisation also contextually details and acknowledges one type of social learning mechanism and cultural informality as carried on through individuals (Schatzki, 2002; Schatzki, 2005) and their layers of intersectional costs shaped by macro-meso power distribution and controls.

Lastly, the contextual characteristics impacting norm-behaviour dynamics realistically govern any extension beyond information, networks, or knowledge (Baez-Camargo and Ledeneva, 2017; Kubbe et al., 2024; Ostrom, 1998; Rothstein, 2011). These are detailed as education, accumulated working and living experiences, personal priorities, local tools, specific subnational variations, and others in the revised framework. However, such specifications are inevitably subjected to the local diversity across all scales with embedded systematic asymmetric. Such dependencies on local socio-culture make these characteristics selectively transferable beyond these boundaries, thus engaging future research to address their specific applicability in specific contexts.

6.4. Summary

This chapter has reflected on the initial framework proposal in *Figure 2.1*, using triangulations of simple regression analysis on the quantitative survey data and simple narrative structure and pattern analysis on the qualitative interview data, to conclude the revised spiral proposal in *Figure 6.2*. This spiral framework justifies the process of normalising any local tendency and any corrupt-discriminatory phenomenon via accumulating each individual's understanding of multiple facets attached to the phenomenon in question. Discussions and reflections on existing theories and prior findings are also provided to further aid the flows and unifications in constructing final conclusions.

Overall, the reflections have backed up the course of this research with various evidence and arguments, consequently finalising a suggestive framework for future studies on corruption understanding and its normative cycle at micro scales. Along with the concluded definition of workplace corruption in the financial sector in Vietnam above, this further contributes to existing theories and practices of corruption and norms globally and locally. The third research question concerning the norm-corruption dynamic has been finally fulfilled, thus completing both purposes of this research.

CHAPTER VII.

CONCLUSIONS AND ONWARDS

This chapter synthesises various propositions, conclusions, and discussions throughout the thesis. It starts with a final overview on the backgrounds, purposes, and key findings, followed by further arguments on the research positions within the contextual emergence of Vietnam from the past to current tendencies towards the future. From here, potential reflections and implications for academia, policy, and practice are provided. The chapter finally ends with relevant conclusions.

7.1. Reviewing the Research

In previous chapters, the thesis reviewed selective literature on corruption, norms, and relevant contexts of Vietnam and their financial sector to justify its research purposes, questions, and flow. With a mixed quantitative survey and qualitative interviews, it adequately provided a complete definition of workplace corruption from the perspectives and lived experiences of local financial workers in both preliminary and in-depth views. The thesis also revised its framework and flow using local evidence and triangulations to expand current understandings of the dynamic normalisations of relevant phenomena locally.

7.1.1. Research Contexts and Questions

The main purpose of this research is to form a culturally sensitive definition of corruption from micro angles, specifically centralising the financial workplaces and workers in Vietnam. In this postmodern time, such aims towards marginalised and nuanced understandings of a controversial topic are responses against the existing dominations of universal standpoints, overemphasis on macro aspects, and corresponding Western structures in relevant academia and practices globally (Bu, 2018; de Graaf et al., 2010; Heywood, 2015; Mungiu-Pippidi and Heywood, 2020; Sharma et al., 2021). These are accompanied by current shortages of international and local literature on in-depth micro victimisations in Vietnamese financial

settings, especially considering the contextual complexity of forms beyond the notorious bribery and extortion, like gift-giving, sextortion, nepotism, cronyism, and patronage (Heywood, 2020; Phuong, 2017; UNDP, 2015; Urinboyev and Svensson, 2018). The study requires a preliminary basis of the local contemporary *attitudes and perceptions* before emerging towards more nuanced details and discussions of their *lived experiences* to enhance the rigorousness and reliability of the final outcomes. Likewise, this research also aims to reflect on its proposed framework (*Figure 2.1*), which was built from existing theories and framings (de Zwart, 2010; Köbis et al., 2018; Kubbe et al., 2024; McIntosh and Wright, 2019; Ostrom, 2005; Rothstein, 2011), to conclude a general *dynamic process* of local corruption normalisations. Such purposes provoked three questions below with mixed methods and triangulations in maximising research reflexivity and robustness.

1. What are the **attitudes and perceptions** of financial workers towards workplace corruption in Vietnam?
2. What are the **lived experiences** of financial workers with workplace corruption in Vietnam?
3. What contributes to the **dynamic between norms and corruption** in financial workplaces in Vietnam for workers, and how?

7.1.2. Key Findings

With the first research question above, the thesis conducted a survey on financial workers in Vietnam and used simple statistical summaries, tests, and graphs to preliminarily capture their *attitudes and perceptions* towards local workplace corruption. From the overview discussed in *Chapter IV*, it concludes that all forms and phenomena in question are locally perceived as both corruption and discrimination, leading towards a proposed scale from most corrupt to most discriminatory corresponding to bribery, extortion, sextortion, gift-giving, nepotism, cronyism, and patronage (*Figure 4.11*). With the second research question, the thesis further expanded the existing preliminary overview with in-depth discussions of the local *lived experiences* with financial workplace corruption using semi-structured interviews and narrative analysis. From the nuanced discussions in *Chapter V*, it specifies a spectrum of various smaller phenomena for each of the chosen seven forms with corresponding reactions

from most indifferent to most against (*Figure 5.1*). It also details several stories of *Exploitations of Labours and Benefits*, *Cultural Courtesy*, *Many Small Gifts*, *Two Sides*, *Ekip*, *Drinking Parties*, and *Accumulating Plus Points* as the most relevant and interesting examples along those spectrums. On wider views, angulations of these forms and their interconnections towards systematic patronage and intersectionality (*Figure 5.2*) are also discussed with various contextual and personal attributions impacting the local abilities to perceive and behave under their realistic conditions and asymmetric exposures. These lead to inevitable contemplations of shorter-term coping mechanisms, like adaptive or active changes, towards long-term systematic solutions and their practical applicability, inspiring further discussions below on the local broader narrative focus. Both chapters and their answers to both research questions have fulfilled the main purpose of this thesis by presenting a new definition of workplace corruption via the preliminary and in-depth lived experiences of local financial workers.

With the third research question, the thesis utilises all data and evidence to reflect on the proposed framework (*Figure 2.1*) using simple regressions and narrative structure and pattern analysis. From the extensive reflection in *Chapter VI*, the analysis concludes a revised framework (*Figure 6.2*), which better illustrates and justifies the dynamic mechanism of accumulating individual understandings into normative understandings in the long term without fixating on any specific trait. Hence, this has further fulfilled the second purpose of this thesis by finalising a new framework that can be applied to relevant future studies.

The detailed interpretations from a combined local perspective of participants and the researcher, especially via stories like *Cultural Courtesy*, indicate challenges to Western frameworks and corrections to presumptions of marginalised perspectives (Bu, 2018; Sharma et al., 2021), proving the importance to acknowledge micro corruption in meso-subcultures (Dahlström, 2015; Huisman and Walle, 2010). The efforts to produce a detailed definition also provide many arguments and evidence against universal standpoints and short generalisations of corruption definitions like five components conditioning its understanding (Kurer, 2015; Phillips et al., 2021), especially regarding the neglected uniqueness and conditions distinct to each form. This includes various contextual and socio-cultural insights specific to the country, its sector, and sub-institutions, such as how each financial institution has its own versions of each phenomenon or extensive discussions on corrupt-discriminatory

links like sextortion's sexism or favouritism's intersectionality and time emergence (*Sections 4.2, 4.3, 5.1, and 5.2*). All such insights further reinforce the grey conjunction of corruption and discrimination (Bullock and Jenkins, 2020). These demonstrate the contributions of this thesis to existing global and local knowledge of corruption-discrimination, dynamic normative systems, and marginalised micro victimisations at workplaces and under Vietnam's financial sector.

7.1.3. Broader Discussions

The broader contextual narratives of the locals evidently affect the contributions and implications of any contextual research such as this. *Subsection 2.4.1* already highlighted the local current complexities of simultaneous Western, Eastern, and hybrid moralities and ideologies emerging along Vietnam's history (Nguyen, 2014; Nguyen and Nguyen, 2022; Ralston et al., 2006; Torsello and Venard, 2016), especially in heavily shaping certain local systematic normalisations of behaviours as their responsive mechanisms against selective foreign impositions (Byrne, 2017; Segon and Booth, 2010). For example, local scholars explained how the word 'ekip', adapted from French, gradually developed a negative interpretation attached to patronage (*Ekip Story*) (*Subsection 5.1.1*), despite generally point towards a team with smooth collaborations under certain leadership (Pham, 2018) (*Subsection 2.4.1*). *Subsection 5.2.1* also expanded on such local reproductions of negativities, underlying their rotations of systematic intersectionality, asymmetric treatments, and institutional patronage, enabled by dominant power structures and their informal micro controls.

Despite such undeniable local urgencies, it should still be noted that systematic normalisations of wrongdoings are rather inevitable consequences in any country, regardless of their history and politics. *Section 2.2* already remarked on the complex and inseparable emergence of such concepts from the evolution of general human societies (De La Rama and Rowley, 2017; Jensen and Rahman, 2015). General global practices and developed nations without recent colonial impacts also struggle to this day in their own fights against corruption and its various exploitations of workers for profits (Andersson and Anechiarico, 2015; UNDP, 2015). Even when considering different political and economic ideologies, capitalism or communism all have their own systematic patronages and corrupt mechanisms to exploit

corresponding goodwill at various scales (Halls, 2015; Liodakis, 2020; Vidal, 2019) (*Subsections 2.4.3 and 5.1.1*). Since pros and cons are realistically embedded in any system (Dam, 2016), the decisions and actions of people within such systems at this moment hold more pivotal power in deciding the tendency forward (Lee et al., 2020; Liodakis, 2020). Likewise, despite its origin, the negative usage of 'ekip' actually revolved around the contemporary actions of some local groups meeting opposition from others, thus sustaining its bad usage with modern times and contexts.

From most macro discussions with local participants towards the end of the interviews, the core of this particular problem is not locally perceived to lie in the colonialist influences nor the local political communism or collectivist traditions, but rather in the contemporary people operating such systems and their resistance towards changing their ways. Therefore, it is difficult, and perhaps should not be a contemporary priority, to pin down the traces of who is to blame, as such topics are naturally complex and even harder to untangle within postmodern trajectories (Ritzer and Goodman, 2001). Deeply resonated with the collected perspectives of local participants, the revised framework (*Figure 6.2*) already emphasised behaviours of local individuals, with any type and range of power, as the most important factor driving the movements and changes within the spiral. Regarding the local fixations on their communal peers over authorised entities (*Subsection 2.4.1*), any individual can ignite contagious changes to local efforts and encourage communal receptiveness in creating longer-term changes. This would potentially create something similar to their ongoing system of rumours as informal information channels, which are still surprisingly trustworthy and well-used locally (*Subsections 2.4.1 and 5.1.1*). Hence, instead of looking back, M4 captured the local current tendency to focus on working towards effective reforms and improvements in the future.

“For example, if we resolve a media crisis together, if we resolve it faster and more smoothly, it may not become a media crisis. However, because we keep worrying about blaming and seeing whose fault it is, this incident will drag on longer. When it lasts longer, all partners will not be satisfied and it can have deeper consequences, such as [becoming] a media crisis and possibly financial impacts. That [means] the company and the relationships between colleagues will, of course, be affected.” (M4)

Recent corruption breakouts of massive cases such as Truong My Lan and others (*Subsection 2.4.3*) are rather wake-up calls for the local policymakers on institutional and systemic urgencies, considering their extensive corrupt chains sheltering numerous other corrupt forms and agencies (*Subsection 5.1.2*) and heavy consequences for micro victims (The Government Electronic Newspaper in Building Policies and Laws, 2024). Following the recent inauguration of the new General Secretary, the government has been implementing vast and immediate changes to their institutions and structures to refine their current systems, reorganisations, and push for better compliance with local regulations across all scales, while specifically signifying on corruption (Pham, 2024; The Government Electronic Newspaper in Building Policies and Laws, 2025; Truong, 2024). This apparently aims towards many remarks discussed by local financial workers (*Subsection 5.1.3*). Although it is too soon to conclude on any longer-term echo, such reforms make a solid ground for the local ordinary citizens to observe and counter-judge their government's actual efforts in improving transparency and professionalism, uniting and encouraging mass demands for better receptiveness, behaviours, and standards.

7.2. Implications and Reflections

The above discussion has finalised relevant local contextual emergencies. This provokes several academic and pragmatic implications resulting from earlier summarised findings and further reflexivity on the research and its researcher. These lead to the paper's final remarks.

7.2.1. Methodologies and Academia Implications

Corresponding to the research's main aim of reviewing the local corruption concept is the need to reflect on its methodological framework, indicating a significant challenge to this research and the wider academia. Despite the latter's neglect of contextual nuances in forming definitions (Mungiu-Pippidi and Heywood, 2020; Urinboyev and Svensson, 2018), this thesis has demonstrated the richness and necessity of *more qualitative approaches* in corruption research with marginalised cultures (Bu, 2018; UNDP, 2015). Specifically, in-depth discussions with the locals further clarify their cultural standpoints and cognitions (*Chapter V* and *Section 6.2*) to verify and extend the established propositions, connections, and impressions of local corruption (*Chapter IV* and *Section 6.1*) with minimised assumptions and

misinterpretations as best as possible. Despite remaining within the local contextual boundary, this implication can still realistically interest international scholars on potential comparative studies to further understand different cultures, mindsets, and structures affecting international policy debates.

Regarding collaborative data processing, the corresponding analysis generally provokes more unique layers of insights from the author's reflexivity, specifically within Asian culture (Bielsa, 2022; Braun and Clarke, 2006; Eco, 2003; Presser and Sandberg, 2015). For example, the local preferences for practical experiences over other recognitions, including education and academia, caused discrete discriminations against the younger generation (*Subsection 5.2.1*). The local power dynamics are already flipped towards older participants, even without more tactics to empower them, consequently creating more difficulties for future young researchers locally. Plus, my position as a female researcher with difficulties in balancing the local sampling gender ratio towards other gender identities (*Section 3.5*) also suggests further studies to explore and compare the gendered tendency to engage in corruption discussions, especially with current assumptions against Asian female workers (Peiffer, 2023).

Furthermore, *the explanatory triangulation of both data and analysis* with qualitative primacy generally improves the overall robustness, especially with a wider scale focus on seven forms in lesser-explored territories such as Vietnam and their financial sector. Notably, existing drawbacks, such as falsifications in quantitative indicators or qualitative biases and gaps, were already discussed as important cautions for future interpretations (*Section 3.5*). Acknowledging limitations and trade-offs in its methodological approach, the study thus welcomes further debate with elaborate centralisations beyond each of these means in the joint purpose of emerging towards better mutual understandings of the topics (Khine, 2008). Regardless, the triangulation still allows critical contemplations on the current methods, such as between regressions and narrative structure and patterns analysis (*Sections 3.3, 6.1, and 6.2*), and existing dominant theories, such as between universal standpoints, intersubjective conditions, or culturally tailored definitions (*Section 2.1*). This helps to emerge towards more general frameworks in defining the concept with transferable applications across other social phenomena beyond the Vietnamese financial sector.

Likewise, following the justified replacements of the universal definition with formulating components (*Subsection 2.2.1*), the triangulating analyses and reflexivity have expanded on these theoretical corruption conditions to demonstrate more nuances of relevant phenomena (*Chapters IV and V*). Various exchanges, rumours, and stories of abuses of power and backgrounds, suggesting different conflicts of interests, morals, and ideologies, generally argue against the vague public victimisations (the fifth condition) within local pragmatic situations (*Subsection 5.2.1*), while signifying various neglected components specialised to each form. These include conditions like limits or timeframes (*Section 4.4*), local cultural and social cores such as competitive features, expected courtesy, or personal choices (*Sections 5.3*), and various personal and contextual characteristics affecting the accumulated individual options and understandings of any wrongdoing locally (*Subsections 6.1.1 and 6.2.2*). Some stories and factors, such as gifts courtesy, lucky money, or abuses of specific workplace policies like preferential loans (*Story of Exploitation of Labours and Benefits*), are contextually bound within Asian and financial business culture. Other conditions and arguments concerning corruption definitions may be applicable beyond this context, considering their roots in human cognitions rather than cultural traits, to articulate better understanding of the phenomena globally and direct more policy reforms towards acknowledging institutional shortcomings to account for the complex and intersectional nature of corruption.

Hence, prior formulas to define corruption are locally and even globally flawed because they overlook its normative and contextual tangle with discrimination. Regarding the chosen epistemology in postmodern periods, this further proves the efficiency of a dynamic framework in allowing these aspects to shift through time and space (de Graaf et al., 2010; Dine, 2017), concluding *the revised framework proposal (Figure 6.2)* on spiral understandings and formations of corrupt-discriminatory phenomena. This framework contribution is generally bound within the Vietnamese financial context (*Subsection 6.3.2*). However, it is also an example of how frameworks should include nuances and layered contexts in tackling concepts such as corruption and discrimination, implying encouragement for future studies to similarly extend towards different phenomena, sectors, countries, and periods. Plus, suggested continuum frames of *corrupt-discriminatory scales* and *spectrums of phenomena with time trends (Figures 4.11, 5.1, and 5.2)*, offer unique conceptual contributions to sociology and criminology, especially contextual-driven comparative studies deepening

understanding of other societal concepts across sectors and nations. These can also be transformed into digitalised institutional tools or training inputs to more accurately identify micro-symptoms and encourage better care for local individual wellness.

7.2.2. Practice and Policy Implications

With its core design already rooted in various local needs and attributions (*Chapters II and III*), the thesis has offered many *pragmatic clarifications* from insider perspectives to more accurately depict the local realistic urgencies and compromises, while igniting more empathy towards their nuanced positions, further backing up the above academic conclusions and suggestions. This is evident via the detailed local definition of financial workplace corruption (*Chapters IV and V*), which extensively specifies the practices and tendencies in Vietnam at the current time. Thus, pragmatic implications and policy discussions from the shorter-term coping mechanisms to the long-term macro solutions (*Sections 4.3, 5.2, and 6.3, especially Subsection 5.1.3*) are as follows, with specific discussions on the current reforms (*Subsection 7.1.3*).

Firstly, *divisions of power* should be attended to by local institutional reforms on various scales, from workplace regulations to larger legal systems, to improve their robustness and efficiency via encouraging collaborations from different parties representing different social interests (Dahlström, 2015; UNDP, 2015). This may be inclusions and support for parties of different attributions and backgrounds, such as non-binary and women representations (Alexander, 2018; Merkle, 2020; Wängnerud, 2015), or parties with direct contacts to mass audience, such as journalists and activists to ensure more transparent and accessible information (Berti et al., 2020; Worthy and McClean, 2015). As remarked, recent local reforms have made efforts to enhance women's voices and positions across various meso-macro power scales (Hoai, 2025). However, there are still concerns on power and information controls, where the streamlining of local public structures (Truong, 2024) may also associate with more centralised power and information (Zimelis, 2020).

This is upheld even when considering their said attempts to enhance collaboration among different departments in making decisions (The Government Electronic Newspaper in Building Policies and Laws, 2025) and the local legitimate need for information filters in reducing falsified sources (Vu, 2023), especially with the current rise of AI. Regarding already

extensive discussions on how neglected favouritism in local institutions impose intersectional treatments (*Subsections 5.2.1 and 6.2.2*), collaborations would likely be less effective since it is not currently accompanied by any institutional requirement for transparency on personal relations (Nguyen and Nguyen, 2023). This may sustain and even expand existing chains of patronage and intersectionality, manoeuvring over information distribution, selective cultural promotions, and overcentralise certain institutions, if such relations are detected throughout state-owned or monopolistic entities such as the national broadcaster or big private players like Vingroup in renewable energy fields. Combined with the local ongoing attentiveness to independent businesses (The Government Electronic Newspaper in Building Policies and Laws, 2025), this signals further risks on future shifts towards more private corruption and macro-meso corrupt collaborations. Such tendencies may suggest how this thesis and its conclusions can be especially relevant for local future urgencies.

Secondly, *policy implementations* should be more specific and expand on several aspects corresponding systematic professionalism and transparency (Kossow, 2020), including reforms on tools to simultaneously prevent and discipline. For prevention, resonating with earlier remarks on social audit (UNDP, 2015), local reforms clearly aim towards providing extensive training for their experts and improving knowledge access and informative systems (Truong, 2024), indicating first steps towards constructing more sustainable changes. However, domestic reforms on various scales are still seemingly oblivious to reporting tools with effective anonymisation and information security, which will likely depower local citizens against dominant groups in negative cases (de Graaf et al., 2010). Also, variations of corruption and micro-violations are still obscured locally, which is where the mentioned integration of corrupt-discriminatory continuums (*Figure 4.11 and 5.1*) may benefit policy reforms and tool designs.

For disciplines, recent macro efforts have implemented more strict applications (Pham, 2024). However, there are still drawbacks to smaller-scale policy implementations regarding their ongoing neglect of variations of extortion with work benefits or favouritism (mentioned above). Even in local macro cases, most exposures only occur when its entire patronage line is exposed with various charges of different violations (*Subsection 2.4.3*). This means micro-meso corruption may still be theoretically easily sheltered by higher authorities, or higher ranks in the corrupt chain (*Subsection 2.4.1*), until renewal of such macro chains. This suggests

inefficiency in specific corruption disciplines as lighter punishments (Nguyen and Nguyen, 2023), likely serve as warnings rather than actual applications.

Thirdly, *core values* and their implementations should centralise ethics and fairness to encourage mass efforts and effective collaborations with ordinary citizens, where “strong political will and public support continue to promote transparency over opacity, justice over oppression, equality over discrimination” (De La Rama and Rowley, 2017, p. 369). This apparently fits with the local macro aims for changes (Nguyen and Nguyen, 2022; Pham, 2024). Prior conclusions already highlighted corruption as an unavoidable systematic consequence (*Figure 3.4* and *Subsection 7.1.3*). Such realistic views naturally stimulate current resolutions towards a broader normative process, signifying the roles of individual behaviours (*Subsection 6.3.2*). Recalling earlier remarks (*Sections 2.6* and *6.3*), this reinforces the pivotal role of individual receptiveness and actions of any power levels (de Graaf et al., 2010; Heywood, 2015; Johnston, 2015; Lee et al., 2020; UNDP, 2015) to gradually create “changes that are not only technical but also social in nature” (Collier, 2002, p. 2). As theoretical as it sounds, considering the local cultural core, traditions, and reputations for accumulated communal efforts and resilience in wartime (*Subsection 2.4.1*), this is actually a feasible contemporary aim and encouragement for the Vietnamese.

7.3. Concluding Remarks

Despite being a well-known concept, corruption and its various phenomena continuously evolve throughout time and space, preventing practitioners, academics, and others from fully understanding and effectively resolving it. Likewise, the current corruption focus does not recognise its tangle with discrimination under culturally sensitive lenses, plus neglecting its non-macro victimisations and boundaries, especially within marginalised contexts. Therefore, this thesis offers mixed-method research using triangulation to address these gaps and demonstrate adequate future paths for corruption research with robustness and reflexivity. It aims to construct a complete definition of workplace corruption in the financial sector in Vietnam from the local workers’ lived experiences up to now, and further provide a general framework for understanding corruption within any marginalised normative dynamics.

With its thorough outcomes and discussions, the research has made comprehensive contributions to the global knowledge and practices of corruption. Via the concluded definition of financial workplace corruption in Vietnam, it has justified the local perspectives, cultures, and contexts of inside victims to external readers to better tackle global corruption nuances and postmodern representations, while minimising prejudices. Via the suggested local scales and spectrums, as cores of the local definition, it has contributed to the existing literature on corruption and discrimination, especially under meso-boundaries with increasing overlaps. As a result of finalising a revised spiral framework, the thesis has added a dynamic process explaining gradual normalisations of individual understandings of corrupt-discriminatory phenomena to existing literature on corruption and norms. Various smaller insights along the way have also clarified and discussed many current theories and practices relevant to global and local corruption. Considering the researcher's efforts to critically address both the local unique standpoints and their current issues with minimised internalised judgements and decolonised biases, the thesis generally settles a grounded contextual disposition for future corruption studies in Vietnam. This thus supports local anti-corruption reforms via increasing knowledge and information accessibility to trigger the receptiveness of the Vietnamese and any interested parties towards more realistic and communal endeavours and policies in countering such issues, and more importantly, improving the local living and working conditions equally.

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APPENDICES

Appendix I: Glossary of Terms

Action Scenarios: *a series of sixteen short descriptions of possible scenarios of actions centring seven chosen corruption forms, only used in the survey.*

Attitudes and Perceptions: *what the locals generally think and feel about the actions or forms in question.*

Demographic and Background (DnB): *a set of eight demographic and background characteristics, including gender identity, age, religion, education, all working institutions, notable workplaces, and experiences in working and management.*

External Emanation: *the aftermath of one's behaviours towards their surroundings and others, especially referring to gradual normalisations of behaviours according to surrounding norms and realistic situations.*

Lived Experiences: *a person's subjective process of living through and dealing with the aftermaths of a phenomenon (Boylorn, 2008; McIntosh and Wright, 2019).*

Meso Environments: *any defined environmental boundary, between micro and macro, and thus its group, within a country, specifically referring to workplaces.*

Seven (Chosen) Corruption Forms: *specifically refers to bribery, gift-giving, extortion, sextortion, and three forms of favouritism, including nepotism, cronyism, and patronage.*

Socio-cultural Norms: *dominated ideologies, perceptions, and actions of a local area, simultaneously reflected back and influenced by the ongoing local social and cultural forces.*

The Proposed Framework/Framework Proposal: *references to Figure 2-1 in Chapter II (Literature Review), indicating a framework derived from existing literature, as a guideline for the thesis flow.*

Appendix II: Ethics Approvals for Both Research Phases



University of Stirling
Cottrell 3B1
Stirling
FK9 4LA

01/07/2024

Dear Minh Ngoc Hoang

Ethics Application Form : Redefining Corruption in Vietnam via Individual Lived Experiences: Preliminary Survey

Ethics Reference Number : GUEP 2024 18200 14166

Thank you for your submission of the above ethics application.

The ethical approaches of this project have been approved subject to the following comments or recommendations.

Title	Comment
F.2.1 Aims and objectives	Although the panel is happy to approve your application as it is now, it would have been useful if you had cited references to a few examples of the small literature on perceptions of financial corruption in Vietnam.
F.3.1 Methods	Although the panel is happy to approve the application as it is now, it would have been helpful if you had included a rationale for the methods to be used in the current proposed study.

Please note that should any of your proposal change, a further change request submission will be necessary.

If you have any further queries, please do not hesitate to contact the Panel by email to ethics@stir.ac.uk

Yours sincerely,

General University Ethics Panel

Research Ethics in Practice training is available online:

[Staff & Postgraduate Research Students](#)

[Undergraduate & Postgraduate Taught Students](#)

11/11/2024

Dear Minh Ngoc Hoang

Ethics Application Form : Redefining Corruption in Vietnam via Individual Lived Experiences: Semi-structured Interviews

Ethics Reference Number: GUEP_2024_20084_14981

Thank you for your submission of the above ethics application.

The ethical approaches of this project have been approved with a comment and you can now proceed with your project. The Panel would like to make one comment, however, there is no need for you to update your application on ERM at this time.

The comment is regarding section R.1.7.1 Audio Visual Details.

Do you know that Microsoft Teams has automatic transcription? Using this would enhance data storage security. You may wish to consider using this method:

- 1) record on Teams
- 2) Check transcriptions for accuracy and remove identifiable characteristics during this process.
- 3) Securely delete the video.

Please note that should any of your proposal change, a further change request submission will be necessary.

If you have any further queries, please do not hesitate to contact the Panel by email to ethics@stir.ac.uk

Yours sincerely,

General University Ethics Panel

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Appendix III: Questionnaires for both Research Phases

Version date: June 2024
Version number: 3

UNIVERSITY of
STIRLING



The Preliminary Survey Questionnaire

The symbol (*) marks a compulsory question, and thus cannot be skipped.

----- Start here -----

DEMOGRAPHIC AND BACKGROUND INFORMATION

Please select the option or fill in the blank with what best describes your background:

1. Gender Identity:

☐ Female

☐ Male

☐ Others, specifically: _____

☐ Prefer not to say

2. Age:

☐ 18 to less than 25

☐ 25 to less than 35

☐ 35 to less than 45

☐ 45 to less than 60

☐ 60 and over

3. Religion:

☐ Buddhism

☐ Catholicism

☐ Others, specifically: _____

☐ None

4. Education: Please select your highest education qualification

☐ High School

☐ College

☐ University

1

☐ Master's

☐ Doctorate

☐ Others, specifically: _____

5. Working Institutions, thus far: Please select any financial institution that you have worked at, you may select more than one option*

☐ Banks

☐ Credit Unions

☐ Insurance Companies

☐ Brokerage and Investment Companies

☐ Funds and Risks Management

☐ Auditing, Accounting, and Financial Services

☐ Others, specifically: _____

6. Notable Working Institution: Please select one financial institution where you worked for the longest or have had the most notable experiences*

☐ Banks

☐ Credit Unions

☐ Insurance Companies

☐ Brokerage and Investment Companies

☐ Funds and Risks Management

☐ Auditing, Accounting, and Financial Services

☐ Others, specifically: _____

7. Working Experiences: Please select your total years of working experience in the financial sector in Vietnam

☐ Less than 5 years

☐ 5 to less than 10 years

☐ 10 to less than 20 years

☐ 20 years and over

8. Manager Roles: Please select your highest manager role in any financial institution in Vietnam, if any

☐ Manager

☐ Senior Manager

☐ Head of Department

2

- ☐ Chief Officer
☐ Director
☐ Others, specifically: _____
☐ No Manager Roles

----- Next page -----

PERSONAL ATTITUDES AND PERCEPTIONS

The following rows will each describe an action scenario resembling parts of different corruption forms that may occur within working environments. However, this section is interested in how you define an action as corrupt or discriminatory or none in your terms and from your personal perspectives and experiences within the financial sector in Vietnam. Thus, please select one option that best represents your personal attitudes and perceptions towards each action. After each question, there will be an optional comment box for you in case you want to clarify or extend your opinions.

9. Which of the following actions do you think is corrupt, or discriminatory, or none of them?
*Please select at least one option per row!**

	Not Corrupt	Corrupt	Don't know	Not Discrimi natory	Discrimi natory
Worker A offers money to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐
Worker A accepts money from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐

3

Worker A demands money from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).

☐ ☐ ☐ ☐ ☐

Worker A offers gifts to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).

☐ ☐ ☐ ☐ ☐

Worker A accepts gifts from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).

☐ ☐ ☐ ☐ ☐

Worker A demands gifts from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).

☐ ☐ ☐ ☐ ☐

Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get money or gifts from them.

☐ ☐ ☐ ☐ ☐

Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get work advantages from them (such as preferred tasks or projects, career opportunities, and support networks).

☐ ☐ ☐ ☐ ☐

Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to force them into intimate relationships.

☐ ☐ ☐ ☐ ☐

Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's family members or relatives.

☐ ☐ ☐ ☐ ☐

4

Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's family members or relatives in power. ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's family members or relatives. ☐ ☐ ☐ ☐ ☐

Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's close friends and associates. ☐ ☐ ☐ ☐ ☐

Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's close friends and associates in power. ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's close friends and associates. ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people from A's professional networks outside A's workplaces, such as personal clients or preferred business contacts. ☐ ☐ ☐ ☐ ☐

If any, please clarify your above rating selections.

-----Next page-----

AWARENESS: PERSONAL AND BROADER CONTEXT

The following rows will each repeat a mentioned action scenario, resembling parts of different corruption forms that may occur within working environments. This section is interested in how you self-evaluate your awareness of each action at your local workplaces and professional community from your personal perspectives and experiences within the financial sector in Vietnam. Thus, please select the most suitable option for each action on a five-point scale from 'Never' to 'Almost always', plus 'Don't know'. After each question, there will be an optional comment box for you in case you want to clarify or extend your opinions.

10. How frequently have you personally experienced and/or observed the following actions at your workplaces? Please select at least one option per row!*

	Never	Rarely	Sometimes	Often	Most of the time	Don't know
Worker A offers money to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A accepts money from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A demands money from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A offers gifts to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐

Worker A accepts gifts from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks). ☐ ☐ ☐ ☐ ☐ ☐

Worker A demands gifts from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks). ☐ ☐ ☐ ☐ ☐ ☐

Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get money or gifts from them. ☐ ☐ ☐ ☐ ☐ ☐

Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get work advantages from them (such as preferred tasks or projects, career opportunities, and support networks). ☐ ☐ ☐ ☐ ☐ ☐

Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to force them into intimate relationships. ☐ ☐ ☐ ☐ ☐ ☐

Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's family members or relatives. ☐ ☐ ☐ ☐ ☐ ☐

Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's family members or relatives in power. ☐ ☐ ☐ ☐ ☐ ☐

7

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's family members or relatives. ☐ ☐ ☐ ☐ ☐ ☐

Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's close friends and associates. ☐ ☐ ☐ ☐ ☐ ☐

Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's close friends and associates in power. ☐ ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's close friends and associates. ☐ ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people from A's professional networks outside A's workplaces, such as personal clients or preferred business contacts. ☐ ☐ ☐ ☐ ☐ ☐

If any, please clarify your above rating selections.

11. How frequently do you think the following actions occur, in general, in the financial sector in Vietnam? Please select at least one option per row!*

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	<i>Never</i>	<i>Rarely</i>	<i>Sometimes</i>	<i>Often</i>	<i>Most of the time</i>	<i>Don't know</i>
Worker A offers money to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A accepts money from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A demands money from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A offers gifts to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A accepts gifts from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A demands gifts from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get money or gifts from them.	☐	☐	☐	☐	☐	☐

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Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get work advantages from them (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐	☐
Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to force them into intimate relationships.	☐	☐	☐	☐	☐	☐
Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's family members or relatives.	☐	☐	☐	☐	☐	☐
Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's family members or relatives in power.	☐	☐	☐	☐	☐	☐
Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's family members or relatives.	☐	☐	☐	☐	☐	☐
Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's close friends and associates.	☐	☐	☐	☐	☐	☐
Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's close friends and associates in power.	☐	☐	☐	☐	☐	☐

10

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's close friends and associates. ☐ ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people from A's professional networks outside A's workplaces, such as personal clients or preferred business contacts. ☐ ☐ ☐ ☐ ☐ ☐

If any, please clarify the reasons for your above rating selections.

----- Next page -----

IMPACTS ON PERSONAL BEHAVIOURS

The following rows will each repeat a mentioned action scenario, resembling parts of different corruption forms that may occur within working environments. This section is interested in your evaluation of how each action may have impacted your working behaviours from your personal perspectives and experiences within the financial sector in Vietnam. Thus, please select the most suitable option for each action on a four-point scale from 'Not at all' to 'A lot', plus 'Don't know'. After each question, there will be an optional comment box for you in case you want to clarify or extend your opinions.

12. How has your awareness of the following actions changed your corresponding behaviours at your workplaces? Please select only one option per row!*

11

	Not at all	Not so much	Somewhat	A lot	Don't know
Worker A offers money to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐
Worker A accepts money from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐
Worker A demands money from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐
Worker A offers gifts to other colleagues to ask for their help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐
Worker A accepts gifts from other colleagues to provide them with help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐
Worker A demands gifts from other colleagues in exchange for A's help in getting work advantages (such as preferred tasks or projects, career opportunities, and support networks).	☐	☐	☐	☐	☐
Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to get money or gifts from them.	☐	☐	☐	☐	☐
Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work	☐	☐	☐	☐	☐

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obstacles) to get work advantages from them (such as preferred tasks or projects, career opportunities, and support networks).

Worker A threatens to negatively affect other colleagues (such as causing physical harm, property loss, damage to reputation, or work obstacles) to force them into intimate relationships. ☐ ☐ ☐ ☐ ☐

Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's family members or relatives. ☐ ☐ ☐ ☐ ☐

Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's family members or relatives in power. ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's family members or relatives. ☐ ☐ ☐ ☐ ☐

Worker A gives work advantages (such as preferred tasks or projects, career opportunities, and support networks) to colleagues who are A's close friends and associates. ☐ ☐ ☐ ☐ ☐

Worker A receives work advantages (such as preferred tasks or projects, career opportunities, and support networks) from colleagues who are A's close friends and associates in power. ☐ ☐ ☐ ☐ ☐

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people outside A's workplaces who are A's close friends and associates. ☐ ☐ ☐ ☐ ☐

13

Worker A gives exclusive advantages (such as priorities for external benefits or opportunities) to people from A's professional networks outside A's workplaces, such as personal clients or preferred business contacts. ☐ ☐ ☐ ☐ ☐

If any, please clarify your ratings or specify your changes.

----- Next page -----

13. How similar do you think corruption in the financial sector is compared to other sectors?

- ☐ Very much
- ☐ To some extent
- ☐ Not quite
- ☐ Not at all
- ☐ Don't know

14. To what extent do you propose changing the current situation relevant to corruption in the local sector?

- ☐ A lot
- ☐ To some extent
- ☐ Only minor changes
- ☐ No need to change
- ☐ Don't know

15. If there is anything else you want to mention but is yet to be covered in this survey, please clarify in the comment box below.

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----- *End here* -----

Version date: October 2024

Version number: 1



The Semi-Structured Interview Questionnaire

Making sure participants understand the purposes of the research and their rights.

GENERAL INTRODUCTION:

1. How did you come to work in the financial profession in Vietnam?

- a. Please tell me briefly about your relevant work experiences, such as your working years in the sector or your current/previous types of financial workplaces. There is no need to provide any specific names.

2. What do you value the most in a working environment, specifically in the financial profession in Vietnam?

- a. For example, the professional tasks, the working conditions or the people you work with.

3. In your opinion, can you give me some examples of actions that you consider to be workplace corruption?

- a. Why do you consider these to be workplace corruption?
- b. In your opinion, do you think these actions occur in the financial sector in Vietnam? Why do you think so?

LIVED EXPERIENCES WITH WORKPLACE CORRUPTION:

4. Have you ever encountered anything that you considered workplace corruption?

- a. For example, resemblances of the examples or factors that you mentioned.

5. Can you tell me more about those encounters?

- a. [If needed] May I ask for a description of what happened?
- b. Did those encounters catch you off guard?
- c. How did you deal with the situation(s) you were faced with? Do you feel that those were effective?

6. How did you cope with those encounters afterwards?

- a. How have you been doing since those encounters?
- b. Have you ever told anyone or sought support regarding those encounters?
- c. How easy or difficult would it be for you to tell anyone? Why?

7. Do you feel any personal shifts since those encounters?

- a. Have you adapted your daily behaviours at the workplace in any way? Have you been treated differently since those encounters?
- b. Have there been any shifts in terms of your professional tasks and responsibilities? Your working conditions? Your dynamics with other colleagues?
- c. Have you adapted your future projections, such as job expectations or commitments?

8. Hypothetically, how would you react if such situations arise in the future?

- a. How do you think your peers from the same workplace(s) would behave in situations like that?
- b. In general, how do you think workers in the financial sector in Vietnam would behave in situations like that?

9. How would you like to see these situations change in the financial sector in Vietnam?

- a. What would you change? Why? How?

b. What would you keep? Why?

10. Since we are discussing the topic of workplace corruption, do you have any additional points you would like to raise that were not yet mentioned in previous questions?

- *The End* -

Version date: June 2024

Version number: 3



Participant Recruitment

1. Research Title

Redefining Corruption in Vietnam via Individual Lived Experiences: Preliminary Survey

The research project aims to acknowledge which workplace actions local workers define as corrupt and how they use their personal lived experiences in Vietnam to do so. This project has two phases: the survey phase followed by the interview phase. As the focus of this Participant Recruitment, this survey phase demonstrates a first attempt to revise existing global presumptions on what constitutes corruption using a case study of the financial sector in Vietnam by listening to the unique *attitudes and perceptions* of local workers, who directly face domestic realities and thus understand their social and cultural contexts best. Thus, the project wants to redefine corruption according to your opinions.

2. An invitation to take part

Participation involves completing *a web-based online survey*. The survey should take approximately *fifteen minutes*. The survey will follow a *multiple-choice format*, asking for your generic background information and your attitudes and perceptions on different action scenarios resembling parts of different corruption forms that may occur within working environments. The survey will be available online with free access for any potential participants. The data will only be collected one time.

3. Who can take part?

This research phase is looking for any workers currently or used to work in any type of financial institution in the financial sector in Vietnam, including but unrestricted to banks, credit unions,

companies of insurance, funds and investment management, auditing, accounting, and other financial advisory companies. There is no other explicit restriction on participants.

4. Timeframe for Recruitment

This survey phase is looking to recruit participants until September 2024.

5. Benefits of participating in this research

There will be no payment for taking part in this research phase. However, this survey is an opportunity for you to enable your voices and unique perspectives on local corruption to be heard by the international community.

6. The researcher and supervisors of this research

The only researcher of this project is Minh Ngoc Hoang, a Doctoral Student in the Division of Sociology, Social Policy and Criminology, Faculty of Social Sciences, University of Stirling, UK.

Email: minh.ngoc.hoang@stir.ac.uk

This project is supervised by two professors. Professor Richard Simmons, Professor of Public and Social Policy, Director of Doctorate in Applied Social Research, and Co-Director of the Mutuality Research Programme, Faculty of Social Sciences, University of Stirling, UK. Email: r.a.simmons@stir.ac.uk. Professor Samantha Punch, Supervisor, Professor of Sociology, Social Policy and Criminology, Faculty of Social Sciences, University of Stirling, UK. Email: s.v.punch@stir.ac.uk

7. Who has reviewed this research project?

The ethical approaches of this phase have been approved via The University of Stirling General University Ethics Panel. Ethics Approval Reference: [GUEP] Approval Number [Insert].

8. How to take part?

To know more details about this research project and phase, please press *[here]* to access the Participant Information Sheet.

To participate in this phase, please press *[here]* to access the online survey! Please note that you will be asked to confirm your consent before starting the survey.

Version date: June 2024

Version number: 3



Participant Information Sheet and Consent Form for conducting an online survey

1. Research Title

Redefining Corruption in Vietnam via Individual Lived Experiences: Preliminary Survey

2. Opening text

You are invited to participate in a web-based online survey that studies the *attitudes and perceptions* of financial workers in Vietnam on different action scenarios that may occur at the local workplaces. You have been invited because you currently or used to work in any financial institution in the financial sector in Vietnam, including but unrestricted to banks, credit unions, companies of insurance, funds and investment management, auditing, accounting, and other financial advisory companies.

This survey is part of a research project being conducted and self-funded by Minh Ngoc Hoang, a research postgraduate at the University of Stirling. It should take approximately *fifteen minutes* to complete. You will be given some *multiple-choice* questions to answer. You can only take the survey once.

The survey will be open until September 2024. Please read through these terms before agreeing to participate below.

3. Background, aims of the project

The research project aims to acknowledge which workplace actions local workers define as corrupt and how they use their personal lived experiences in Vietnam to do so. This project has two phases: the survey phase followed by the interview phase. As the focus of this Participant Recruitment, this survey phase demonstrates a first attempt to revise existing global

presumptions on what constitutes corruption using a case study of the financial sector in Vietnam by listening to the unique attitudes and perceptions of local workers, who directly face domestic realities and thus understand their social and cultural contexts best. Thus, the project wants to redefine corruption according to your opinions.

4. Do I have to take part?

No. Your participation in the survey is voluntary.

5. Are there any potential risks in taking part?

There are several concerns related to the topic of corruption. First, the topic of corruption requires insurance of privacy and confidentiality and has a risk of harm associated with it. To mitigate these risks, I aspired to protect your anonymity and confidentiality as best as I could, which will also help reduce the risk of harm. Please check out the section 8 and 11 of this sheet to know the details of how your privacy, confidentiality, and anonymity are ensured.

Besides this, there might be implicit power dynamics, especially for those who have direct experiences with corruption. The earlier section 3 has clearly stated the purpose of this research, which prioritises your powers, voluntary, and knowledge over others, including me as the researcher. Also, there is a chance that your mood may worsen via considering and expressing your attitudes and perceptions on different action scenarios, if any. In that case, I would like to refer you to some helpful counselling services where you can find a local qualified counsel to discuss this. My suggestions include Therapy Route¹ and Psychologist Vietnam².

To help minimise any concerns about the usage of your data, I would like to reassure you that all intentions with your data are bound under this Participant Information Sheet and Consent Form which concisely states what can or cannot be done with your data. All these intentions will also abide by the University's General Data Protection Regulations (GDPR) and Vietnam's Decree

¹ <https://www.therapyroute.com/therapists/vietnam/1>

² <https://nhatamyhoc.com/en/>

Regulations on the Protection of Personal Data (2023), where applicable. These regulations help ensure that your data are ethically used with mindfulness for your welfare under mutual transparent communication.

6. Are there any benefits in taking part?

There will be no payment for taking part in this research phase. However, this survey is an opportunity for you to enable your voices and unique perspectives on local corruption to be heard by the international community.

7. Legal basis for processing personal data

Considering the nature of this phase, no personal data will be collected in this online survey.

8. What happens to the data I provide?

Your responses in the survey will be completely anonymous and kept separated and untraceable from any future participation you may have in the research project. To ensure the anonymity of all collected survey data, there will be *no identification* assigned to each survey response, enabling your responses to be untraceable after submission. This is ensured as best as possible, even to me and the supervisors since your IP address will not be stored. I will use all reasonable endeavours to keep them confidential even in the analytical process and final outcomes. Your survey data will be securely stored in password-protected files on my SharePoint before the completion of my degree. After the completion of my degree, your survey data will be securely transferred to DataSTORRE, where the research data will be securely stored for a minimum of ten years following the University of Stirling's regulation and requirement before being securely destroyed.

At the end of the survey, you will be asked if you are interested in participating in the interview phase of the research project. If you are interested, you will be asked to access another web-based online survey link where you can confirm your interest and leave your contact

information such as your email address. By using a separate online link to collect your contact information for the next phase, your responses in this survey phase will remain anonymous and untraceable from the next phase. Your personal contacts, if you choose to leave any, will also be securely stored in my SharePoint in password-protected files until being securely destroyed after the completion of the next phase.

The researcher will have direct access to your anonymised survey data and your contact information for the next phase, if any. If applicable, the research supervisors will have access to your anonymised research data from this survey phase.

9. Will the research be published?

This research will be used for my postgraduate thesis, which will be publicly disseminated through the University's open access repository following their commitment. The University of Stirling is committed to making the outputs of research publicly accessible and supports this commitment through their online open access repository STORRE. There is no other expected publication, public presentation, or dissemination to any other parties.

10. Who has reviewed this research project?

The ethical approaches of this project have been approved via The University of Stirling General University Ethics Panel. Ethics Approval Reference: [GUEP] Approval Number [Insert].

11. Your rights

You have the right to withdraw from this survey phase at any time *before submitting your responses* without giving reasons and without consequences to you by pressing the 'Exit' button or closing the browser. However, after submitting your responses, it may not be possible to withdraw your participation and responses from this survey phase. You are free to decline to answer any particular question by selecting the 'Don't know' option. You can edit your responses

before pressing the 'Submit' button to finish the survey. However, after submitting your responses, you will not be able to edit your responses in the survey.

In case you provide contact information for the next phase, you have the right to request to see a copy of the contact information being held about you and to request corrections or deletions of the information that is no longer required. You also have the right to object to the processing of your contact information; however, please note that once the interview phase starts, it may not be possible to remove your contact data from the research project.

12. Whom do I contact if I have concerns about this study or I wish to complain?

If you have any inquiries regarding your potential participation or if you want to discuss anything regarding this research project, please contact this study's researcher:

Minh Ngoc Hoang, Doctoral Student, Division of Sociology, Social Policy and Criminology,
Faculty of Social Sciences, University of Stirling, UK.

Tel: +84 (0)834 141 592. Email: minh.ngoc.hoang@stir.ac.uk

If you have other complaints, please contact the research supervisors or the faculty staff:

Professor Richard Simmons, Supervisor, Professor of Public and Social Policy, Director of
Doctorate in Applied Social Research, Co-Director of the Mutuality Research Programme,
Faculty of Social Sciences, University of Stirling, UK. Email: r.a.simmons@stir.ac.uk

Professor Samantha Punch, Supervisor, Professor of Sociology, Social Policy and
Criminology, Faculty of Social Sciences, University of Stirling, UK. Email:
s.v.punch@stir.ac.uk

Professor Liz Forbat, University of Stirling, UK. Email: elizabeth.forbat1@stir.ac.uk

If you have complaints regarding your contact information for the next phase, you have the right to lodge a complaint against the University regarding data protection issues with the Information Commissioner's Office (<https://ico.org.uk/concerns/>). The University's Data Protection Officer is

Joanna Morrow, Deputy Secretary. If you have any questions relating to data protection these can be addressed to data.protection@stir.ac.uk in the first instance.

Thank you for your participation!

13. Electronic Consent

Please select your choice below. Clicking on the “Agree” button indicates that:

- You have read and understood the above information
- You voluntarily agree to participate

Agree	☐
Disagree	☐

Version date: October 2024

Version number: 1



Participant Recruitment Guidance

1. Research Project Title

Redefining Corruption in Vietnam via Individual Lived Experiences: Semi-structured Interviews

The research aims to acknowledge how local financial workers define workplace corruption based on their personal *lived experiences*. The research has two phases. This is the second and last phase of the project.

2. An invitation to take part

Participation involves completing *a one-on-one online interview* with the researcher. The interview should take approximately *one hour*. It will follow a semi-structured questionnaire asking for your open sharing and discussion on the mentioned topic, at your comfort. The data will only be collected one time.

3. Who can take part

This research phase is looking for any workers currently or used to work in any type of financial institution in the financial sector in Vietnam, including but unrestricted to banks, credit unions, companies of insurance, funds and investment management, auditing, accounting, and other financial advisory companies. There is no other explicit restriction on participants.

Please note that there will be a short screening for inclusion criteria prior to the interview. This screening aims to mainly re-verify the above requirement and confirm whether you need any further assistance from the researcher to complete the interview.

4. Timeframe for recruitment

This study is looking to recruit participants until February 2025.

5. Benefits

A coffee voucher will be offered to each participant upon finishing the interview. A brief dissemination of the research's results will also be offered to you when the thesis finishes. Plus, this is a chance for you to raise your voice and opinion to the international research community.

1. The researcher and supervisors of this research

The only researcher of this project is Minh Ngoc Hoang, a Doctoral Student in the Division of Sociology, Social Policy and Criminology, Faculty of Social Sciences, University of Stirling, UK.

Email: minh.ngoc.hoang@stir.ac.uk

This project is supervised by two professors. Professor Richard Simmons, Professor of Public and Social Policy, Director of Doctorate in Applied Social Research, and Co-Director of the Mutuality Research Programme, Faculty of Social Sciences, University of Stirling, UK. Email: r.a.simmons@stir.ac.uk. Professor Samantha Punch, Supervisor, Professor of Sociology, Social Policy and Criminology, Faculty of Social Sciences, University of Stirling, UK. Email: s.v.punch@stir.ac.uk.

6. Who has reviewed this research project?

The ethical approaches of this project have been approved by the University of Stirling's General University Ethics Panel. Ethics Approval Reference: [insert].

7. How to take part?

To take part please contact:

Minh Ngoc Hoang, Doctoral Student, Division of Sociology, Social Policy and Criminology, Faculty of Social Sciences, University of Stirling, UK.

Tel: +84 (0)834 141 592. Email: minh.ngoc.hoang@stir.ac.uk

Version date: October 2024

Version number: 1



Participant Information Sheet

1. Research Project Title

Redefining Corruption in Vietnam via Individual Lived Experiences: Semi-structured Interviews

2. Background, aims of project

I would like to invite you to participate in an online interview that studies the *lived experiences* of financial workers in Vietnam with the local workplace corruption. This interview is part of a research project being conducted and self-funded by Minh Ngoc Hoang, a research postgraduate at the University of Stirling. The project has two phases jointly aiming to acknowledge how local workers define workplace corruption based on their personal lived experiences. This is the second and last phase of the project.

3. Why have I been invited to take part?

You have been invited because you currently or used to work in any financial institution in the financial sector in Vietnam, including but unrestricted to banks, credit unions, companies of insurance, funds and investment management, auditing, accounting, and other financial advisory companies.

4. Do I have to take part?

No. Your participation in the interview is voluntary.

Regardless of your decision, you may keep a copy of this information sheet. You may also discuss it with others or ask the researcher to clarify any information before making the decision. Within one week of receiving this Participant Information Sheet, the Participant Consent Form, and the inclusion criteria verification, you will need to finalise your decision with the researcher.

5. What will happen if I take part?

You will need to complete an online one-on-one interview with the researcher. The interview should take approximately *one hour*. The interview will follow a semi-structured questionnaire, which asks for your open sharing and discussion on the mentioned topic. There will be no follow-up visits.

Prior to this participation, you will be asked to verify that you meet all the inclusion criteria and sign and send back the Consent Form. You and the researcher will also need to agree on a suitable time slot, no later than February 2025. A secured online call link will be sent to your email with this agreed time slot. The online call platform will be Microsoft Teams.

6. Are there any potential risks in taking part?

There are several concerns related to the topic of corruption and lived experiences. First, the topics require insurance of privacy and confidentiality and have a risk of harm associated with it. To mitigate these risks, I aspired to protect your anonymity and confidentiality as best as I could, which will also help reduce the risk of harm. Please view sections 8 to 13 to know the details.

Besides this, there might be implicit power dynamics, especially for those who have direct experiences with corruption. Following the purpose of this research stated in section 2, I also aspired to prioritise your powers, welfare, and comforts over others, including knowledge acquisition. Also, there is a chance that your mood may worsen via talking about your lived experiences with workplace corruption. In that case, I would like to refer you to some helpful counselling services where you can find a local qualified counsel to discuss this. My suggestions include Therapy Route¹ and Psychologist Vietnam².

To help minimise any concerns about the usage of your data, I would like to reassure you that all intentions with your data are bound under this Participant Information Sheet and Consent Form which concisely states what can or cannot be done with your data. All these intentions will also

¹ <https://www.therapyroute.com/therapists/vietnam/1>

² <https://nhatamyhoc.com/en/>

abide by the legal basis stated in section 8 below. These regulations help ensure that your data are ethically used with mindfulness for your welfare under mutual transparent communication.

7. Are there any benefits in taking part?

A coffee voucher will be offered to each participant upon finishing the interview. A brief dissemination of the research's results will also be offered to you when the thesis finishes. Plus, this is a chance for you to raise your voice and opinion to the international research community.

8. Legal basis for processing personal data

Your personal data will be processed in accordance with the General Data Protection Regulation (GDPR), which legal basis for processing your personal data will be public interest/the official authority of the University, and Vietnam's Decree Regulations on the Protection of Personal Data (2023).

9. Recorded audio

To support the note-taking process, your interview will be audio recorded. Your permission regarding this will be sought in the Consent Form. Please be aware that this recording only serves to ensure that your answers are noted fully and accurately. The audio recording will be transcribed into text by the researcher. Please view section 10 on how the recordings and transcriptions will be handled.

10. What happens to the data I provide?

All reasonable endeavours will be applied to keep your data confidential in all relevant processes and outcomes. Your personal contact will be securely stored in a password-protected file on SharePoint with only direct access from the researcher until being securely destroyed upon the completion of the research. Your audio recording will also be securely protected by passwords and stored in SharePoint with only direct access from the researcher until being securely destroyed after the research finishes. Your transcription will be anonymised and kept strictly confidential in password-protected files on my SharePoint until being securely transferred to

DataSTORRE, where the anonymised research data will be securely stored for a minimum of ten years following the University of Stirling's regulation before being securely destroyed.

Please be aware that all participants will also be asked to give permission for direct quotes in the Consent Form. Any quotes and personal information will be anonymised in any output. The researcher will be the only person handling all the interview, transcription, and analysis processes, thus having direct access and responsibility to ensure the safety of all collected data. If applicable, the research supervisors will only have access to the anonymised research data.

11. Will the research be published?

This research will be used for my postgraduate thesis, which will be publicly disseminated through the University's open-access repository following their commitment. The University of Stirling is committed to making the outputs of research publicly accessible and supports this commitment through their online open-access repository STORRE. A brief dissemination of the anonymous results will be offered to interview participants upon the completion of the thesis. There is no other expected publication, presentation, or dissemination to any other parties.

12. Who has reviewed this research project?

The ethical approaches of this project have been approved by the University of Stirling's General University Ethics Panel. Ethics Approval Reference: [insert].

13. Your rights

You have the right to withdraw your participation and data any time before the start of the data analysis process, without needing to explain and without consequences. To withdraw your data, please email the researcher with the referencing number that identifies your data. You may also stop the interview at any time or refuse to answer any particular question during the interview. You have the right to request to see a copy of the information we hold about you and to request corrections or deletions of the information that is no longer required.

You also have the right to object to us processing relevant personal data. However, once the data are being analysed, it may not be possible to remove your data from the study.

14. Who do I contact if I have concerns about this study or I wish to complain?

If you have any inquiries regarding your potential participation or if you want to discuss anything regarding this research, please contact this study's researcher:

Minh Ngoc Hoang, Doctoral Student, Division of Sociology, Social Policy and Criminology,
Faculty of Social Sciences, University of Stirling, UK.

Tel: +84 (0)834 141 592. Email: minh.ngoc.hoang@stir.ac.uk

If you have other complaints, please contact the research supervisors or the faculty staff:

Professor Richard Simmons, Supervisor, Professor of Public and Social Policy, Director of
Doctorate in Applied Social Research, Co-Director of the Mutuality Research Programme,
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Professor Liz Forbat, University of Stirling, UK. Email: elizabeth.forbat1@stir.ac.uk

If you have complaints regarding your contact information for the next phase, you have the right to lodge a complaint against the University regarding data protection issues with the Information Commissioner's Office (<https://ico.org.uk/concerns/>). The University's Data Protection Officer is Joanna Morrow, Deputy Secretary. If you have any questions relating to data protection these can be addressed to data.protection@stir.ac.uk in the first instance.

You will be given a copy of this information sheet to keep.

Thank you for your participation!

Version date: October 2024

Version number: 1



Participant Consent Form

Ethics Approval Number [\[Insert\]](#)

Participant number [\[Insert\]](#)

Research Project Title: Redefining Corruption in Vietnam via Individual Lived Experiences: Semi-structured Interviews

Please initial box	
I confirm that I have read and understood the information sheet explaining the above research project and I have had the opportunity to ask questions about the project.	
I understand that my participation is voluntary and that I am free to withdraw my participation and my data any time before the start of data analysis, without giving a reason and without consequences. I understand that beyond this timeframe, it may not be possible to remove my data from the study.	
I understand that I can stop the interview or refuse to answer any particular question during the interview.	
I understand that my responses will be kept anonymous and I give permission for members of the research team to have access to my anonymised responses.	
I consent to be audio recorded. The audio will be securely destroyed after the completion of the researcher's doctorate progress associated with this research.	
I understand how audio will be used in research outputs. I am aware that I will not be named in any research outputs, but I could be identified by people I know through the stories I tell.	
I give permission to be directly and anonymously quoted in the research output.	
I understand that my personal data will be securely destroyed after the completion of the researcher's doctorate progress associated with this research. I understand that my anonymous research data will be securely stored for a minimum of ten years following the University of Stirling's regulation and requirement until securely destroyed.	
I agree to take part in this study.	

Name of Participant

Signature:

Date: [Click here to enter a date](#)

Name of Researcher Minh Ngoc Hoang

Signature:

Date: [Click here to enter a date](#)

2 copies: 1 for the participant, 1 for the project file

1

Version date: October 2024

Version number: 1



Screen for inclusion criteria for the interview phase

A. Please check thoroughly and confirm the following required criteria about your background to ensure you are the target for this interview!

1. You currently work or used to work in a financial institution in the financial sector in Vietnam.

Note: Financial institutions may include but are unrestricted to banks, credit unions, and companies of insurance, funds and investment management, auditing, accounting, and other financial advisory companies.

2. You are or were legally allowed to work in Vietnam during that time.
3. You are 18 years old or above.

B. Please check and confirm whether you can meet the following extra criteria, on your own terms and means, to ensure that you can participate in the interview!

4. You have suitable means and technologies, such as internet connections and smart devices, to participate in the interview, which will be conducted via online calls. Or, you have adequate assistance with this.
5. You can provide consent to participate in the interview. Or, you have adequate assistance with this.
6. You can communicate and understand Vietnamese or English. Or, you have adequate assistance with this.

Note: Please state in the replying email if you request an interview in English.

The criteria in part A are compulsory and cannot be altered. The criteria in part B can be discussed further depending on your personal circumstances; in this case, please clarify in your reply and I will do my best to assist you with it.

Please reply to this email confirming whether you can meet all the criteria listed above and if so, attach a completed and signed copy of the attached Consent Form.

Thank you so much for your consideration and interest!

Appendix VI: Survey's Design: An Example Justifying the Action Scenarios

As mentioned, corruption forms of a similar nature were broken down by the same aspects. These can be actions, received benefits, or the scopes where such actions or benefits arose, depending on the definitions and the core factors of each corruption form. Chapter III already justified why and how each aspect was chosen for each focused corruption form, with references from existing literature bases. Specifically, in the designing process of the survey questionnaire, I listed all the involved parties, potential actions, benefits, and scopes of each corruption form to decide on the most suitable way to divide or group each scenario to represent each corruption form at best. This eventually concluded that the best way to divide the scenarios is to base them on the available core factors of each form. To explain this, an example of the thought process is displayed below, specifically for bribery.

Bribery means exchanging money for some benefits (Lambsdorff, 2015). Generally, within the workplace settings, there are three authorised power levels: higher-ranked workers, peer workers, and lower-ranked workers. These levels can play either side (of involved parties) within a bribe. Thus, all potential bribery scenarios between these ranks are listed in **Figure A.1** below with corresponding potential actions and benefits that they may seek. The figure shows that there are nine to fifty-four probable bribery scenarios, which will definitely be unnecessarily excessive for any study to cover all.

Noteworthy, most of these scenarios can be grouped together based on the displayed columns. Specifically, the authorised rankings at workplaces become less significant when bribery occurs since workers at any rank all have some benefits that they may want from other colleagues regardless of the rank gaps in between. Reciprocally, the benefits accompanying the authorised power hierarchy are also relative and can be interchangeable among different ranks. For example, any high-ranking manager may need networks of support and/or career advancements as much as any low-ranking worker, which can be provided by the support or collaboration with their higher, peered, or even junior officers. Similar cases can be drawn from the figure below by following any combination of red arrows. In that sense, both of the involved parties and benefits can be generally grouped as workers (at any rank) and (any) work advantages. This leaves 'actions' as the only divisible aspect since each action of demanding, offering, and accepting all portray distinctive perspectives of bribery that cannot be grouped together without losing potential insights for the study. This concludes the final three bribery scenarios listed in *Table 3-1*. Similar processes were conducted for the other six chosen corruption forms.

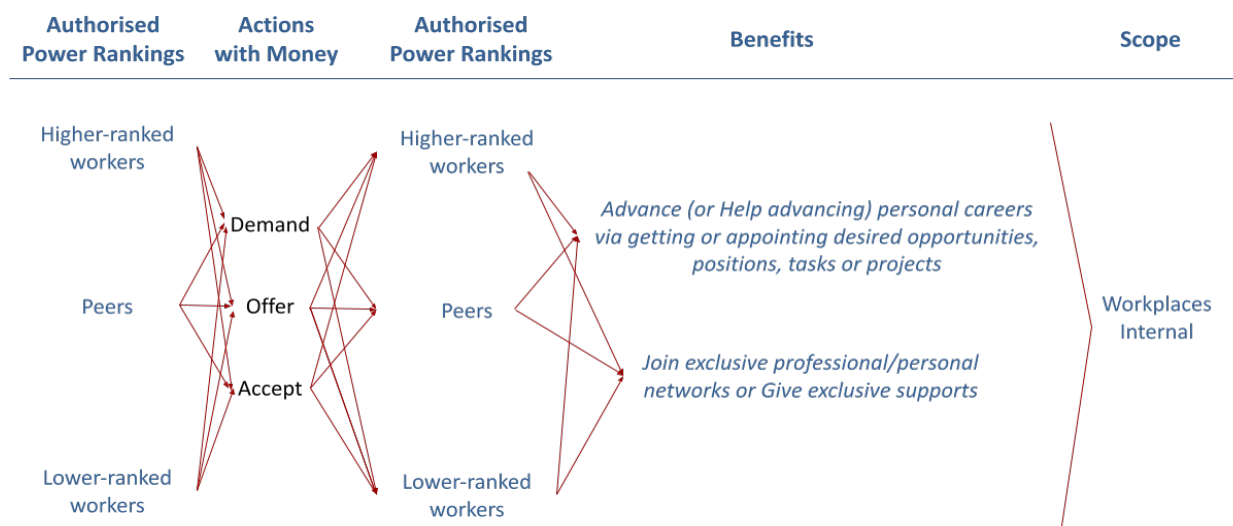


Figure A.1. Example: All Action Scenarios of Bribery at Workplaces

Appendix VII: Specific Data for Figures 4.1 to 4.9²

Table A.1. Specific Data for Figure 4.1

16 Scenarios	B1	B2	B3	G1	G2	G3	E1	E2	S	N1	N2	N3	C1	C2	C3	P
Corrupt	156	154	160	130	134	155	161	150	150	131	122	118	118	121	110	90
Discriminatory	18	32	26	22	31	29	34	36	37	62	55	63	62	46	55	46
7 Forms	B			G			E		S	N			C			P
Corrupt	157			140			156		150	124			116			90
Discriminatory	25			27			35		37	60			54			46

Table A.2. Specific Data for Figures 4.3 to 4.9

5. Impacts on Behaviours	2a. Attitudes and Perceptions: Corruption								
	Not Corrupt			Neutral			Corrupt		
Bribery:	(Offer Bribes) (Accept Bribes) (Demand Bribes)								
	B1	B2	B3	B1	B2	B3	B1	B2	B3
A lot	0	1	0	0	0	0	22	22	33
Somewhat	0	1	0	1	2	2	43	39	33
Not so much	4	1	0	0	0	2	36	34	27
Not at all	6	7	4	4	7	4	49	50	60
Don't know	0	0	0	2	0	1	6	9	7
Extortion:	(Material Benefits) (Work Benefits)								
	E1	E2		E1	E2		E1	E2	
A lot	0	0		0	4		51	47	
Somewhat	0	0		3	5		20	18	
Not so much	0	4		0	0		20	16	
Not at all	4	4		3	3		64	64	
Don't know	0	0		2	3		6	5	

² See Table 3.1 for more detailed specifications of each coded scenario.

Sextortion:									
	S			S			S		
<i>A lot</i>	0			5			48		
<i>Somewhat</i>	0			4			14		
<i>Not so much</i>	1			2			20		
<i>Not at all</i>	6			3			61		
<i>Don't know</i>	0			2			7		
Gift-giving:	(Offer Gifts) (Accept Gifts) (Demand Gifts)								
	G1	G2	G3	G1	G2	G3	G1	G2	G3
<i>A lot</i>	0	0	0	3	2	0	14	16	26
<i>Somewhat</i>	7	4	0	2	5	2	39	37	44
<i>Not so much</i>	11	6	2	6	7	2	37	34	23
<i>Not at all</i>	7	10	5	5	4	4	38	44	57
<i>Don't know</i>	0	0	0	2	1	3	2	3	5
Nepotism:	(Give Internal) (Receive Internal) (Give External)								
	N1	N2	N3	N1	N2	N3	N1	N2	N3
<i>A lot</i>	0	0	1	1	3	2	18	17	16
<i>Somewhat</i>	2	5	5	7	4	6	41	39	37
<i>Not so much</i>	2	9	12	13	11	11	31	26	27
<i>Not at all</i>	7	9	7	7	7	7	38	37	35
<i>Don't know</i>	0	0	1	3	3	3	3	3	3
Cronyism:	(Give Internal) (Receive Internal) (Give External)								
	C1	C2	C3	C1	C2	C3	C1	C2	C3
<i>A lot</i>	2	3	3	2	3	2	12	11	12
<i>Somewhat</i>	5	5	9	7	7	5	32	33	34
<i>Not so much</i>	9	17	13	13	5	13	36	39	28
<i>Not at all</i>	7	9	9	6	7	5	35	35	33
<i>Don't know</i>	1	2	2	3	3	2	3	3	3

Patronage:									
	P			P			P		
<i>A lot</i>	5			1			9		
<i>Somewhat</i>	12			7			25		
<i>Not so much</i>	17			16			23		
<i>Not at all</i>	11			9			30		
<i>Don't know</i>	1			4			3		

Appendix VIII: Figures 4.3 to 4.9 in Grid Format

Figure 4.3 (Bribery)

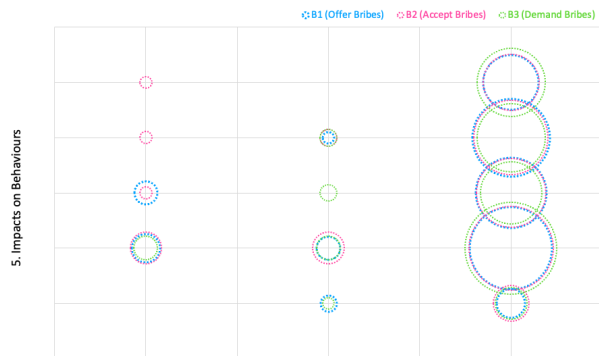


Figure 4.4 (Extortion)

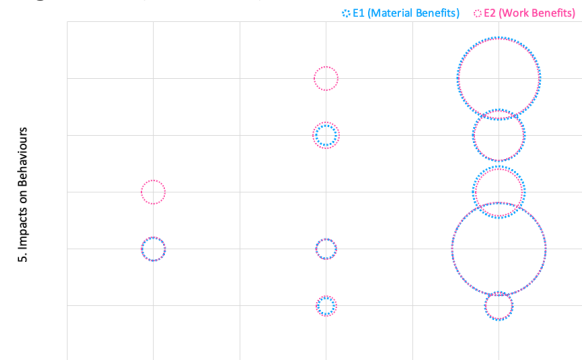


Figure 4.5 (Sextortion)

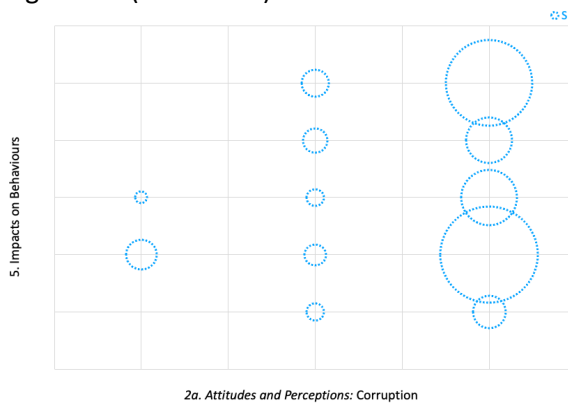


Figure 4.6 (Gift-giving)

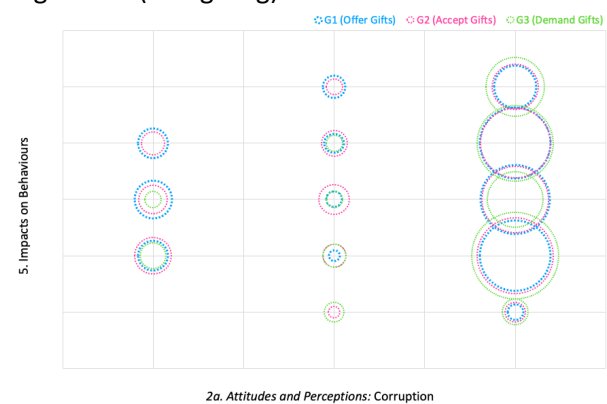


Figure 4.7 (Nepotism)

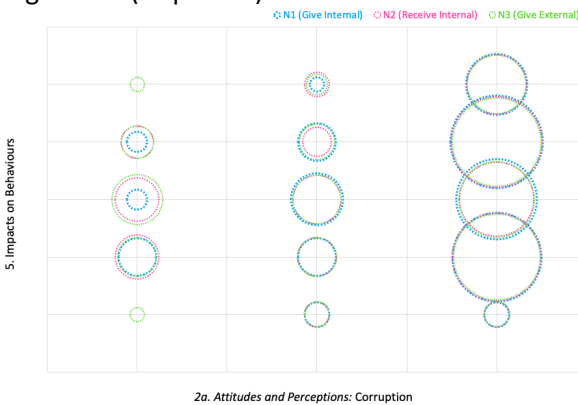


Figure 4.8 (Cronyism)

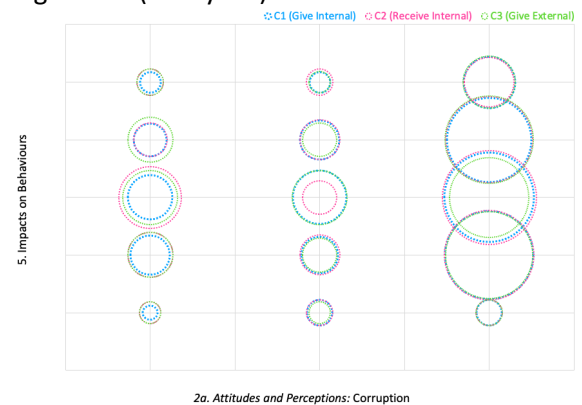


Figure 4.9 (Patronage)

