University of Passau

Faculty of Business Administration

and Economics

Chair of Economic Theory



Can Corruption Be Trained?

How an environment fostering reciprocity increases both the willingness to help and to engage in corruption.

Author:	Leonhard Friedel
Matriculation Number:	
Seminar:	Dr. Katharina Werner

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1. Motivation and Related Literature

Corruption harms the economic development and affects welfare in each nation. Therefore, the matter of corruption is an ongoing issue in economic and socio-political research. In this seminar paper the issue will be addressed from an experimental economic perspective.

A standard example for corruption is a bribing situation: An entrepreneur gives an official a certain amount of money and asks for a favour. He does that even though there is no legal enforcement mechanism to ensure that the desired service is granted. Therefore, the Entrepreneur must trust the Official to return the favour, otherwise he would not choose to bribe the Official. From the perspective of standard economic theory, the Official would take the bribe but not grant the promised service, because there is no advantage for the Official to act/respond after receiving the bribe. However, Abbink et al. (2002) show that promised services are provided after a bribe was payed. This is mainly justified with the concept of reciprocity.

Nevertheless, the role of reciprocity in this context is ambiguous. Renner (2004) states, that the exchange of presents is based on the idea that we like to return favours and is therefore a social obligation and something positive. She further states, that reciprocity is considered a social norm. (Renner 2004 p.294). This shows the ambivalent character of reciprocity in terms of morality. It can be understood as a social norm to return favours, but it is also a key element in corruption. Therefore, it should exist a link between a higher willingness to interact reciprocally and a higher willingness to act corruptly.

According to Abbink et al. (2002), reciprocal relationships are essential for corruption. This reciprocal relationship is often solely explained by trust relationships (Renner 2004; Egbert and Bobkova 2012). Based on this argument, personal rotation systems are implemented to prevent trust relationships and therefore, bribery and other forms of corruption (Abbink 2004). Yet, there may be other explanations for corruption than personal relationships. Possible alternatives are socialisation, culture, experience or environment. Barr and Serra (2010) claim in their results that the environment can change individuals' attitude towards corruption. Also, they relate their results to different socialisation due to country differences. Therefore, it could be the case that environments, which induce individuals to act more reciprocally, increase corruption.

To test this hypothesis, I want to foster the reciprocity of individuals in an experiment by training. If the hypothesis holds, this would lead to increased corruption even if there are no relationships, reputation or communication between individuals.

To the best of my knowledge, there exists no publication in the literature, which is concerned about factors that increase reciprocal behaviour based on training in the laboratory. But there are many behavioural experiments, which test for reciprocity as motivation for behaviour. The majority of these experiments are trust games. Here, the first mover must trust the second mover if he wants to invest money to increase her payoff. With this move, he also risks that the given trust is abused and her payoff decreases, because the invested money is lost. According to backward induction the dominant strategy for the first mover is not to trust the other player. But if the player expects reciprocal behaviour, the payoff for both players can increase significantly. In this case it is favourable to establish an environment in which the participants start to experience, that a system of favour exchange works and is beneficial for both sides. In my experiment, I want to test if subjects, who experience that reciprocity is beneficial, also apply this behavior in a subsequent bribery game, even though there are external costs to the environment.

At first, a version of the Helpers-Game is played repeatedly in order to train reciprocity. The basic design of the game was taken from Bigoni et al. (2015). The authors used it to investigate the effect of money as coordination mechanism or its absence on cooperation. In their conclusion they point out, that money increases the number successful coordinated cooperation's. This is explained by higher trust of people in intrinsically worthless money compared to the belief that the others will act reciprocally in the absence of money. This helping game will be used with a few changes in the payoff structure and the matching to increase the incentives to act reciprocally.

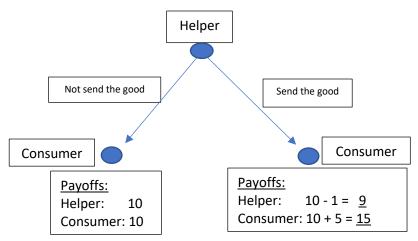
After an unknown number of rounds of the helper's game, a classical bribery situation similar to the one in Abbink et al. (2002) is played. They played a bribery game, which was mainly a simple trust game slightly extended by an external negative effect, the game tree can be found in the Appendix A. Based on the results of Abbink et al. (2002) there should be no significant differences between people that play a trust game and people that play a bribery game. This bribery situation can be used to measure the willingness of players to grant advantages to others and consequentially engage in corrupt behaviour. Therefore, I use a modified version of the "Negative Externality Treatment" from the bribery game of Abbink et al. (2002).

2. Experimental Design

The experiment contains two games. At first, a Helper Game was played over a random number of rounds, but at least 6. The maximum possible number of rounds was 9. The Helper's Game consisted of two treatments.

In the favour-treatment, the participants of each session were split into two groups. The first half of the group was in the role of the helper (Helfer), the participants of the second group were in the role of the consumer (Konsument). In the next step, the players were matched into pairs, consisting of one consumer and one helper. Both players received an initial payoff of 10 taler. The helper additionally received one unit of a good, which could be send to the consumer for a little transaction fee.

Figure 1:



The consumer's payoff increased by 5 talers, if he received and consumed the good. The helper was informed that the consumer asked for the good, because he required the good for consumption. Based on this set of information, the helper could decide to transfer the good or not. Figure 1 illustrates the possible choices of the helper and the resulting payoffs. The precise instruction are found in Appendix B.

If the good was not transferred, it vanished at the end of the round. The consumer had no opportunity for interaction in this part of the game. Then all consumers became helpers and helpers became consumers. Furthermore, they were randomly rematched with different partners, to prevent the establishing of reciprocal relationships. This game was repeated for a random number of rounds but at least 6 rounds and at maximum 9 rounds.

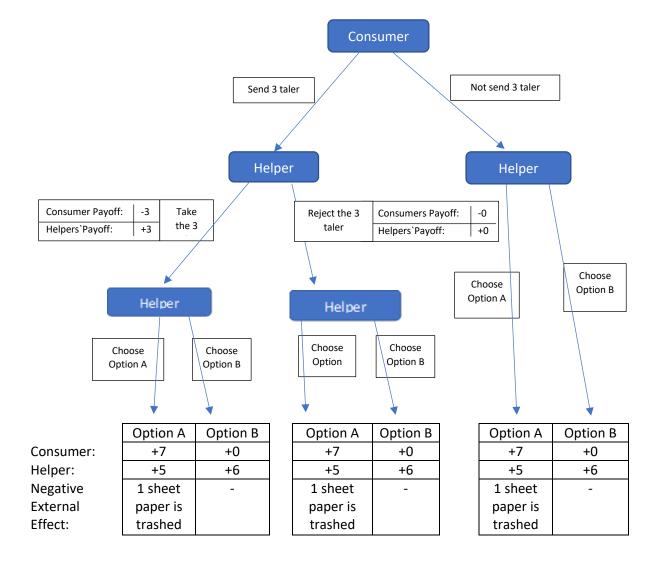
Exactly as in the favour-treatment, participants of the trade-treatment were split into two groups, which received the initial payoff of 10 taler. The former Helpers are now called Traders (Händler). Only for the first round, the consumers received two worthless tokens. The token is the "in-game-currency" for trading goods. The taler on the other hand is the currency which determines the payoffs from the consumption of the good and is finally hypothetically paid out to the participants. Additionally, they received a good, which is similar to the Helpers' good in the favour-treatment. Furthermore, the traders also received one token in the first round. When the game started, the trader was offered a token from the matched consumer. From the third round on the trader was only offered a token from the matched consumer, if the consumer owned a token. Otherwise the trader was informed, that his corresponding consumer cannot afford to buy the good. The part of the consumer remained passive. If a token was offered, the trader had the opportunity to exchange the token for his good, for which he also had to pay the transaction fee of one taler. The trader could therefore gain one token, which was automatically transferred into the next round. In the following round, the consumer increased his payoff by 5 taler. In the next round, when the former trader became a consumer, he could trade his token for his desired good from a new randomly matched participant in the role of the trader. If the good was not traded, the former trader would lose the good by changing the role to the consumer and owning one token less and one taler more. When all rounds of the game came to an end, the tokens had no relevance for the payoff.

The random number of rounds was introduced to prevent different endgame behaviour in both treatments. The number of tokens for the trader was set on 1, to ensure, that the trader could buy a good in round two, independently from his action in round one. For the same reason the token of the consumer was set to two tokens in the beginning.

Those players which were in the role of the trader in the last round of the game, became the bribers in the second game. For preventing that a framing effect could occur, the words briber or corruption were not used. Instead the briber was simply addressed by being informed that the second part of the experiment started and that he was in the role of the consumer. This can also be seen in the Appendix B.

In the second game the consumer was offered a choice to send the helper 3 taler or not. The consumer was only informed that afterwards the helper had to make a decision, about the final changes to the payoffs for both players. This is illustrated in Figure 2, which contains the decision tree of the second game.

Figure 2:



The helper had the choice to reject or accept the offered payment of 3 taler, if they were offered. After that choice the helper could choose option A and B. In option A the helper could act reciprocally, by granting a service which resulted in an increased payoff of 7 taler for the Consumer and an increased payoff of 5 taler for the helper himself. The environment would suffer due to the trashing of one sheet of paper. Since the bribe was accepted, it is important to pay attention to the previous transfer of three taler from the consumer to helper. In Option B the helper would only increase his own payoff by 6 taler and not cause a negative external effect for the environment. Furthermore, he would additionally hold the previous 3 taler from the consumer due to the accepted bribe.

3. Experimental Procedure and Data

The experiment was performed at the University of Passau June 2018. A computer laboratory was set up with partition walls to ensure private decision making. The experiments were programmed with the software z-tree (Fischbacher 2007). In total, 150 students participated in 11 sessions, with 78 students in the control group (trade-treatment) and 72 students assigned to the treatment group (favour-treatment). The number of participants per session ranged from 8 to 18. In each session, two completely different experiments were conducted, which in total lasted 20-30 minutes. At the start of each session, the experimenters flipped a coin to choose randomly which experiment starts first to

ensure that one experiment would not systematically bias the other experiment. The participants were recruited by flyers, posters, advertisements on the social media platforms (facebook and others...) but mainly by being asked directly to participate on campus by the experimenters.

At the beginning of each session, some general instructions were read out loud. Here, students were also informed that the earned payoffs could not be paid out in cash, since it was only a student seminar. Instead, the participants were rewarded for the participation with snacks and coffee. The experiment of this paper started with an instruction page, then the helper game was played for 6 to 9 rounds. After that, the bribery game was played. In the end, the participants answered a questionnaire about their age, gender and major in the university. The participants age ranged from 18 to 54 and was in average 23 years. 89 (59,33%) females and 61 (40,66%) males participated in the experiment. The most frequent majors were Business Administration and Economics (34,16%), Governance and Public Policies (11,98%), and Cultural Business Studies (11,33%).

4. Research Hypotheses

The Helping game is supposed to establish an environment, in which favours are exchanged. In this environment, the participants make the experience, that when they give favours to others, this behaviour will be rewarded. The helpers game as described in the Experimental Design, is just partly a reciprocity game. It involves only the first part of a reciprocity game, because the second mover cannot respond to the action of the previous player. Instead he becomes the first mover in the next round with a newly matched player. However, the training effect should remain. The helpers game increases the motivation to help other players, which can also train reciprocity if the participants trade favours in the expectation to get favours granted. As all players knew, everybody started with the same set of instructions. Therefore, each player also knows the motivation of his counterpart (the person in the other role). The participants could also be simply motivated by altruism or strategic reasons as creating a positive atmosphere, so that the other players will reward their assistance in return.

If a favour exchange system within a community is established, it relies on reciprocity, independently from the individual specific history to each other. In the trade-treatment, the individuals have no favour exchange system, but a trading system with the currency "token". They can exchange goods for tokens and have no reason to trust in any sort of a favour exchange system. Since those participants, who trade tokens are simply maximizing their payoffs, they continue to do so in the bribery game, without acting reciprocally. Thus, reciprocal behaviour should be lower in the trade-treatment. My hypotheses about the outcomes of the experiment are:

H₁: Both Treatment groups do not differ much in how often they transfer the consumption good in the helper game and both treatments accomplished more transfers then 50%.

 H_2 : The participants of the favour treatment act more reciprocally in the bribery game by granting favours in return for a bribe more frequently.

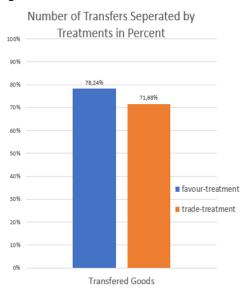
The difference between Hypothesis 2 and 3 is crucial to investigate the effect of the treatment on the reciprocal behaviour. Since Hypothesis 2 searches to find positive responds of the helpers, which were asked for a favour. In Hypothesis 3 the major interest is the effect of the favour-treatment on the willingness of the helpers to grant services with negative externalities for the environment independent from being bribed or not.

H₃: The participants of the favour-treatment will cause more often negative externalities by the granted services.

5. Results

In this part the results will be analysed with respect to the 3 previous stated hypotheses. Beginning with Hypothesis 1, the exchange of goods in the helper game resulted in a positive number of trades

Figure 3:

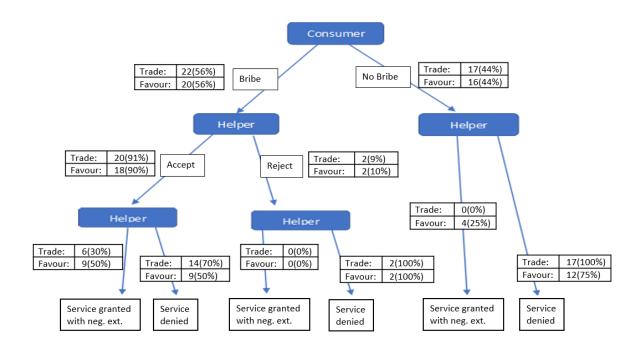


of favours and tokens respectively for both treatments. Participants started to trust others without having experienced reciprocity in the beginning. That was necessary for the training to work. In Figure 3, the percentage of successful transfers of goods in both treatments is illustrated. In the favour-treatment 78,25% of all possible transfers were realised. In the trade-treatment 71,68% of all possible transfers were realized. This indicates that the participants of both treatments had incentives that were strong enough to transfer their goods. Also, both treatments realised far more than 50% of all possible transfers. This means that in both treatments, the participants had in average more positive experiences by receiving a good than by not receiving a good. This is an important aspect, since in the case that on treatment group realises less than 50% of all possible transfer, the training

effect could reverse compared to his original intension. Therefore, both treatments needed to have the same trend in realised transfers. This can be approved as presented in Figure 3.

To analyse the results in respect to hypothesis 2 a frequency decision tree of the bribery game is presented in figure 4.

Figure 4:

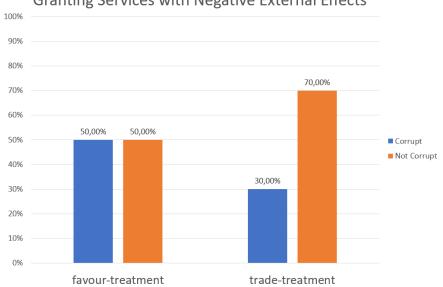


In both treatments 56% of the consumers chose to bribe the Helper for a better personal payoff and 44% did not. The number of Helpers, who were not offered a bribe was 17 in the trade-treatment and 16 in the favour-treatment. All participants in the trade-treatment maximized their payoff by not engaging in corrupt behavior and did not choose Option A. Also 75% participants of the favour-treatment did not choose option A (granting services). But contrary to the expectations, 25% (4) of the participants from the favour-treatment granted the services even without being bribed.

Helpers, who were offered a bribe had the option to reject or accept the offer. In the trade-treatment, 91% accepted the offered bribe and 9% rejected it. In the Favour-treatment 90% accepted the bribe and 10% rejected it. The participants in both treatments, who rejected offered bribes did also not engage in any corrupt activity. Corrupt activity is defined as causing a negative external effect for the environment by choosing to grant a service (Option A). Differences occurred for those, who accepted the bribes. In the favour-treatment the results indicate that the share of individuals acting reciprocally is larger by 20% points compared to the trade-treatment, when they had accepted a bribe(figure 5).

Granting Services with Negative External Effects

Figure 5:



To test for significance, I use a 1-sided Fisher's exact test to check if the decisions are systematically different between the treatment groups. The test results in a p-value of p=0.191. This indicates that the decisions of the favour-treatment and trade-treatment are random and independent with a probability of 81%. This means that the treatment does not influence the decision to act reciprocally significantly on any conventional level. Consequentially, the Null Hypothesis which states that the variables are independent from each other cannot be rejected. Although, the difference of 20% between the treatments indicates a trend in favour of the Hypothesis 2. Yet, the the missing significance leads to the rejection of Hypothesis 2 on all conventional levels. Reasons for the low significance could be the low number observations of only 38 participants in both treatments, which accepted the bribe.

In order to analyse the results with respect to Hypothesis 3, I investigate the Helpers behaviour to grant services in dependence of the treatment. 13 participants of the favour-treatment and 6 participants of the trade-treatment granted the corrupt service. A 1-sided Fishers'Exact test shows on a 5% significance level (p=0,036) that corrupt behaviour is systematically different in the two treatments. To further analyse the effect of the treatment on corrupt behaviour of the Helpers, Table 1 presents a probit regression as a further robustness check. The dependent variable is "Granting

Services", since these services are causing negative external effects on the environment and symbolize the helpers' engagement in corruption. The independent dummy variables are the treatment(favour=1/trade=0) and "angebotene_bestechung" offered bribe or not.

Table 1:

Probit Regression	(1)	(2)	(3)
	Granting	Granting	Granting
	Services	Services	Services
treatment	0.665	0.770	0.767
	(2.05) **	(2.23) **	(2.21) **
angebotene_bestechung		0.906	0.903
		(2.47) **	(2.45) **
Age in years			0.003
			(0.10)
male			-0.095
			(0.27)
Constant	-1.020	-1.661	-1.576
	(4.19) ***	(4.28) ***	(1.42)
Observations	75	75	75
Absolute value of z			
statistics in			
parentheses			
* significant at 10%;			
** significant at 5%;			
*** significant at 1%			

In column 1 I investigate, if being in the favour-treatment increases the probability for granting the service to the consumer. Since this service has negative effects on the environment, it is seen as engaging in corrupt activity.

The result of column 1 indicates, that we have a significant correlation on a 5% level, that the favour-treatment increases the probability that the participants engage in corruption. In column 2, I include the variable "angebotene_Bestechung", which indicates whether the individual was offered a bribe or not. The result of column 2 indicates the obvious, that offering a bribe increases the probability that a service is granted on a 5% significance level. But furthermore, it shows that, the coefficient of the treatment variable on the probability, that the participants act corruptly increases compared to column 1. The treatment effect in column 2 remains on a significance level of 5%. In column 3, I add controls for age in years and gender, which remain insignificant. The previous effects for variables from column 2 remain unchanged. Hence the hypothesis 3 holds and can be approved.

Overall, the results indicate that the training worked. Helpers, who were trained in the favour-treatment, acted more corruptly than the participants of the trade-treatment. Although the reciprocal effect on bribes remains non-significant, a trend can be observed. It seems worthwhile to further explore this trend in another research paper, for which more observations can be collected. Then, the missing difference between offered bribes can also be further explored. It can be argued, that due to a successful training in the favour-treatment, the number of bribes should be higher than in the trade treatment, because they are more likely to trust in the benevolent motivation of others and therefore rather invest trusting, on reciprocal behaviour. To the contrary, the trade-treatment was not trained to trust others and should have a lower number of offered bribes. But in this context, it is crucial to point out that, that the Helper's Game did only train the participants to grant favours and not to demand for them. Therefore, the training maybe cannot be applied to investigate the number of offered bribes between treatments. Nevertheless, one result remains unclear. Since the training was

designed to train reciprocal behaviour by granting favours in return for bribes, the right branch of the decision tree (Figure 4) cannot be explained by the training. The motivation for granting services without being asked for, cannot be explained by the concept of reciprocity. For the concept of reciprocity, a first mover and second mover are necessary. In this case, the second movers (helpers) could not respond positively to the first movers, since they did not take any friendly action in advance. Therefore, the actions of these 4 participants cannot be explained by reciprocity. This could indicate, that the training did not increase the probability that people would interact more reciprocally. Instead the people could be trained to act rather altruistic and sensitized for individuals and not for the negative external effect on the environment. This issue could be addressed by improving the helper game in further research, for example including the effects on the environment in the helper game by framing or simply presenting the environment as a third player, who is only observing.

6. Conclusion

The main hypothesis is, that individuals, who have experienced a reciprocal environment and have acted accordingly, engage more in corrupt behaviour. This happens independently from the former relationship between the briber and the bribed.

In this experiment, I investigated if individuals engage more in corrupt behaviour when they have previously experienced a reciprocal environment and have acted accordingly. This environment induces participants to rely on and trust other to get their good or favour granted. The results show that the number of transferred goods was on a high level in the favour-treatment with four times more successful transfers than denied transfers. The participants of the control treatment traded goods for tokens. After the trading periods, a bribery game similar to Abbink et al. (2002) was played. The results roughly support the thesis, that a training to act more reciprocally influences the decision to engage in corrupt behaviour, although not all results are significant. Since the trends are in line with the hypotheses, it could be possible that the small sample size is causing the appearing insignificance. Furthermore, some findings are puzzling. Some individuals chose to grant favours and engage in corrupt activity even without being asked for it and to the loss of their own payoff. Their behaviour cannot be explained by the concept of reciprocity. Therefore, the effect of the training on the motivation of these 4 participants remains unclear. Possible explanations for this behaviour could be that these four persons have other dominant social preferences such as altruism and inequality aversion, which exist independently from the training. An alternative explanation is that the training moved the focus of the participants to the payoff accounts of the two players and therefore, they simply did not pay attention to the third player's (the environment) account. But this remains unproven. Further research could investigate the motivations of the players by varying the experiment design which allows insight into the motivations and with a higher number of observations to get more robust results.

(21.267 Zeichen)

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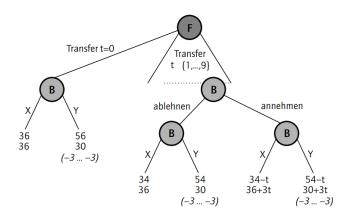
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8. Appendix

Appendix A:

Game tree from (Abbink et al. 2002) bribery game, decision tree and pure reciprocity game, decision tree



Quelle: (Renner 2004)

The decision tree of the pure reciprocity game is completely similar except not causing the negative external effect(-3...-3) in the choice Y.

Appendix B:

Instructions for the Helper Game Treatment Group (favour-treatment):

Das Spiel besteht aus zwei Teilen: Im Folgenden wird der erste Teil erklärt:

Es gibt **zwei Rollen:** Zu Beginn des Spiels wird jedem Spieler entweder die Rolle **Helfer** oder die Rolle **Konsument** zufällig zugeteilt. Sie werden in den folgenden Runden abwechselnd die Rolle Helfer und Konsument einnehmen. Dieses Spielteil wird über eine zufällige Anzahl an Runden gespielt

In jeder Runde wird man zufällig einem anderen Mitspieler zugeordnet. Beide Spieler erhalten in der **ersten** Runde eine Anfangsguthaben von 10 Talern. Das Guthaben wird immer in die nächste Runde übertragen.

Jede Runde in der Sie die Rolle des Helfers einnehmen, erhalten Sie ein Gut, das Ihnen aber nichts nützt. Wenn die Runde beendet ist, verfällt das Gut, wenn es sich im Besitz des Helfers befindet.

Der Konsument erhält dieses Gut zunächst nicht, braucht es aber für seinen Konsum und erhöht jedes Mal bei Erhalt sein Guthaben um weitere 5 Taler.

Der Helfer kann dem Konsumenten einen Gefallen tun und das Gut übertragen, dies kostet ihn 1 Taler Übertragungsgebühr.

Instructions for the Helper Game Control Group (trade-treatment):

Das Spiel besteht aus zwei Teilen: Im Folgenden wird der erste Teil erklärt:

Es gibt **zwei Rollen:** Zu Beginn des Spiels wird jedem Spieler entweder die Rolle **Händler** oder die Rolle **Konsument** zufällig zugeteilt. Sie werden in den folgenden Runden abwechselnd die Rolle Händler und Konsument einnehmen. Die Anzahl an Spielrunden im ersten Teil ist zufällig.

In jeder Runde wird man zufällig einem anderen Mitspieler zugeordnet. Beide Spieler erhalten in der **ersten** Runde eine Anfangsguthaben von 10 Talern. Zusätzlich erhält der Händler 1 Token und der Konsument 2 Token. Das Guthaben an Talern und die Token werden immer in die nächste Runde übertragen.

Jede Runde in der Sie die Rolle des Händlers einnehmen, erhalten Sie ein Gut, das Ihnen aber nichts nützt. Wenn die Runde beendet ist, verfällt das Gut, wenn es sich im Besitz des Händlers befindet.

Der Konsument erhält dieses Gut zunächst nicht, er braucht das Gut aber für seinen Konsum und erhöht jedes Mal **bei Erhalt** des Gutes sein Guthaben um **weitere 5 Taler**

Der Händler kann dem Konsumenten das Gut im Tausch gegen einen Token verkaufen, dies kostet ihn 1 Taler Übertragungsgebühr.

Choices for the Participants of the trade-treatment:

In dieser Runde wurde Ihnen die Rolle des Konsumenten zugeteilt. Ihnen wurde zufällig ein Mitspieler in der Rolle des Händlers zugeordnet. Um das Gut zu konsumieren und dadurch Ihr Guthaben um 5 Taler zu erhöhen, sind Sie auf die Bereitschaft des Händlers angewiesen, Ihnen das Gut gegen Ihren Token zu verkaufen. Sie haben dem Händler das Handelsangebot bereits unterbreitet. In der nächsten Runde werden Sie in der Rolle des Händlers sein.

In dieser Runde wurde Ihnen die Rolle des Händlers zugeteilt. Ihnen wurde zufällig ein Mitspieler in der Rolle des Konsumenten zugeordnet. Sie haben ein Gut erhalten , das Ihnen aber nichts nützt . Möchten Sie dem Konsumenten das Gut verkaufen, damit dieser das Gut verwenden kann? Dann verkaufen Sie ihm das Gut für 1 Token. Dies kostet Sie eine Verkaufsgebühr von 1 Taler.

Nicht Verkaufen

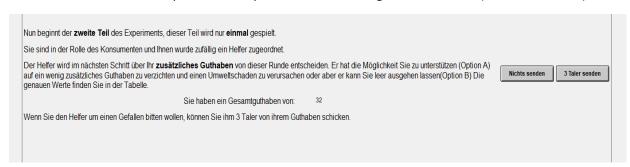
Vorkaufon

Choices for the Participants of the favour-treatment:

In dieser Runde wurde Ihnen die Rolle des Konsumenten zugeteilt. Ihnen wurde zufällig ein Mitspieler in der Rolle des Helfers zugeordnet. Um das Gut zu konsumieren und dadurch Ihr Guthaben um 5 Taler zu erhöhen, sind Sie auf die Hilfe des Helfers angewiesen. In der nächsten Runde werden Sie in der Rolle des Helfers sein.

In dieser Runde wurde Ihnen die Rolle des Helfers zugeteilt. Ihnen wurde zufällig ein Mitspieler in der Rolle des Konsumenten zugeordnet. Sie haben ein Gut erhalten , das Ihnen aber nichts nützt . Möchten Sie dem Konsumenten einen Gefallen tun und helfen, damit dieser das Gut verwenden kann? Dann übertragen Sie ihm das Gut. Dies kostet Sie eine Übertragungsgebühr von 1 Taler.

Instructions for the second part of the Experiment and coosing to offer a bribe (both treatments):



Möglichkeiten:	Option A	Option B
Helfer:	+5	+6
Konsument:	+7	+0
Effekt auf die Umwelt:	Ein zerissenes Blatt Papier	-

Opportunity to accept or reject a bribe:



Choice of granting a service and engaging in corrupt activities or not:

Sie haben nun die Möglichkeit zwischen den **zwei Optionen** zu entscheiden.

Option A: Sie erhalten weitere 5 Taler. Der Konsument erhält weitere 7 Taler. Es wird 1 Blatt Papier zerrissen und sinnlos in den Müll geworfen.

Berücksichtigen Sie, dass der Konsument Ihnen bereits 3 Taler von seinem Guthaben überwiesen hat und infolge von den 7 Talern nur 4 Taler zusätzliches

Option B: Option B: Der Konsument erhält kein weiteres Guthaben. Sie erhalten weitere 6 Taler.

Bitte entscheiden Sie sich jetzt für eine der beiden Optionen.

Möglichkeiten:	Oplion A	Oplion B
Helfer:	+5	+6
Konsument:	+7-3	+0-3
Effekt auf die Umwelt:	Ein zerissenes Blatt Papier	-