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Assessment of the Status of Administrative Corruption Indicators and Their Interrelationships in the National Financial System (Case Study: Refah Kargaran Bank)

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ABSTRACT

The issue of reducing corruption is among the high-priority objectives identified by the United Nations within the framework of the Sustainable Development Goals. Administrative corruption is a multifaceted phenomenon that affects governments, public organizations, and private enterprises. Administrative corruption is the product of an inefficient administrative system, negative bureaucracy, ineffective management systems, and the absence of meritocracy. The present study was conducted with the aim of examining the status of administrative corruption indicators and the relationships among them within the national financial system, with a specific focus on Refah Kargaran Bank. In terms of nature and methodology, this study is quantitative, and in terms of purpose, it is classified as applied research. The statistical population of this study consisted of all employees of Refah Kargaran Bank in Mashhad. In this study, books, theses, scientific articles, and academic databases were used to collect information related to the literature and research background. Furthermore, in order to obtain the required research data, a questionnaire was used as the primary data collection instrument to gather the information necessary for achieving the research objectives. Finally, the collected sample data were analyzed using SPSS and Partial Least Squares (PLS) software. The results of the study indicated that the key indicators influencing the reduction of administrative corruption and its bottlenecks in the national financial system include individual, organizational, legal, social, cultural, economic, political, judicial, supervisory, and work process factors, as well as quality of work life and employees' organizational commitment. Among these indicators, supervisory and judicial factors were identified as the most significant determinants in reducing administrative corruption and addressing its bottlenecks within the national financial system, particularly in Refah Kargaran Bank.

Keywords: Administrative corruption, financial system, bottlenecks.

Introduction

Administrative corruption has moved from being treated as a peripheral governance problem to a core constraint on sustainable development, institutional legitimacy, and economic resilience, particularly in countries where the financial system is expected to act as both a development engine and a fiduciary safeguard. In the global development agenda, anti-corruption is increasingly framed not only as an ethical imperative but also as an enabling condition for achieving wider social and economic targets, including service quality, inclusive growth, and trust in public institutions. Within this framing, administrative corruption is best understood as a multidimensional and

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adaptive phenomenon that emerges through the interaction of individual dispositions, organizational structures, legal loopholes, weak enforcement, and broader political–economic incentives rather than a single isolated misconduct event (1). Review evidence from Iran similarly emphasizes that administrative corruption spans a spectrum of behaviors and mechanisms, and that effective prevention requires attention to interlinked drivers across levels of analysis (2). Recent institutional analyses further argue that the contemporary Iranian context contains identifiable structural components that shape corruption's reproduction, including organizational arrangements, accountability gaps, and policy inconsistencies (3). When these components are not addressed as a system, anti-corruption programs tend to become episodic and reactive, producing compliance signals without durable reductions in corrupt opportunities or incentives (4).

The financial sector is particularly sensitive to corruption risks because it intermediates resources, allocates credit, and influences the cost of capital, which collectively shape economic performance and distributive outcomes. Corruption in financial and administrative processes can distort priorities, degrade risk assessment, and reallocate resources toward rent-seeking networks, thereby weakening market discipline and public confidence. Empirical evidence suggests that corruption can materially affect commercial banks' credit risk profiles, implying that governance failures do not remain confined to administrative domains but translate into measurable financial vulnerabilities (5). In financial institutions, the "invisible" nature of administrative misconduct—such as preferential approvals, procedural bypassing, or informal exchange—can be embedded in routine workflows, making it essential to conceptualize corruption as a set of bottlenecks within process chains rather than as purely individual deviance (6). Hybrid methodological approaches in the financial sector have also highlighted that effective corruption mitigation requires a strategic roadmap that links institutional controls to operational decision points where discretion and information asymmetry are highest (7). This perspective aligns with system-level approaches that treat corruption control as an outcome of institutional quality improvements interacting over time, with feedback loops that can reinforce either integrity or misconduct depending on governance design (8).

Across jurisdictions, the legal and administrative architecture of anti-corruption matters because prevention depends on enforceable rules, credible oversight, and coherent institutional mandates. Comparative work emphasizes administrative–legal methods of preventing corruption among public authorities, including codified procedures, transparency requirements, and coordinated control institutions, drawing on lessons from EU governance systems (9). Parallel legal analyses in other contexts underscore that countering corruption requires not only prohibitions but also clear administrative forms and methods for detection, documentation, and sanctioning, which can differ across legal systems while pursuing similar integrity outcomes (10). The operationalization of anti-corruption rules also depends on administrative protocols and procedural clarity in sensitive sectors; for instance, the detailed "protocol" approach in handling administrative corruption offenses in healthcare demonstrates how procedural documentation can shape enforcement capacity and deterrence (11). Conceptually, corruption is also treated as a form of deviant behavior embedded in administrative environments, which implies that legal counteraction must be integrated with managerial and cultural interventions rather than relying on punitive measures alone (12). In the Iranian setting, institutional mapping of anti-corruption bodies illustrates that fragmented mandates and overlaps can dilute responsibility, reduce coordination, and create gaps that corruption networks can exploit (13).

Research increasingly converges on the idea that administrative corruption is jointly produced by political instability, institutional weakness, and governance deficits, especially where oversight and accountability are inconsistent. Evidence from Mogadishu indicates that administrative corruption is intensified by political instability and institutional fragility, which degrade enforcement and normalize informal transactions (14). A similar causal logic is demonstrated in cross-country economic analysis showing that political instability and institutional weakness can predict higher levels of administrative corruption, suggesting that anti-corruption initiatives must acknowledge macro-level constraints that shape micro-level behavior (15). Governance studies also document how administrative corruption undermines democratic governance through eroded public trust and reduced state capacity, reinforcing the argument that corruption control is a foundational pillar of governance quality (16). Within economic development discourse, administrative corruption interacts with tax evasion and collection practices, generating fiscal leakages and weakening redistribution, particularly from the viewpoint of frontline tax collectors who observe how administrative discretion can be monetized (17). In Jordan, empirical legal–economic appraisal indicates that deficiencies in the legal framework can amplify the economic impact of administrative corruption, highlighting how law, enforcement, and market outcomes are intertwined (18). In Iraq, macro-level analyses similarly document how financial and administrative corruption constrains economic performance, reflecting systemic issues rather than isolated cases (19).

At the organizational level, the literature identifies recurrent clusters of drivers and levers that are directly relevant to financial institutions: human factors and ethics, organizational justice and fairness perceptions, control systems, audit effectiveness, and human resource mechanisms. Studies focusing on human factors emphasize that individual-level vulnerabilities—such as moral disengagement, opportunism, and susceptibility to informal influence—can be amplified by organizational contexts that lack meritocracy and transparent decision rules (20). In sport-employee contexts, perceptions of organizational justice are associated with a tendency toward administrative corruption, supporting the broader inference that fairness climates and distributive/procedural justice can shape integrity behaviors across organizational types (21). Human resource-oriented work in Iran proposes an indigenous prevention model for administrative corruption grounded in local public-sector realities, reinforcing the relevance of context-sensitive HR safeguards such as recruitment integrity, evaluation transparency, and ethical capability-building (22). In addition, prioritization studies in Iranian government organizations identify policy-making factors that can strengthen anti-corruption efforts, including leadership commitment, institutional incentives, and coherent policy instruments (23). Empirical and case-based analysis of bottlenecks within organizational and managerial structures further suggests that corruption-relevant bottlenecks often arise at interfaces between authority, discretion, and weak monitoring—interfaces that are highly salient in bank operations (24).

Control and assurance functions are repeatedly highlighted as central mechanisms in corruption detection and reduction, with internal audit receiving special attention in public-sector contexts. Evidence from the Iraqi public sector indicates that internal audit process effectiveness and audit team competence materially contribute to detecting financial and administrative corruption, implying that audit quality is not merely compliance but an operational capability influencing integrity outcomes (25). In parallel, governance solutions have extended into performance management frameworks; for example, applying the Balanced Scorecard has been proposed and tested as a managerial tool to reduce financial and administrative corruption in government units by translating integrity goals into measurable dimensions and accountability indicators (26). Oversight effectiveness is also shaped by external governance architecture, including specialized integrity bodies; research on integrity commissions emphasizes their role in activating governance mechanisms and reducing administrative and financial corruption through institutional coordination and enforcement signaling (27). Relatedly, studies of anti-corruption commissions note their capacity to influence administrative decisions and constrain discretionary abuse, particularly when their mandate is clear and their interventions are procedurally embedded (28). These arguments are consistent with domestic governance scholarship that links transparency to reductions in administrative and economic corruption, especially when transparency is institutionalized in decision processes rather than used selectively (29).

A major contemporary shift in the anti-corruption literature concerns the role of digital transformation and data-driven governance in reshaping corruption opportunities. Digitalization can reduce face-to-face discretion, enhance traceability, and improve auditability, but it can also introduce new vulnerabilities if systems are poorly designed or if digital governance is fragmented. Empirical work in local government contexts suggests that digital transformation can play a meaningful role in reducing financial and administrative corruption by improving information flow and controlling discretionary points in administrative processes (30). At the same time, modeling traditions increasingly use computational approaches to understand corruption dynamics; agent-based modeling overviews show how micro-level behaviors interacting with institutional rules can generate macro-level corruption patterns, which is especially useful for diagnosing leverage points in complex administrative systems (31). Such computational perspectives support the managerial claim that corruption reduction is not only about “more rules” but about designing institutions and workflows that change incentive structures, detection probability, and normative expectations simultaneously (32). In Iran, reform-oriented research argues that government structure reform and optimal governance practices are associated with administrative corruption outcomes, reinforcing the importance of structural–procedural modernization alongside ethical initiatives (33). Jurisprudential–legal analyses also emphasize that anti-corruption in the Islamic Republic’s governance system must align legal norms with enforceable administrative practices, thereby integrating moral–legal legitimacy with operational effectiveness (34).

Despite the breadth of scholarship, an enduring gap concerns how multiple corruption-related indicators relate to one another within the operational reality of financial institutions, where diverse drivers—individual, organizational, legal, socio-cultural, economic, political, judicial, and supervisory—may interact and jointly form “bottlenecks” that concentrate corruption risk. Review work on administrative corruption control methods stresses that organizations often implement fragmented interventions without mapping the interrelationships among corruption determinants, which can undermine effectiveness because addressing one bottleneck may be neutralized by another (35). This is particularly important in banking contexts where corruption risk is shaped by the intersection of compliance, credit decisions, HR practices, customer-facing services, and interagency relationships. Institutional accounts on combating corruption bodies in Iran highlight that coordination and mandate clarity affect how effectively oversight functions can operate across such intersections (13). Moreover, the consequences of financial and administrative corruption extend beyond economic loss to social harms, including pressures on human rights through unequal access, discrimination, and weakened protections, emphasizing why integrity in financial institutions has broad societal implications (36). From an etiological perspective, criminological theorizing suggests that strain-based mechanisms can help explain why government employees may engage in administrative corruption under perceived pressures, blocked opportunities, or organizational contradictions, indicating that both structural conditions and individual coping strategies matter (37).

Within Iran’s administrative system, health-promotion and organizational well-being research suggests that improving administrative health requires categorizing and addressing multiple factor domains, implying that corruption reduction can be strengthened by interventions that target workplace climate, managerial practices, and employee well-being together (38). This aligns with evidence that job design and HR practices—such as job rotation—can reduce manifestations of administrative corruption by limiting prolonged discretionary control and disrupting informal networks that thrive on stability of position (39). At a higher institutional level, the effectiveness of governance reforms depends on how executive methods are implemented, and whether they are reinforced by monitoring and judicial capacity, which the broader governance literature identifies as pivotal for sustainable anti-corruption outcomes (4). Contemporary Iranian reviews also underscore that administrative corruption must be examined as an interconnected issue that requires synthesizing evidence across legal, managerial, and socio-political dimensions rather than treating it as a single-discipline problem (40). Collectively, these streams suggest that corruption reduction in banks should be studied through an integrated indicator model that can reveal both the status of each indicator and the relational architecture among them, particularly highlighting supervisory and judicial dimensions that frequently emerge as decisive constraints in enforcement and deterrence (25).

Accordingly, this study aims to examine the status of administrative corruption reduction indicators and to analyze the relationships among these indicators within Iran's national financial system, using Refah Kargaran Bank as the case study.

Methods and Materials

Given that the present study examines the status of administrative corruption indicators and the relationships among them within the national financial system at Refah Kargaran Bank, and since the conditions of the variables are described as they exist, the research design is descriptive–correlational. The present study is classified within survey research, which is a recognized methodology in human sciences research and extends beyond a single technique for data collection. In this study, a questionnaire was used as the primary instrument for collecting the required data. The statistical population consisted of all managers of Refah Kargaran Bank. The number of participants included in the sample was determined based on the structural equation modeling (SEM) sampling approach. Tabachnick and Fidell (2007) stated that between 5 and 20 samples should be selected for each observed variable in the model (Gholami Gajari, 2017). Therefore, in structural equation modeling, sample size determination typically ranges between 5 and 20 observations per measured variable, where the number of observed variables or questionnaire items determines the overall sample size.

Accordingly, a total of 170 individuals were selected through convenience random sampling. A researcher-developed questionnaire was used to collect the data. In this study, descriptive statistical methods were employed to summarize and describe the collected data after establishing the database in SPSS statistical software. These methods included frequency distribution tables, descriptive charts, and measures of central tendency and dispersion such as mean and standard deviation. In the inferential statistics phase, after constructing the research variables, confirmatory factor analysis and hypothesis testing were conducted. Data analysis was performed using SPSS statistical software and Partial Least Squares (PLS) software.

Findings and Results

The demographic characteristics of the participants indicated that out of the total sample of 170 respondents, 121 individuals (71.2%) were male and 49 individuals (28.8%) were female, demonstrating that the majority of the respondents were male. In terms of educational attainment, most participants held a bachelor's degree (n = 85, 50.0%), followed by those with a master's degree (n = 73, 42.9%), while a smaller proportion had an associate degree (n = 6, 3.5%) or a doctoral degree (n = 6, 3.5%). Regarding work experience, more than half of the respondents had over 20 years of professional experience (n = 95, 55.9%), followed by those with 10 to 20 years of experience (n = 43, 25.3%), less than 5 years of experience (n = 18, 10.5%), and 5 to 10 years of experience (n = 14, 8.2%), indicating that the sample was predominantly composed of highly experienced banking professionals.

Table 1. Descriptive Statistics of Administrative Corruption Reduction Indicators

Variable	N	Mean	SD	Minimum	Maximum
Individual	170	4.01	0.842	1.83	5.00
Organizational	170	4.78	0.769	1.75	5.00
Legal	170	3.75	0.732	2.40	5.00
Social	170	3.81	0.746	1.33	5.00
Cultural	170	4.09	0.797	2.00	5.00
Economic	170	3.69	0.888	1.67	5.00
Political	170	3.95	0.862	2.00	5.00
Judicial	170	4.21	0.655	2.75	5.00
Supervisory	170	4.42	0.615	3.00	5.00
Work Processes	170	4.08	0.592	3.00	5.00
Quality of Work Life	170	3.78	0.390	2.62	4.33
Employees' Organizational Commitment	170	3.89	0.599	2.67	4.78

The organizational and supervisory indicators, with mean values of 4.78 and 4.42 respectively, had the highest mean scores among the studied indicators.

Table 2. Kolmogorov–Smirnov Test Results

Variable	N	Test Statistic	Sig.
Individual	170	2.12	0.087
Organizational	170	2.91	0.077
Legal	170	1.83	0.103
Social	170	2.04	0.101
Cultural	170	2.59	0.201
Economic	170	1.92	0.091
Political	170	2.63	0.087
Judicial	170	2.38	0.078
Supervisory	170	2.89	0.089
Work Processes	170	1.07	0.202
Quality of Work Life	170	1.86	0.102
Employees' Organizational Commitment	170	2.19	0.120

Since the significance level of the test for all variables was greater than 0.05, the null hypothesis of normality of observations was not rejected. Therefore, parametric tests were used to examine the research hypotheses.

As shown in Table 3, the values of Cronbach's alpha and composite reliability for all 12 variables were greater than or equal to 0.70, indicating satisfactory reliability of the model.

Table 3. Reliability of Indicators

Variable	Composite Reliability	Cronbach's Alpha
Individual	0.655	0.713
Organizational	0.712	0.744
Legal	0.768	0.720
Social	0.748	0.740
Cultural	0.844	0.841
Economic	0.849	0.852
Political	0.746	0.765
Judicial	0.840	0.748
Supervisory	0.865	0.772
Work Processes	0.785	0.779

Quality of Work Life	0.776	0.814
Employees' Organizational Commitment	0.784	0.749

The results of confirmatory factor analysis are presented in Table 4.

Table 4. Confirmatory Factor Analysis Results

Variable	Factor Loading	t Statistic
Individual	0.817	9.37
Organizational	0.720	8.96
Legal	0.808	9.87
Social	0.751	15.12
Cultural	0.727	6.18
Economic	0.843	15.93
Political	0.793	10.52
Judicial	0.743	7.77
Supervisory	0.837	5.57
Work Processes	0.745	9.75
Quality of Work Life	0.780	7.64
Employees' Organizational Commitment	0.840	15.65

Based on the results presented in Table 4, all indicators of the studied constructs demonstrated adequate significance for measuring their respective constructs, as the t-values exceeded 1.96 and factor loadings were greater than 0.40.

Table 5. Assessment of Convergent Validity

Variable	AVE
Individual	0.586
Organizational	0.525
Legal	0.512
Social	0.478
Cultural	0.580
Economic	0.475
Political	0.465
Judicial	0.526
Supervisory	0.545
Work Processes	0.574
Quality of Work Life	0.550
Employees' Organizational Commitment	0.485

Since the acceptable thresholds are 0.70 for Cronbach's alpha, 0.70 for composite reliability, and 0.40 for AVE, and since all measurement criteria demonstrated acceptable values, the reliability and convergent validity of the research model were confirmed.

Table 6. Model Fit Indices of the Theoretical Model

Fit Index	Obtained Value	Result
Chi-square	3.02	Acceptable
Normed Fit Index (NFI)	0.744	Acceptable
Standardized Root Mean Square Residual (SRMR)	0.036	Acceptable

The chi-square index is an absolute fit index, and lower chi-square values indicate better model fit and greater adequacy of the developed model.

Table 7. One-Sample t-Test Results for Evaluating Research Variables

Variable	Mean Difference	t	Sig.	Lower Bound	Upper Bound
Individual Factors	1.012	15.66	0.001	0.885	1.14

Organizational Factors	1.18	20.07	0.001	1.067	1.31
Legal Factors	0.748	13.31	0.001	0.637	0.859
Social Factors	0.811	14.18	0.001	0.698	0.924
Cultural Factors	1.098	17.96	0.001	0.977	1.22
Economic Factors	0.692	10.16	0.001	0.557	0.826
Political Factors	0.952	14.39	0.001	0.822	1.08
Judicial Factors	1.21	24.06	0.001	1.11	1.31
Supervisory Factors	1.42	30.02	0.001	1.32	1.51
Work Processes	1.08	23.82	0.001	0.993	1.17
Quality of Work Life	0.781	26.11	0.001	0.722	0.840
Employees' Organizational Commitment	0.896	19.49	0.001	0.806	0.987

To examine the research variables, the mean of each indicator was compared with the population mean of 3. The results presented in the table indicate that all calculated t-values were greater than 1.96 and statistically significant at the 0.05 level. The comparison of the mean differences with zero indicates that all examined indicators are among the most significant factors in reducing administrative corruption and addressing its bottlenecks in the national financial system, particularly at Refah Kargaran Bank.

The findings indicated that there were positive and statistically significant relationships among the administrative corruption model indicators. The results showed that supervisory and judicial indicators had the strongest relationships with other indicators.

Table 8. Correlation Matrix of Administrative Corruption Indicators

Variable	Individual	Organizational	Legal	Social	Cultural	Economic	Political	Judicial	Supervisory	Work Processes	Quality of Work Life
Organizational	0.641	1.000									
Legal	0.425	0.438	1.000								
Social	0.478	0.486	0.610	1.000							
Cultural	0.611	0.722	0.632	0.767	1.000						
Economic	0.136	0.397	0.645	0.561	0.471	1.000					
Political	0.179	0.412	0.644	0.465	0.446	0.685	1.000				
Judicial	0.351	0.665	0.629	0.511	0.635	0.450	0.486	1.000			
Supervisory	0.426	0.747	0.511	0.529	0.731	0.472	0.369	0.843	1.000		
Work Processes	0.478	0.615	0.605	0.657	0.681	0.609	0.356	0.732	0.814	1.000	
Quality of Work Life	0.549	0.619	0.387	0.709	0.750	0.426	0.285	0.584	0.727	0.746	1.000
Employees' Organizational Commitment	0.498	0.578	0.526	0.582	0.730	0.421	0.302	0.665	0.772	0.746	0.794

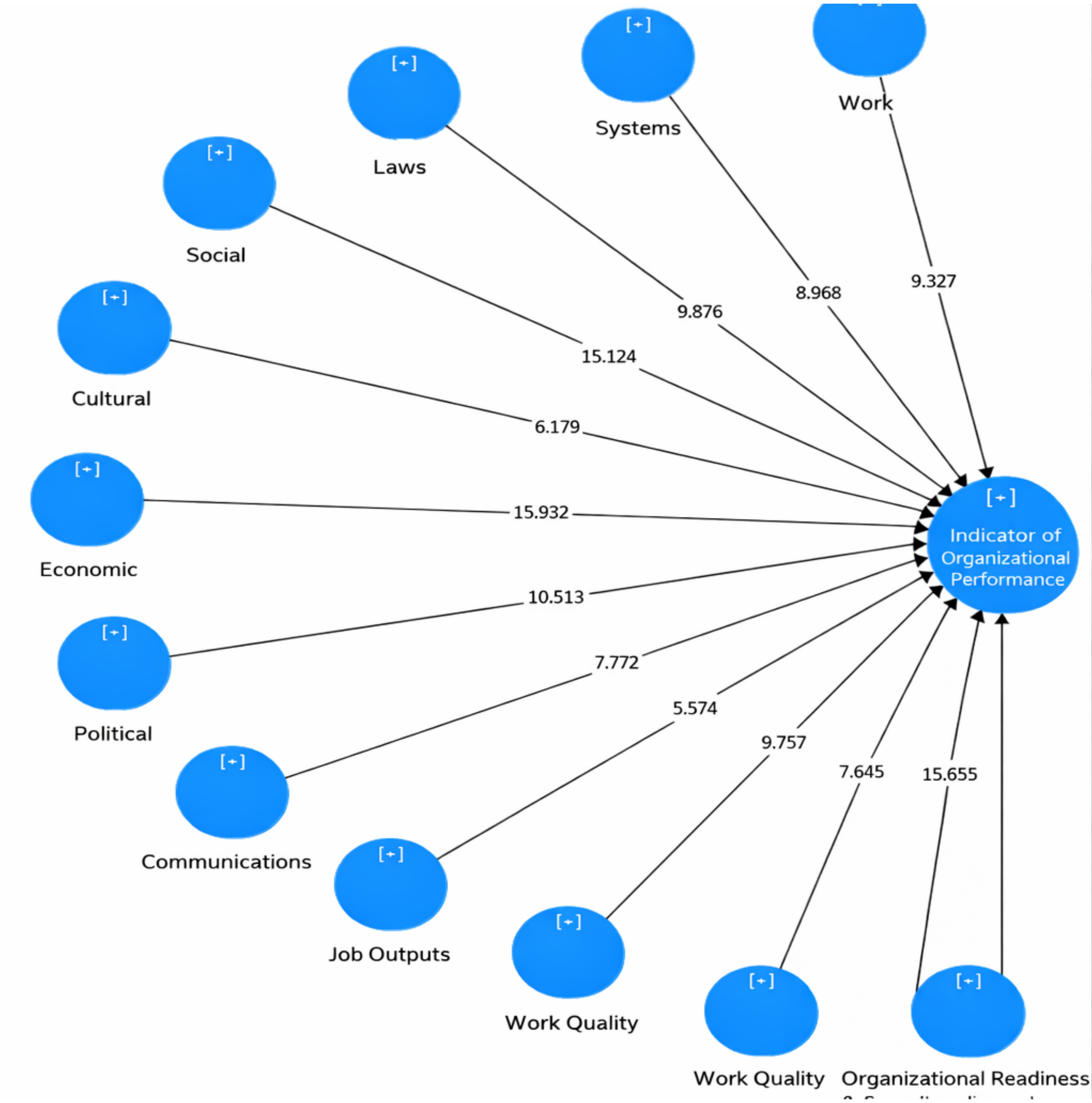

Figure 1. Final model of the study

Discussion and Conclusion

The findings of the present study provide important empirical evidence regarding the multidimensional structure of administrative corruption reduction indicators within the financial system and their interrelationships, particularly in the context of Refah Kargaran Bank. The descriptive analysis demonstrated that organizational and supervisory factors exhibited the highest mean scores among all indicators, while judicial, individual, cultural, and work process factors also showed relatively high levels. These results suggest that corruption reduction within financial institutions is strongly associated with structural, procedural, and monitoring-related mechanisms rather than solely individual-level behavioral controls. This finding is consistent with structural analyses emphasizing that administrative corruption is rooted in organizational arrangements, institutional capacity, and governance quality, rather than being reducible to individual ethical failure alone (3). Organizational structures that promote transparency, accountability, and procedural clarity reduce opportunities for discretionary abuse and strengthen institutional resilience against corrupt practices (4). Similarly, indigenous governance models in Iran emphasize that corruption prevention requires coordinated organizational and human resource frameworks that institutionalize ethical norms and reduce discretionary vulnerabilities within administrative systems (22).

The prominence of supervisory and judicial indicators in the present study is particularly noteworthy, as these factors demonstrated both high mean values and strong correlations with other corruption reduction indicators. This suggests that effective supervision and judicial enforcement serve as central integrative mechanisms linking individual, organizational, and institutional corruption control processes. This result aligns with empirical findings showing that internal audit effectiveness and oversight capacity significantly enhance corruption detection and prevention, especially in public and financial institutions where decision-making discretion is high (25). Oversight institutions, including anti-corruption commissions and supervisory bodies, play a critical role in strengthening governance and reducing administrative corruption by enforcing accountability and reducing impunity (28). Similarly, governance activation mechanisms implemented through integrity commissions have been shown to improve transparency and reduce corruption risks by strengthening institutional coordination and enforcement credibility (27). These findings support the argument that supervisory and judicial capacity functions as a systemic deterrent that alters cost-benefit calculations associated with corrupt behavior, thereby reducing its prevalence.

The significant role of organizational factors in corruption reduction observed in this study further confirms the importance of organizational climate, management practices, and internal governance mechanisms. Organizational justice, transparent decision-making processes, and meritocratic practices reduce corruption tendencies by promoting fairness perceptions and reducing motivation for opportunistic behavior (21). Research also demonstrates that job rotation, procedural clarity, and managerial accountability mechanisms reduce corruption manifestations by limiting prolonged concentration of discretionary authority and reducing opportunities for collusion and informal influence networks (39). Moreover, corruption bottlenecks often emerge within organizational structures where authority, discretion, and weak monitoring intersect, emphasizing the importance of internal governance reforms and process optimization (24). These findings confirm that organizational-level interventions represent critical leverage points for corruption prevention, particularly in financial institutions where decision authority over financial resources is concentrated.

Legal and judicial indicators also demonstrated significant effects in the present study, highlighting the importance of formal legal frameworks and enforcement mechanisms in corruption reduction. Legal clarity, enforceable sanctions, and institutionalized legal accountability reduce corruption by increasing the perceived risk associated with corrupt activities (18). Administrative and legal anti-corruption mechanisms, including codified procedures and enforceable regulations, function as structural barriers that limit opportunities for corruption and strengthen institutional integrity (9). Similarly, administrative legal enforcement mechanisms serve as institutional safeguards by establishing procedural accountability and facilitating corruption detection and prosecution (10). In addition, corruption offenses and deviant administrative behaviors are often shaped by institutional environments, indicating that legal and judicial structures influence corruption through their regulatory and normative functions (12). These findings reinforce the conclusion that judicial independence and legal enforcement effectiveness are essential prerequisites for sustainable corruption reduction.

The study also identified significant relationships between individual-level factors and corruption reduction indicators, suggesting that corruption prevention requires attention to individual motivations, ethical standards, and behavioral predispositions. Human factors, including ethical awareness, moral values, and perceived organizational justice, influence corruption engagement and prevention (20). Criminological perspectives further suggest that administrative corruption can emerge from structural strain and perceived inequality, highlighting the interaction between individual motivations and institutional conditions (37). Administrative corruption has also been conceptualized as a form of deviant behavior shaped by institutional norms and organizational culture, indicating that corruption prevention requires addressing both individual and structural determinants (32). Therefore, individual-level integrity and ethical culture should be viewed as complementary components of institutional anti-corruption strategies rather than standalone solutions.

The findings related to work processes and quality of work life further emphasize the importance of administrative process design and employee well-being in corruption reduction. Transparent work processes, standardized procedures, and clearly defined responsibilities reduce ambiguity and discretionary power, thereby limiting opportunities for corrupt behavior (33). Administrative health and organizational well-being also contribute to corruption reduction by promoting ethical workplace environments and strengthening organizational commitment (38). Research also indicates that digital transformation and administrative process modernization reduce corruption risks by increasing transparency, reducing information asymmetry, and improving monitoring capacity (30). These findings support the conclusion that corruption prevention requires not only legal and supervisory reforms but also improvements in organizational processes and employee working conditions.

Economic and political factors also demonstrated meaningful relationships with corruption reduction indicators, reflecting the broader institutional environment in which financial institutions operate. Political instability, institutional weakness, and governance deficiencies contribute to corruption by weakening enforcement mechanisms and increasing administrative discretion (15). Similarly, corruption negatively affects economic performance and financial stability by distorting resource allocation and weakening financial system integrity (5). Administrative corruption also undermines economic development and fiscal performance by facilitating tax evasion and inefficient resource allocation (17). These findings highlight the importance of political stability, economic governance, and institutional strength in creating an environment conducive to corruption prevention.

Cultural and social factors identified in the present study also play a significant role in shaping corruption outcomes. Cultural norms, organizational values, and societal expectations influence ethical behavior and corruption tolerance within administrative systems (40). Administrative corruption has been shown to weaken democratic governance, reduce institutional legitimacy, and erode public trust in government institutions (16). Transparency and governance reforms that strengthen public accountability and social trust contribute significantly to corruption reduction (29). These findings suggest that corruption prevention requires cultural transformation and institutional trust-building alongside structural reforms.

The strong interrelationships among corruption reduction indicators identified in this study support the systemic nature of administrative corruption. Corruption emerges through complex interactions among organizational, legal, economic, and social factors rather than isolated causes (1). System dynamics and institutional analyses also confirm that corruption control effectiveness depends on coordinated reforms across multiple institutional dimensions (8). Agent-based modeling approaches similarly demonstrate that corruption patterns emerge from interactions between individual behaviors and institutional structures, highlighting the importance of integrated anti-corruption strategies (31). These findings confirm that corruption prevention requires a comprehensive and coordinated institutional approach.

Financial institutions represent particularly sensitive environments where corruption risks can significantly affect economic stability and institutional credibility. Corruption in financial institutions increases credit risk, weakens financial governance, and undermines economic development (7). Financial corruption also has broader social consequences, including negative impacts on human rights, governance legitimacy, and public trust (36). Governance reforms, institutional transparency, and effective anti-corruption strategies are therefore essential for maintaining financial system integrity and promoting sustainable economic development (34).

The present study contributes to the literature by providing empirical evidence supporting the multidimensional and systemic nature of corruption reduction indicators within financial institutions. The findings confirm that corruption prevention requires coordinated efforts across supervisory, judicial, organizational, individual, and institutional domains. These results align with governance and anti-corruption frameworks emphasizing transparency, accountability, institutional strength, and ethical organizational culture as essential components of corruption prevention (35).

One limitation of the present study is that the data were collected from a single financial institution, which may limit the generalizability of the findings to other banks or financial organizations. Organizational structure, management style, and institutional context may vary across financial institutions, potentially influencing corruption-related indicators differently. Furthermore, the study relied on self-reported questionnaire data, which may be subject to response bias, social desirability bias, and perceptual limitations. The cross-sectional design of the study also prevents causal inference and limits the ability to examine temporal changes in corruption-related indicators.

Future research should expand the scope of investigation by including multiple financial institutions across different regions and organizational contexts to improve generalizability. Longitudinal studies could provide deeper insights into how corruption reduction indicators evolve over time and how institutional reforms affect corruption outcomes. Future research should also incorporate mixed-method approaches, including qualitative interviews and observational methods, to provide deeper understanding of corruption mechanisms and institutional dynamics. The integration of digital governance indicators and emerging technologies such as artificial intelligence and blockchain may also provide new opportunities for corruption prevention research.

From a practical perspective, the findings of this study highlight the importance of strengthening supervisory and judicial mechanisms within financial institutions. Bank managers and policymakers should prioritize improving internal audit systems, strengthening oversight structures, and enhancing transparency in administrative processes. Organizational reforms should focus on improving organizational justice, promoting ethical culture, and strengthening merit-based management practices. Improving work processes, enhancing employee well-being, and implementing digital governance systems can also reduce corruption risks. Institutional coordination among regulatory bodies, financial institutions, and judicial authorities is essential for effective corruption prevention. Strengthening legal enforcement, promoting transparency, and improving institutional governance will contribute significantly to reducing administrative corruption and enhancing financial system integrity.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

All ethical principles were adheried in conducting and writing this article.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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