

# 佔公司便宜之預測:知覺風險、道德義務與計畫行為理論之整合模式

楊美慧、李德治

E-mail: 374745@mail.dyu.edu.tw

## 摘要

本研究以計畫行為理論結合道德義務、知覺風險，發展一個有效之理論模式來解釋與預測員工佔公司便宜的行為意向，期能在理論與實務面帶來貢獻，並協助公司管理者在思考相關作為時之參考依據。本研究以軍公教、服務業與製造業員工為對象，共取得366份樣本資料，扣除無效問卷後，有效樣本為345份，透過結構模式分析法來進行研究模式的驗證，研究結論發現如下：1.個人佔公司便宜之行為意向受態度、主觀規範、知覺行為控制的正向影響。2.道德義務能負向影響佔公司便宜之意向，同時並負向影響態度。3.知覺風險對行為意向及態度無顯著之影響。各變數中，道德義務對行為意向的影響最大，其次是態度、主觀規範，最後則是知覺行為控制。本研究驗證TPB所假設的關係，同時驗證增加道德義務能顯著提升TPB對行為意向的解釋能力。

關鍵詞：佔公司便宜、計畫行為理論、知覺風險、道德義務

## 目錄

中文摘要	i
英文摘要	ii
誌謝辭	iv
內容目錄	v
圖目錄	vii
表目錄	viii
第一章 緒論	1
第一節 研究背景與動機	1
第二節 研究目的	6
第三節 研究問題	6
第二章 文獻探討	7
第一節 佔公司便宜	7
第二節 理性行動理論與計畫行為理論	15
第三節 道德義務	21
第四節 知覺風險	29
第三章 研究方法	37
第一節 研究架構	37
第二節 研究假設	38
第三節 研究變數的操作性定義與衡量	40
第四節 測量工具	46
第五節 資料分析方法	49
第四章 資料分析	52
第一節 樣本描述與分析	52
第二節 變數之敘述性統計分析	56
第三節 相關分析	60
第四節 結構方程模式	61
第五章 結論與建議	68
第一節 研究結論與發現	68
第二節 研究貢獻	69
第三節 研究限制	72
第四節 後續研究方向	73
參考文獻	75
附錄	97
圖目錄	圖2-1 員工從工作場所偷竊的項目 14
圖2-2 理性行動理論 16	
圖2-3 計畫行為理論 17	
圖2-4 道德決策模型 26	
圖2-5 Ferrell, Fraedrich and Ferrell之倫理決策架構 27	
圖2-6 Flannery and May之倫理決策模式 28	
圖3-1 研究架構 37	
圖4-1 研究架構路徑分析圖 66	
圖4-2 計畫行為理論模式分析圖 67	
表目錄	表2-1 員工偏差行為的分類 11
表2-2 知覺風險之構面分類彙整 34	
表3-1 態度衡量問項 41	
表3-2 主觀規範衡量問項 42	
表3-3 知覺行為控制衡量問項 43	
表3-4 行為意向衡量問項 44	
表3-5 道德義務衡量問項 45	
表3-6 知覺風險衡量問項 46	
表3-7 預測量表項目相關分析結果 48	
表4-1. 人口統計變數彙整表 55	
表4-2 態度的敘述性統計 56	
表4-3 主觀規範的敘述性統計 57	
表4-4 知覺行為控制的敘述性統計 57	
表4-5 道德義務的敘述性統計 58	
表4-6 知覺風險的敘述性統計 59	
表4-7 行為意向的敘述性統計 59	
表4-8 自變數之相關係數表 60	
表4-9 整體配適度檢驗結果 62	
表4-10 因素分析結果 64	
表4-11 研究模式標準化係數表 65	
表5-1 本研究之各構面間之假說結果 68	

## 參考文獻

- 一、中文部份 TVBS新聞。侯力元(2012)。公器私用！市府前員工捐5萬懺悔。上網日期:101年2月9日，檢自：[http://www.tvbs.com.tw/news/news\\_list.asp?no=jimmyliu220120209135525](http://www.tvbs.com.tw/news/news_list.asp?no=jimmyliu220120209135525) 卡優新聞網。郭幸宜(2011)。近6成上班族A走文具 無法忍受咳嗽不遮掩。上網日期:100年11月24日，檢自：[http://www.cardu.com.tw/commfun/print\\_news.htm?mt\\_pk=7&mg\\_pk=14546](http://www.cardu.com.tw/commfun/print_news.htm?mt_pk=7&mg_pk=14546) 何懷宏(2002)。倫理學是什麼。台北:揚智文化。林崑藤(2006)。當同事佔公司便宜.....。Cheers雜誌，67。(線上資料)來源：<http://wwwCheers.com.tw/magazine/magazine.action?id=477> 王國川(1998)。計畫行為理論各分量表之設計、發展與建立-以青少年無照騎車行為之研究為例。師大學報，43(2)，67-91。朱文禎、陳哲賢(2007)。探討虛擬社群之知識分享行為:以線上遊戲社群為例。電子商務研究，5(1)，55-80。李德治、童惠玲(2010)。多變量分析:專題及論文常用的統計方法。臺北:雙葉。沈介文、陳銘嘉、田宜芳(2008)。組織抑制的或鼓勵的員工偏差行為:其類型與個人因素之探討。第12屆科技整合管理研討會(頁190-207)。台北市。沈清松(1992)。傳統的再生。臺北:業強。吳勝(2003)。以計劃行為理論探討資訊人員的知識分享行為。未出版之博士論文，國立中山大學資訊管理研究所，高雄市。吳孟玲、江達隆(2005)。組織不當行為影響因素之探討 - 以服務業及製造業為例。管理學報，22(3)，329-340。林鴻南、廖則竣(2011)。預測盜版軟體的使用:知覺風險、軟體成本、道德義務與計劃行為理論之整合模式。電子商務學報，13(1)，55-76。陳宗韓、陳振盛、劉振仁、鄭錦宏(2006)。倫理學的理论與應用。台北:新文京開發。許士軍(1991)。管理學。台北:東華書局。區忠揚(2007)。登山者特性對登山知覺風險影響之研究。未出版之碩士論文，世新大學觀光學研究所，台北市。梁素君(2002)。工作倦怠與職場偏差行為關係之研究。未出版之博士論文，文化大學國際企業管理研究所，台北市。張春興(1983)。成長中的自我探索。台北:東華書局。崔雪茹(2010)。道德義務析論。理論與現代化，6，86-90。張善智(2006)。組織行為。台北:學富文化。張鏡文(2009)。我國地方行政主管對電子化參與之認知與行為:計畫行為理論觀點的驗證。未出版之碩士論文，世新大學行政管理學系，台北市。曾明遜(1994)。淺論鄰避設

施的風險知覺。天與地, 126, 36-40。黃喬穎(2008)。速食連鎖業員工偷竊行為。未出版之碩士論文, 國立臺北大學犯罪學研究所, 台北市。榮泰生(2007)。AMOS與研究方法Analysis of Moment Structures。台北市:五南圖書出版股份有限公司。劉錦添(1992)。台灣地區民眾對環境風險的認知與面臨環境風險下的行為分析:台北及高雄地區。行政院環保署。蕭武桐(2000)。企業倫理。台北:中華電視股份有限公司。Ferrell, O. C., Fraedrich, J., & Ferrell, L. (2006)。企業倫理(Business Ethics:Ethical decision making and case)(黎正中譯)。台北:華泰。Robbins, S. P., & Coulter, M. (2011)。管理學(Management)(林孟彥、林均妍譯)。台北:華泰。二、英文部分 Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179-211. Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In J. Kuhl & J. Beckmann (Eds.). *Action control: From cognition to behavior* (pp. 11-39). Berlin and New York: Springer-Verlag. Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior* (Paperback ed.). Englewood Cliffs, N.J.: Prentice-Hall. Ajzen, I., & Madden, T. J. (1986). Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of Experimental Social Psychology*, 22(5), 453-474. Anderson, J. C., & Gerbing, D. W. (1988). Structural equation modeling in practice: a review and recommended two-step approach. *Psychological Bulletin*, 103(3), 411-423. Babin, B. J., & Babin, L. A. (1996). Effects of Moral Cognitions and Consumer Emotions on Shoplifting Intentions. *Psychology and Marketing*, 13(18), 785-802. Bansal, H. S., & Voyer, P. A. (2000). Word-of-Mouth Processes Within a Services Purchase Decision Context. *Journal of Service Research*, 3(2), 166-177. Bauer, R. A. (1960). Consumer behavior as risk taking. In Cox, D. F. (Ed.). *Risk Taking and Information Handling in Consumer Behavior*(pp. 23-33). Boston, MA: Harvard Business Press. Bauer, R.A. (1960). Consumer behaviour as risk taking, dynamic marketing for a changing world, in Hancock, R.S. (Ed.). *Proceedings of the 43rd Conference of the American Marketing Association*, 389-398. Beauchamp, T. L., & Bowie, N. E. (1983). *Ethical Theory and Business*. N.J.: Prentice-Hall. Beauchamp, T. L., & Bowie, N. E. (1979). *Ethical Theory and Business*. N.J.: Prentice-Hall. Beck, L., & Ajzen, I. (1991). Predicting dishonest actions using the theory of planned behavior, *Journal of Research in Personality*, 25, 285-301. Bennett, R. J., & Robinson, S. L. (1995). A typology of deviant workplace behaviors: A multidimensional scaling study. *Academy of Management Journal*, 38, 555. Bentley, T. A., Page, S. J., & Laird, I. S. (2001). Accidents in the New Zealand adventure tourism industry. *Safety Science*, 38, 31-48. Campbell, M. C., & Goodstein, R. C. (2001). The moderating effect of perceived risk on consumers' evaluations of product incongruity: preference for the norm. *Journal of Consumer Research*, 28(3), 439-449. Clegg, C. W. (1983). Psychology of employee lateness, absence, and turnover: A methodological critique and an empirical study. *Journal of Applied Psychology*, 68(1), 88-101. Cox, D. F. (1967). *Risk-Taking & Information-Handling in Consumer Behavior*. Boston: Harvard University Press. Cronan, T. P. and Al-Rafee, S. (2008). Factors that influence the intention to pirate software d media. *Journal of Business Ethics*, 78(4), 527-545. Cunningham, S. M. (1967). The Major Dimensions of Perceived Risk. In Cox, D. F. (Ed.). *Risk Taking and Information Handling in Consumer Behavior*(pp. 83-108). Boston, MA: Harvard Business Press. Dowling, G. R., & Staelin, R. (1994). A Model of Perceived Risk and Intended Risk-Handling activity. *Journal of Consumer Research*, 21, 119-134. Drennan, J., Mort, G. S., & Previte, J. (2006). Privacy, Risk Perception, and Expert Online Behavior: An Exploratory Study of Household End Users. *Journal of Organizational and End User Computing*, 18(1), 1-22. Engel, J. F., Blackwell, R. D., & Miniard, P. W. (1995). *Consumer Behavior*. Dryden Press. Farh, J. L., Earley, P. C., & Lin, S. C. (1997). Impetus for action: A cultural analysis of justice and organizational citizenship behavior in Chinese society. *Administrative Science Quarterly*, 42, 421-444. Feldman, D. C. (1984). The development and enforcement of group norms. *Academy of Management Review*, 7, 47-53. Ferrell, O. C., & Gresham, L. G. (1985). A contingency framework for understanding ethical decision making in marketing. *Journal of Marketing*, 49. Ferrell, O. C., Fraedrich, J., & Ferrell, L. (2008). *Business Ethics: Ethical Decision Making and Cases*. Boston, MA.: Houghton Mifflin Co. Ferrell, O. C., Fraedrich, J., & Ferrell, L. (2005). *Business Ethics: Ethical Decision Making and Cases* (6th Ed.). Boston, MA.: Houghton Mifflin Co. Ferrell, O. C., Fraedrich, J., & Ferrell, L. (2000). *Business Ethics: Ethical Decision Making and Cases*(4th Ed.). New York: Houghton Mifflin Co. Ferrell, O. C., Gresham, L. G., & Fraedrich, J. (1989). A synthesis of ethical decision models for marketing. *Journal of Macromarketing*, 9(2), 55-64. Fishbein, M., & Ajzen, I. (1975). Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research. *Journal of Leisure Research*, 27(1), 61-84. Flannery, B. L., & May, D. R. (2000). Environmental ethical decision making in the U.S. metal-finishing industry. *Academy of Management Journal*, 43, 642-662. Foerschler, A. (1990). Corporate Criminal Intent: Toward a Better Understanding of Corporate Misconduct. *California Law Review*, 78(5), 1287-1311. Forsyth, D.R., & Scott, W. L. (1984). Attributions And Moral Judgments: Kohlberg's Stage Theory As A Taxonomy Of Moral Attributes. *Bulletin of the Psychonomic Society*, 22(4), 321-323. Fraedrich, J. P., & Ferrell, O. C., (1992). The impact of perceived risk and moral philosophy type on ethical decision making in business organizations. *Journal of Business Research*, 24(4), 283-295. Garretson, J. A., & Clow, K. E. (1999). The influence of coupon face value on service quality expectations, risk perceptions and purchase intentions in the dental industry. *Journal of Services Marketing*, 13(1), 59-72. Gaudine, A., & Thorne, L. (2001). Emotion ethical decision-making in organizations. *Journal of Business Ethics*, 31(2), 175-187. Gefen, D., Straub, D. W., & Boudreau, M. (2000). Structural equation modeling and regression: guidelines for research practice. *Communications of the Association for Information Systems*, 4(7), 1-70. Gergen, K. J., & Gergen, M. M. (1981). *Social Psychology*. New York: Harper. Giacalone, R. A., & Greenberg, J. (1996). Antisocial behavior in organizations. Thousand Oaks, CA: Stage. Godin, G., & Kok, G. (1996). The theory of planned behavior: A review of its applications in health-related behaviors. *American Journal of Health Promotion*, 11, 87-98. Gorsuch, R. L., & Ortberg, J. (1983). Moral obligation and attitudes: their relation to behavioral intentions. *Journal of Personality and Social Psychology*, 44(5), 1025-1028. Gupta, N., & Jenkins, G. D., Jr. (1991). Rethinking dysfunctional employee behaviors. *Human Resource Management Review*, 1, 39-59. Guy, M. E. (1990). Ethical decision making in everyday work situations. Greenwood Press, Inc. Hair, J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (1998). *Multivariate Data Analysis*. Upper Saddle River, NJ: Prentice-Hall. Hollinger, R. C., & Clark, J. P. (1982). Formal and informal social controls of employee deviance.

Sociological quarterly, 23, 333-343. Hunt, S. D., & Vitell, S. (1986). A general theory of marketing ethics. *Journal of Macromarketing*, 6(1), 5-16.

Jacoby, J., & Kaplan, L. B. (1972). The components of perceived risk. *Advances in Consumer Research*. M Venkatesan, Chicago, 382-393.

Jaworski, B. J., & Young, S. M. (1992). Dysfunctional behavior and management control: An empirical study of marketing managers. *Accounting, Organizations and Society*, 17, 17-35.

Jones, T. M. (1991). Ethical decision making by individuals: an issue-contingent model. *The Academy of Management Review*, 16(2), 366-395.

Kahn, W. A. (1990). Toward an Agenda for Business Ethics Research, *Academy of Management Review*, 15, 311-328.

Kaplan, H. B. (1975). *Self-attitudes and deviant behavior*. Pacific Palisades, CA: Goodyear.

Kurland, N. B. (1995). Ethical intentions and the theories of reasoned action R-5 and planned behavior. *Journal of Applied Social Psychology*, 25, 297-313.

Lam, S. P. (1999). Predicting intentions to conserve water from the theory of planned behavior, perceived moral obligation, and perceived water right. *Journal of Applied Psychology*, 29, 1058-1071.

Lehman, W. E. K., & Simpson, D. D. (1992). Employee substance use and on-the-job behavior. *Journal of applied psychology*, 77, 309-321.

Loch, K. D., & Conger, S. (1996). Evaluating Ethical Decision Making and Computer Use. *Communications of the ACM*, 39(7), 74-83.

Malinowski, C. I., & Smith, C. P. (1985). Moral Reasoning and Moral Conduct: An Investigation Prompted By Kohlberg's Theory. *Journal of Personality and Social Psychology*, 49(4), 1016-1027.

Mangione, T. W., & Quinn, R. P. (1975). Job satisfaction, counterproductive behavior, and drug use at work. *Journal of applied psychology*, 1, 114-116.

Mitchell, V. W. (1992). Understanding Consumers' Behavior: Can Perceived Risk Theory Help. *Management Decision*, 30, 26-31.

Moberg, D. (1997). On employee vice. *Business ethics quarterly*, 7, 41-60.

Moore, T. T., & Chang, J. C. J. (2006). Ethical decision making in software piracy: Initial development a test of a four-component model. *MIS Quarterly*, 30(1), 167-180.

Neuman, J. H., & Baron, R. A. (1998). Workplace violence and workplace aggression: Evidence concerning specific forms, potential causes, and preferred targets. *Journal of Management*, 24, 391-419.

Nguyet, N. M., Beland, F., & Otis, J. (1998). Is the intention to quit smoking influenced by other heart-healthy lifestyle habits in 30- to 60-year-old men? *Addictive Behaviors*, 23(1), 23-30.

Nunnally, J. C. (1978). *Psychometric Theory*, 2nd ed. New York: McGraw-Hill.

Organ, D. W. (1988). Organizational citizenship behavior: The good soldier syndrome. Lexington, MA, England: Lexington Books.

Parker, D., Manstead, A. S. R., Stradling, S. G., Reason, J. T., & Baxter, J. S. (1992). Intention to Commit Driving Violations: An Application of The Theory of Planned Behavior. *Journal of Applied Psychology*, 77(1), 94-101.

Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101-133.

Pavlou, P. A., & Gefen, D. (2004). Building Effective Online Marketplaces with Institution-Based Trust. *Information Systems Research*, 15(1), 37-59.

Peace, A. G., Galletta, D. F., & Thong, J. Y. L. (2003). Software piracy in the workplace: a model and empirical test. *Journal of Management Information Systems*, 20(1), 153-177.

Perry, M., & Hamm, B. (1969). Canonical Analysis of Relations Between Socioeconomic Risk and Personal Influence in Purchase Decisions. *Journal of Marketing Research*, 6, 351-354.

Peter, J. P., & Tarpey, L. X. (1975). A Comparative Analysis of Three Consumer Strategies. *Journal of Consumer Research*, 2, 29-37.

Puffer, S. M. (1987). Prosocial behavior, noncompliant behavior, and work performance among commission sales people. *Journal of Applied Psychology*, 72, 615-621.

Raats, M. M., Shepherd, R., & Sparks, P. (1995). Including moral dimensions of choice within the structure of the theory of planned behavior. *Journal of Applied Social Psychology*, 25(6), 484-494.

Randall, D. M., & Gibson, A. M. (1990). Methodology in Business Ethical Research: A Review and Critical Assessment. *Journal of Business Research*, 9, 457-471.

Redeker, J. R. (1989). *Employee discipline*. Washington, DC: Bureau of national affairs.

Rest, J. R. (1986). *Moral Development: Advances in Research Theory*. New York, NY: Praeger Publishers.

Robinson, A. L., & O'Leary-Kelly, A. M. (1998). Monkey see, monkey do: The influence of work groups on the antisocial behavior of employees. *Academy of Management Journal*, 41, 658-672.

Robinson, S. L., & Bennett, R. J. (2000). Development of a measure of workplace deviant. *Journal of Applied Psychology*, 85, 349-360.

Robinson, S. L., & Bennett, R. J. (1995). A Typology of Deviant Workplace Behaviors: A Multidimensional Scaling Study. *Academy of Management Journal*, 38, 565.

Roselius, T. (1971). Consumer Rankings of Risk Reduction Methods. *Journal of Marketing*, 35(1), 56-61.

Sandra, F., & Bo, S. (2003). Consumer patronage and risk perceptions in internet shopping. *Journal of Business Research*, 56(11), 867.

Schmidt, J. B., & Spreng, R. A. (1996). A Proposed Model of External Consumer Information Search. *Journal of Academy of Marketing Science*, 24(3), 246-256.

Schweper, C. H., & Good, D. J., (1999). The impact of sales quotas on moral judgment in the financial services industry. *Journal of Services Marketing*, 13(1), 38-58.

Settle, R. B., & Alreck, P. L. (1989). Reducing Buyers' Sense of Risk. *Marketing Communications*, 14(1), 34-40.

Shaoyi, L., Yuan, P. S., Huaiqing, W., & Ada, I. (1999). The Adoption of Virtual Banking: An Empirical Study. *International Journal of Information Management*, 19(1), 63-74.

Shaw, D., & Shiu, E. (2002). The role of ethical obligation and self-identity in ethical consumer choice. *International Journal of Consumer Studies*, 26(2), 109-116.

Shaw, D., Shiu, E., & Clarke, I. (2000). The contribution of ethical obligation and self-identity to the theory of planned behaviour: an exploration of ethical consumers. *Journal of Marketing Management*, 16(8), 879-894.

Sheppard, B. H., Hartwick, J., & Warshaw, P. R. (1988). *The Theory of Reasoned Action: A Meta-analysis of Past Research with Recommendations for Modifications and Future Research*. *Journal of Consumer Research*, 15, 325-343.

Skarlicki, D. P., & Folger, R. (1997). Retaliation in the workplace: The roles of distributive, procedural, and interactional justice. *Journal of Applied Psychology*, 82, 424-443.

Skinner, B. F. (1972). *Beyond Freedom and Dignity*. New York: Knopf.

Sparks, P., Shepherd, R., & Frewer, L. J. (1995). Assessing and structuring attitudes toward the use of gene technology in food production: the role of perceived ethical obligation. *Basic and Applied Social Psychology*, 16(3), 267-285.

Srinivasan, N., & Ratchford, B. T. (1991). An empirical test of a model of external search for automobiles. *Journal of Consumer Research*, 18(2), 233-242.

Stone, R. N., & Gronhaug, K. (1993). Perceived risk: Further Considerations for the Marketing Discipline. *European Journal of Marketing*, 27, 39-50.

Tan, B. (2002). Understanding consumer ethical decision making with respect to purchase of pirated software. *Journal of Consumer Marketing*, 19(2), 96-111.

Tan, S. J. (1999). Strategies for Reducing Consumers' Risk Aversion in Internet Shopping. *Journal of Consumer Marketing*, 16(2), 163-180.

Taylor, P. W. (1975). *Principles of Ethics: An Introduction*. California: Dickerson Publishing Co., Inc. Taylor, S., & Todd, P. A. (1995). Understanding information technology usage: A test of competing models. *Information System Research*, 6(2), 144-176. Teal, E. J., & Carroll, A. B. (1999). Moral reasoning skills: Are entrepreneurs different? *Journal of Business Ethics*, 19(3), 229-240. Tonglet, M. (2002). Consumer Misbehaviour: An Exploratory Study of Shoplifting. *Journal of Consumer Behaviour*, 1(4), 336-354. Trevino, L. L. (1986). Ethical decision making in organizations: a person-situation interactionist model. *Academy of Management Review*, 11(3), 601-617. Vallerand, R. J., Deshaies, P., Cuerrier, J., Pelletier, L.G., & Mongeau, C. (1992). Ajzen and Fishbein's Theory of Reasoned Action as Applied to Moral Behavior :A Confirmatory Analysis. *Journal of Personality and Social Psychology*, 62(1), 12. Vardi, Y., & Wiener, Y. (1996). Misbehavior in organizations: A motivational Framework. *Organization Science*, 7, 151-165. Top Items Employees Pilfer, The most popular items that employees take from office-supply rooms for matters unrelated to the job. Vault ' s office survey of 1152 respondents. In *Snapshots, USA Today*, March 29, 2006, B1. Wheeler, H. N. (1976). Punishment theory and industrial discipline. *Industrial relations*, 15, 235-243. Wood, C. M. & Scheer. L. K. (1996). Incorporating Perceived Risk Into Models of Consumer Deal Assessment and Purchase Intent. *Advances in Consumer Research*, 23, 399-404. Zikmund, W. G., & Scott, J. L. (1973). A Factor Analysis of the Multi-Dimensional Nature of Perceived Risk. *Proceedings of the Southern Marketing Association*, 207-232. Houston: Southern Marketing Association.