

Integrity: the New Niche for Enterprises

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誠信有益企業經營

誠信（Integrity）是無論你到哪裡，都可以帶著走的東西。當它變成你的一部分時，不管景氣好壞，它都會緊跟著你，別人無法搶走它。

企業重視誠信與倫理（Ethics），最直接的受益人就是企業本身，西諺云：「倫理為生財之道」。《遠東經濟評論》指出投資於倫理，長期有利可圖，行為好則利潤大，好道德會帶來好生意。2009 年國際透明組織（TI）發表的《全球貪腐趨勢》（GCB）也表示，有半數以上的受訪者願意花多一點錢向廉潔誠信的企業購買商品，所以誠信的確會帶來好報酬。

誠信經營是企業最基本的社會責任，一般人常以為在激烈競爭的市場上求生存，必須無所不用其極的爭取績效，還管什麼誠信倫理，但有美國學者對企業財務績效和社會責任進行研究，得出「社會責任的表現和財務績效之間存在顯著正相關。」的結論，社會責任不但可贏取顧客信任，更可強化員工的承諾。美國非營利組織「倫理資源中心」也曾調查指出，近八成的員工認為，組織對誠信倫理的關注，以及堅持做正確的事，是他們繼續留任的重要原因。一個人在重視誠信倫理環境下工作，有助於精神健康的提昇，進而培育出信任，使企業經營成本下降與生產力增加。

貪腐侵蝕企業生命

企業貪腐破壞誠信價值，國際透明組織 2009 年度以「貪腐與私部門」為主題，提出《全球貪腐報告》指出，過去兩年，各地貪腐情事已讓全球企業損失數十億美元，也衍生出員工士氣低落、顧客與商業夥伴之間高度不信任等危機；貪腐至少提高百分之十的企業成本，企業還要支付高額政治支出，從事不法關說、行賄等共謀的貪腐行為，不但破壞公司治理機制，並將成本轉嫁到消費者身上，造成公民的超額負擔與全球經濟資源的巨額浪費。

據法務部統計，從 2000 年 7 月到 2009 年 12 月期間，我國貪瀆案被起訴有 1 萬 4,537 人，一般民眾涉案累計人數，2001 年有 416 人（占總數 23.95%），到 2009 年底，民眾涉案累計人數增加到 6,397 人（占總數 44%），上述民眾除受委託行使公權力之準公務員外，多係企業主及其員工涉及貪污共犯、行賄罪，嚴重混淆政商分際，敗壞官箴，顯示企業涉入貪污案有上升的現象。這還不包括企業本身內部及企業間的詐欺、背信和侵占等行為在內。

近十年來，幾件廣受矚目的企業不法舞弊案，損失金額動輒數十億至數百億元，光是力霸集團弊案，損失金額就高達新臺幣（下同）731 億 6,000 萬元。其他發生的案件，例如：東隆五金、博達、台鳳、廣三集團（順大裕、台中商銀）、中興銀等案，分別以不實財務報表、非常規交易、操縱市場、內線交易、利用關係人非法交易、洗錢、虛設行號等手法牟取不法利益，金額高達 434 億 7,469 萬餘元。換句話說，這些年來企業貪腐案件造成社會的損失超過 1,166 億元，遠遠超過公部門同時期貪污案件查獲的貪瀆總金額（約 333 億元）。

企業貪腐造成社會重大危害，中外皆然。2002 年美國陸續發生安隆（Enron）、世界通訊（WorldCom）等數個大企業詐欺倒閉案；安隆公司曾經是美國最大的能源公司，全美第七大的公司，在 16 年之間，資產從 100 億美元增加至 650 億美元，卻在短短的 24 天中宣布破產倒閉，留下 2 萬 4 千名手足無措的員工，退休金付之一炬，資深員工損失逾 20 億美元，以及廣大的受害股東，股票從炙手可熱，淪為壁紙，市值損失 600 億美元。

深究這些企業一夕垮台的原因，其實不外傲慢、貪婪與腐化三個致命傷相結合。國內學者葉匡時認為，「成功的企業各有其因，但企業會走向失敗，原因都是類似的，一是違背誠信；二是不夠務實。」「沒有誠信的企業雖可能成功一時，但最後必敗無疑。」世界銀行前總裁沃爾芬森（James D. Wolfensohn）認為，貪腐是「政治之癌」，會摧毀發展的一切努力，它又何嘗不是「企業之癌」呢！

企業責任蔚為趨勢

企業生於社會、成於社會，沒有優質的社會，就沒有優質的企業，企業要受到社會肯定與尊敬，必須善盡社會責任，誠信經營。聯合國於 1999 年提出全球盟約（Global Compact），將人權、勞工、環境及反貪腐四項議題作為落實企業社會責任（CSR）之國際共通標準，主張企業應扮演積極的企業公民，營造誠信公平的經營環境，目前已有 130 多個國家約 5,300 多家企業簽署盟約。

亞太經濟合作組織（APEC）已將「提昇企業社會責任」及「打擊貪腐」列為必須面對的二項全球化議題，定有「企業行為準則」（Code of Conduct for Business），鼓勵公私部門建立夥伴關係，致力改善治理機制、打擊貪腐。其他國際性組織，如：國際商會（ICC）、經濟合作發展組織（OECD）、世界經濟論壇（WEF）、世界銀行（WB）、世界貿易組織（WTO）和國際透明組織也都陸續提出企業應誠信經營的主張與商業經營規範，益見企業責任已蔚為國際趨勢。

當企業致力於發展全球佈局時，必然要放寬視野，將企業經營管理與國際商業規範接軌。企業必須體認到全球化已打破國界藩籬，使全球經濟一體化，全球化的市場提供企業增加利潤機會與賦予企業更多自由，但也衍生相對的責任與產生可能的陷阱。面對全球化的激烈商業競爭，企業要追求永續成功，避免不符倫理行為導致的法律責任和商譽損害的高昂成本，企業的策略管理必須融入誠信倫理的價值觀。「誠信」絕對是個相當值得建立的優勢，企業外在的一切優勢均極易被模仿，唯有內在的誠信文化方能型塑企業無可取代之價值，亦是企業持久永恆的根本。

誠信領導創造贏家

19 世紀中國紅頂商人胡雪巖指出 10 字箴言「商道即人道」、「信譽就是錢」，他以「戒欺」為經商之座右銘。1994 年間，由日本與美國、歐洲知名企業領袖自發性的成立高斯圓桌會議（Caux Round Table），主張全球企業界領導人應該致力改善經濟和社會條件，尊重法律和人性尊嚴，不從事非法活動，可見誠信是古今中外成功企業家的共同準則。

企業追求永續經營，不能僅將講誠信重倫理視為一時的風尚或行銷新花招，企業領導人應該把誠信倫理的管理原則和策略系統化地融入企業文化，以實際行動展現負責與誠實廉潔。艾科卡 (Lee Iacocca)、華倫·巴菲特 (Warren Buffett)、威爾許 (Jack Welch)、彼得·杜拉克 (Peter Drucker)、亨利·明茲伯格 (Henry Mintzberg) 等成功企業家及管理學者，都指出企業領導人要有品格、誠信、守法，才能有效領導，展現高度倫理行為和社會責任感，滿足公眾對企業的期望。

經營企業追求利益雖理所當然，但若是因違反誠信與道德原則而得來的財富，卻會使個人以及整個企業組織沉淪墮落。誠信之人心中有一把道德量尺，會以更高尚的標準做出抉擇。永續經營企業的成功人士，都展現出誠信特質。這表示了誠信在企業裡確實是一種競爭優勢，而示範誠信並贏得信賴，是領導者的責任。

建立誠信經營環境

由於消費者意識覺醒，社會開始賦予企業一種道德人格，誠信愈顯重要。彼得·杜拉克認為企業管理者應當考慮公司政策和行為對於社會的影響，是否有利於社會的穩定和諧。企業正派經營，建立品牌形象，可以促進企業和社會的永續發展，這是偉大的企業和平庸企業不同之處。偉大的企業願景高於單純獲利，它們重視誠信的價值觀，也付諸行動。

2009 年聯合國舉辦 1209 國際反貪日，以「別讓貪腐葬送發展」為活動主題，凸顯反貪腐是當今全球公、私部門最重要的課題。

《聯合國反腐敗公約》（UNCAC）是世上最有力的反腐倡廉法律，其中也特別針對私營企業的內部控制、行為規範等提出可遵循之準則。我國政府參酌《聯合國反腐敗公約》及國際透明組織「國家廉政體系」概念，將建立公私部門夥伴關係的精神融入 2009 年 7 月 8 日訂頒「國家廉政建設行動方案」。該方案在推動企業誠信方面，納入強化公司治理及企業倫理、倡導企業社會責任、輔導獎勵企業建立倫理規範及內控機制，由經濟部、行政院金融監督管理委員會等機關辦理，即在創造誠信的環境，鼓勵和促進企業履行社會責任。

乾淨政府誠信社會

誠信倫理是營造乾淨政府的要素，更是自由市場和諧運作的基礎。臺灣在世界經濟發展具有舉足輕重的地位，我們期盼在國際社會倫理具有同等的聲譽。政府與企業在促進社會公平正義、提昇國家競爭力的多元治理網絡內扮演了最關鍵的角色，需要雙方群策群力深入耕耘。聯合國秘書長潘基文於 2009 年國際反貪日呼籲，私營部門不應該落在政府的後面，並敦促私營部門採取符合聯合國公約反腐措施。同時世界銀行與國際透明組織均將企業視為建構國家廉政體系之重要環節，期盼企業善盡社會責任，勇於以具體的行動建立誠信文化，共同參與國家廉政建設之推動。

Integrity: the New Niche for Enterprises

Integrity is good for business

Integrity is something you can take with you wherever you go. Once it becomes an integral part of you, it will follow you no matter what happens, and no one can easily take it away from you.

When an enterprise puts emphasis on integrity and ethics, the biggest beneficiary is the enterprise itself. As the saying goes, "Good ethics is good business." *The Far Eastern Economic Review* also points out that investing in ethics is profitable in the long run, as good ethics makes good business, and good business makes good profits. The 2009 Global Corruption Barometer (GCB) published by Transparency International indicated that more than half of the interviewees were willing to pay more for products made by ethical companies. Therefore, investing in integrity does pay.

Operating with integrity is the rule of thumb for any enterprise wanting to fulfill its social responsibility. It is generally believed that a business can do whatever it likes to survive in a competitive market and to improve its operating performance, and thus integrity and ethics are no longer its concern. However, research conducted by American scholars on financial performance and social responsibility among enterprises concluded that a company's financial performance is positively correlated with its efforts towards social responsibility. A socially responsible enterprise not only wins customers' trust, but also strengthens its employees' commitment to the company. An American nonprofit organization, Ethics Resource Center, points out that nearly 80% of employees think that the organization's efforts towards integrity and ethics are crucial for their willingness to commit themselves to their jobs. Furthermore, working in an environment that emphasizes the importance of ethics and integrity is good to the employees' mental health and helps build trust, which in turn increases productivity and reduces costs.

Corruption erodes the life of enterprise

Integrity is an intangible asset that adds to a corporation's value. Conversely, corruption destroys the value of integrity. The 2009 Global Corruption Report (GCR) published by Transparency International, entitled "Corruption and the Private Sector," pointed out that in the past two years, companies have lost billions of US dollars due to corrupt practices. The cost extends to low staff morale and a loss of trust among customers, as well as business partners. Corruption increases costs by at least 10%, as corrupt enterprises have to pay a great deal towards political expenses such as bribery and lobbying. The cost not only undermines company management, but is transferred to consumers, leading to people being overcharged and a huge amount of global economic resources wasted.

According to statistics released by the Ministry of Justice in the Republic of China (Taiwan), there were 14,537 people prosecuted for corruption and negligence of duty from July 2000 to December 2009. In 2001, the total number of non-civil servants prosecuted was 416 (23.95% of the total), but that number had increased to 6,397 (44% of the total) by the end of 2009. While most were enterprise owners or their employees indicted for bribery as accomplices, those prosecuted also include authorized quasi-civil servants. Their crimes blurred the line between the public and private sectors, and seriously undermined the government's reputation. While the statistics show that the number of business corruption cases is on the rise, that number excludes the corrupt practices within or between enterprises, such as frauds, breach of trust, and encroachment.

During the past ten years, several infamous corporate fraud cases have caused losses in the tens of billions of NT dollars. In the Rebar Group scandal alone, the number reached as high as NT\$73.16 billion. In other cases, such companies as Tong Lung Metal Industry Co., Procomp Informatics Ltd., Taiwan Pineapple Corporation, Kuang San Group (Tai Yu Products Corporation and Taichung Commercial Bank), and Chung Shing Bank obtained illegal profits of more than NT\$43.47 billion by means of falsifying financial statements, non-arm's length transactions, manipulating the market, insider trading, illegal trading associated with related parties, money laundering, setting up fictitious companies, and so forth. In other words, these corporate corruption cases alone have cost society NT\$116.6 billion, far exceeding the dollar value of public sector corruption cases uncovered during the same period (approximately NT\$33.3 billion).

Corporate corruption causes significant harm to societies everywhere in the world. In 2002, there were several big fraud cases in the US where enterprises ended up filing for bankruptcy, such as Enron and WorldCom. Enron was once the US's largest energy company and seventh largest company. Enron's assets increased from US\$10 billion to US\$65 billion in 16 years, but it went bankrupt in just 24 days, leaving 24,000 unprepared and helpless employees with their pensions wiped out. Senior staff lost more than US\$2 billion between them, let alone the vast number of shareholders whose Enron stock became worthless overnight. Total losses amounted to a market value of US\$60 billion.

At the heart of those corporations' overnight collapses are the combination of three fatal factors: arrogance, greed and corruption. A Taiwanese scholar, Dr. Kuang S. Yeh, thinks that successful enterprises may have individual reasons for their success, but all enterprises move toward failure for similar reasons: the infringement of integrity and not being practical enough. "An enterprise without integrity may be successful for a time but it will fail eventually," he said. Former President of World Bank, James D. Wolfensohn, considers corruption as "the cancer of politics," which destroys all the efforts made towards development. It may also be the "cancer of enterprises".

Integrity: the New Niche for Enterprises

The corporate responsibility trend

Corporations are born and grow in society. Without a high-quality society, there will be no high-quality corporations. If a corporation wants to be recognized and respected in society, it has to fulfill its social responsibility and operate with integrity and honesty. In 1999, the United Nations proposed a Global Compact (UNGC) to make human rights, labor, the environment and anti-corruption the common international indicators of how an enterprise carries out its Corporate Social Responsibility (CSR). The Compact advocates that a corporation should play the role of an active corporate citizen, and construct an honest and fair operating environment. Currently, more than 5,300 companies in more than 130 countries have signed the Compact.

Asia Pacific Economic Cooperation (APEC) has identified "promoting corporate social responsibility" and "combating corruption" as the two main issues that have to be dealt with in terms of globalization. It has also drafted a Code of Conduct for Business, and encourages the private and public sectors to build partnerships to improve management mechanisms and combat corruption. Other International organizations, such as the International Chamber of Commerce (ICC), the Organization for Economic Co-operation and Development (OECD), the World Economic Forum (WEF), the World Bank (WB), the World Trade Organization (WTO) and Transparency International (TI), have all advocated their respective ideals of what constitutes corporate integrity and acceptable standards for business operation. Social responsibility has clearly become an international trend for enterprises around the world.

When corporations want to go global, they must broaden their perspectives and their management must meet with international commercial standards. Corporations realize that globalization has broken down barriers between countries and integrated the global economy. Globalized markets offer corporations more opportunity and freedom to pursue profit, but they also create additional responsibilities and possible pitfalls. In the face of fierce business competition arising from globalization, a corporation striving for sustainable success should avoid any unethical practices which might lead to the high legal costs and damage to its reputation. Corporations should blend the values of integrity and ethics into their corporate culture and management strategy. Integrity provides an advantage is definitely worth establishing, since any external advantages that a corporation may have are easily copied, while internal integrity is can become the corporation's sustainable backbone.

Integrity leadership creates winners

A famous 19th century Chinese merchant, Hsueh Yen Hu, put forward two maxims for business: “the commercial way is the human way” and “reputation is money.” Thus “refrain from cheating” remained his motto for doing business. In 1994, some famous enterprise leaders from Japan, the US and Europe voluntarily set up the Caux Round Table, and stated that enterprise leaders all over the world should make efforts to improve economic and social conditions, to respect laws and human dignity, and to avoid engaging in illegal activities. It is clear that integrity is the common principle for successful business at all times and in all countries.

A corporation seeking for sustainability must not treat corporate integrity and ethics as a temporary trend or a new trick for marketing. Corporation leaders should systemically incorporate the honest and ethical management principles and strategies into the corporate cultures, and demonstrate their integrity and honesty with practical actions. Successful entrepreneurs and management scholars, such as Lee Iacocca, Warren Buffett, Jack Welch, Peter Drucker, and Henry Mintzberg, all point out that corporate leaders should possess good characters, be honest, and obey the laws in order to effectively exercise the leadership. They must show highly ethical behavior and social responsibility so as to meet the general public’s expectation for the corporations.

It goes without saying that corporations have to seek profits, but the wealth obtained from violating integrity and moral principles would make the people involved and the whole enterprise sink into degradation. People with integrity have a moral and ethical ruler in their mind, and tend to make choices with higher moral standards. Successful people in sustainable corporations all exhibit honest characteristics. It shows that honesty and integrity are really competitive advantages for corporations. Showing honesty and integrity to win the trust from people is also the responsibility that a corporation leader has to shoulder.



Integrity: the New Niche for Enterprises

Construct honest operating environment

Since the emerging of consumer awareness, the society has expected the corporations to show higher moral and ethical standards. Honesty and integrity have become even more important. Peter Drucker believes corporate managers should take the impact of corporate policies and actions on the society into consideration, and think about whether their actions would be beneficial or harmful to the stability and harmony of the society. Corporations operating with integrity and establishing good brand images could foster the sustainable development for both the corporations and the society. This is the difference between a great enterprise and a mediocre business. A great enterprise proposes a vision that goes beyond simply making profits. Leaders of great enterprises emphasize the value of honesty and integrity, and also put them into practices.

On December 9 last year, the 2009 United Nations International Anti-Corruption Day highlighted the theme for that year, "Don't let corruption kill development," signaling anti-corruption as the most important issue in both the public and private sectors globally today. The United Nations Convention against Corruption (UNCAC) is a very influential agreement in the world for fighting corruption and promoting integrity. It especially addresses workable principles for internal control and behavior regulations in the private corporations. The Taiwanese government, based on the United Nations Convention against Corruption and the concept of National Integrity System suggested by Transparency International, incorporates the spirit of building partnership between the public and private sectors into the National Action Program for Clean Government, promulgated on July 8, 2009. In terms of promoting enterprise integrity, the program includes strengthening corporate governance and enterprise ethics, initiating corporations' social responsibility, and encouraging and rewarding enterprises for building ethic standards and internal control mechanism. These actions are supervised and assisted by the Ministry of Economic Affairs and the Financial Supervisory Commission of the Executive Yuan, aiming to create an honest environment and to encourage corporations to fulfill their social responsibility.

Clean Government and Honest Society

Integrity and ethics are the key elements in building a clean government, and they are also the foundation for the smooth operation of free markets. Taiwan plays an important role in the global economic development. We expect that Taiwan will be as famous for its ethics as its economic performance in the international society. Government and enterprises play the crucial roles in the diverse management network of promoting fairness and justice in the society and of enhancing national competitiveness. Both sides need to contribute their efforts to work together. On the 2009 International Anti-Corruption Day, the secretary general of the United Nations, Ki-Moon Ban, called on the private sector to catch up with the government, and urged the private sector to take the anti-corruption measures that comply with the UN conventions. In the meantime, the World Bank and Transparency International both considered corporations as an important factor in constructing national integrity system, and both organizations expected that the enterprises fulfill their social responsibility, take concrete actions to build honest culture, and participate in the promotion of building national integrity system.

