

How Digitalization in Tourism Led to Moral Disengagement of Employees: Differential Impacts on X, Y, Z Generations in Egyptian Hotels

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The recent global trend towards digitalization is causing a lot of economic, political and social changes to all world populations and states. From travel agencies to Online Travel Agencies (OTA's) in Tourism and from Central Reservation Offices (CRO's) to Global Distribution Networks (GDS) in hospitality business, this is how the world changed. Even social media is converting from Facebook to Metaverse and from Two Dimensional (2D) to Virtual Reality (VR) and Virtual Augmented Reality (VAR) besides to holograms. Many researches explored the impacts of digitalization on these perspectives. However, few if any were focused to measure the shift in moral models adopted due to this shift in life, from physical to digital. This paper targets to explore the moral disengagement caused by the aforementioned trend on employees from different generations "x, y and z" concerning total performance, reputation, present and future image of hospitality business operations and how is this perceived among them and the role of accumulated experience to mitigate these impacts.

Keywords: digitalization, x, y, z generations, moral disengagement, immoral decisions, reputation, total performance, present and future image, accumulated experience

Background

Moral disengagement is a concept used in social psychology to describe the process of persuading oneself that ethical norms do not apply to them in a given situation. This is accomplished by distinguishing moral responses from inhumane behavior and avoiding self-condemnation. Moral disengagement, as a result, is the process of re-framing or re-construing destructive action as morally acceptable without modifying the behavior or moral norms.

Job happiness, organizational citizenship activities, and counterproductive behaviors have all been demonstrated to be influenced by organizational justice perspectives. The current research investigates how people view organizational fairness in connection to self-reported deviant work practices.

Moral disengagement refers to a person's ability to turn off moral self-control and self-censure, allowing them to engage in morally objectionable behavior

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without feeling guilty or remorseful (Bandura et al. 1996, Detert et al. 2008). Moral self-regulation is deactivated when people rephrase the issue in a way that permits them to rationalize and justify behaviors that are against moral standards. Detert et al. (2008) claim that employees may use one of several rationalizations as a reflection of their moral disengagement. Employees, on the other hand, may draw advantageous analogies to justify unethical behavior. Employees can rationalize their conduct in a variety of ways, allowing them to mentally separate themselves from unethical or immoral behavior (Claybourn 2011).

In the link between injustice and deviant work behaviors, we hypothesize that two mechanisms of moral disengagement – diffusion and shifting of responsibility – act as mediators. Risk-taking, non-compliance, and a lack of involvement are all considered deviant work habits in today's workplace. Our assumptions were tested using structural models, and the results suggest a relationship between self-reported deviant work equation behaviors and feelings of organizational injustice. Feelings of unfairness exacerbated individual moral disengagement, which helped to minimize the impact of justice beliefs on deviant work conduct. The findings of this study add to our understanding of the impact of organizational justice and indicate to moral disengagement as a possible mechanism for sustaining workplace deviant behavior.

Moral reasoning is translated into behaviors by self-regulatory mechanisms based in moral norms and self-sanctions, according to the social cognitive theory of morality. As a result, the moral self is incorporated into a larger socio-cognitive self-theory that also encompasses self-organizing, proactive, self-reflective, and self-regulatory systems. There are three key sub-functions to this moral agency-based self-regulatory system. The first sub-function is self-monitoring, which is the first step in gaining control over one's behavior. "Action causes self-reactions by triggering a judgement mechanism that evaluates conduct against internal norms and contextual circumstances."

As a result, moral judgments have a self-reactive effect. The second and third sub-functions, respectively, are self-reactive and judgmental systems.

Deceptive Behavior and Unethical Decision-making

When addressing the numerous causes of moral disengagement, Bandura et al. (1996) concluded that humane personal values are insufficient to reject violent behavior. In order to sustain moral personal control and "compassionate" behavior, civilized living necessitates safeguards as an intrinsic component of social structures.

When Detert et al. (2008) looked into the effects of moral disengagement, they discovered empirical data that backed up their theory that moral disengagement is linked to immoral decisions. Morally disengaged people are more inclined to make morally unacceptable decisions. Internalized deterrents that may ordinarily prevent people from acting unethically are less active when there is a gap between internal moral norms and "contemplated behaviors."

Barsky (2011) also conducted two researches to look into the effects of moral disengagement on workplace unethical behavior. Moral disengagement was

studied utilizing moral justification and blame shifting, as well as unethical behavior including “outright lying” and “attempts to conceal the truth.” Both of Adam Barsky’s experiments in the organizational literature found a substantial link between moral disengagement and people’s proclivity to make unethical decisions. In the second study, Barsky (2011) uncovered empirical evidence that goal-setting participation, i.e., a collaborative decision-making process, is positively connected to deception. “Perhaps most surprising, while moral reasons tended to increase in reported incidences of unethical behavior, this was only true when employees didn’t believe they had a say in determining their performance goals at work,” says the study.

Moral arguments, according to McGraw et al. (1995), have major political implications. They discovered that moral factors lead to a more positive appraisal of a contentious decision. Character assessments can also be swayed, leading to more favorable public perceptions of the politician in question. McGraw et al. (1995) came to the conclusion that politicians can influence public opinion on sensitive matters and improve their own reputations without fear of punishment by using moral arguments.

Moral Disengagement Perceptions

According to research on moral disengagement, the ability to recognize one’s moral obligation and discern between right and wrong is not always followed by the desire and ability to act accordingly (Caprara et al. 2014). People might avoid taking full responsibility for the consequences of their actions that are contrary to their own norms and values, and whose disclosure would result in a loss of self-esteem, by selectively disengaging their own sense of moral culpability. Considering the high infectivity of breaking boundaries set at protecting public health during a pandemic’s outbreak, however, it may come at a significant human and societal cost (Task Force COVID-19 2020).

Moral disengagement is a changeable social cognitive orientation influenced by both individual dispositions and perceptions of social context, such as generalized social trust (henceforth GST), described as “the idea that most people can be trusted” (Uslaner 2012). Individual personality traits (such as agreeableness, conscientiousness, and emotional stability (Caprara et al. 2013, Fossati et al. 2014)) as well as so-called dark personality traits (such as narcissism, Machiavellianism, and psychopathy (DeLisi et al. 2014, Fossati et al. 2014)) have been linked to moral disengagement in empirical studies. Other research has discovered that perspectives on the social environment, such as GST, can either encourage or discourage moral disengagement (Hystad et al. 2014).

We tested a theoretical model assigning moral disengagement the role of the proximal predictor of two important classes of rule-respecting behaviors: digitalization and immoral decisions, with the goal of furthering our understanding of the mechanism fostering rule-respecting behaviors during the digitalization. Of course, further research is needed on the characteristics that keep people motivated in rule-following activities. The moral offers social science an once-in-a-lifetime opportunity to contribute meaningfully and timely to the well-being of our hospitality society.

Relationships between Moral Disengagement and Cumulative Experience

Moral disengagement was investigated in particular to learn more about how previous cumulative experience influences labor quality. In this study, the researchers intended to see if there were any links between job characteristics, job satisfaction, moral disengagement, and work experience.

Employees with negative attitudes toward their jobs were more likely to experience moral disengagement, leading them to believe it was okay to damage others, according to the research (Oldham and Hackman 1981, Latham and Budworth 2007).

Employees' attitudes and actions in the workplace Despite the fact that numerous industrial and organizational psychologists have been striving for more than four decades to identify the impacts on employees' workplace behavior, harassment has not been researched to the same amount as other variables in workplace behavior studies. Despite this, it has been suggested that harassment has a similar impact on firms and their employees (Leiter and Maslach 1988). Employees who have been harassed are more likely to report low levels of organizational commitment, bigger intentions to quit, higher levels of turnover, higher levels of absenteeism, and lower job performance ratings if harassment is similar to other workplace behaviors.

Employees who have been harassed are more likely to report low levels of organizational commitment, bigger intentions to quit, higher levels of turnover, higher levels of absenteeism, and lower job performance ratings if harassment is similar to other workplace behaviors. If there are relationships between harassment and other workplace behaviors, data from research on the factors that influence those behaviors could be utilized to better understand harassment. Employees who work in high-harassment environments, for example, may exhibit lower levels of organizational commitment than those who work in low-harassment environments. Furthermore, individuals with low levels of dedication to their firm may be less concerned about the well-being and courteous treatment of their coworkers, which will reflect negatively on the organization as a whole experience.

Job Satisfaction and Workplace Perceptions

Organizational climate and job characteristics—dealing with others—were strongly connected with job satisfaction among the work factors studied in this study to identify employees' work attitudes (organizational climate, interpersonal job characteristics-dealing with others, and friendship opportunities). Employee perceptions of how their firm treats them are reflected in the organizational climate. Employees with better organizational climate ratings were more satisfied at work than those with lower organizational climate ratings, indicating that their supervisor valued and respected them (Cohrs et al. 2006), Employees who stated that they did not have as many opportunities for interpersonal connection as they would want were less satisfied with their jobs than those who stated that they did. This finding is consistent with prior study (Cohrs et al. 2006) that demonstrated favorable connections between job satisfaction and social support, which is

conceptually linked to, but not identical to, the idea that one has ample possibilities for interpersonal connection at work. This link could be used to highlight individual variances in social contact preferences. For example, both scotopic and scotopic are scotopic (i.e., people who need others to feel safe, help, or gratification (Sturman et al. 2006)). People who are extroverted, talkative, and sociable, as well as introverts, are more likely to perceive opportunities for social interaction as vital, though not critical, for job satisfaction. The extent to which such individuals were able to meet their interpersonal contact needs at work may have influenced their feelings about their jobs. Employees' feelings that their jobs don't allow them to meet their social needs can lead to a lack of job satisfaction.

Cumulative Effect on Reputation

In the workplace, unethical behavior and other bad interpersonal interactions are all too typical. Harassment and other harmful behaviors, such as those listed above, can definitely have a negative influence on business and individual operations.

According to the findings of this study, work quality, satisfaction, and moral disengagement are all linked to unethical behavior. They also provide guidance on how to effectively implement interventions to minimize or eradicate harassment, which is a practical consequence of this relationship.

For example, changing organizational characteristics (such as structure, policies, and employee programs) to improve workers' work ratings is likely to lessen harassment incidences.

Intervening on behalf of individual employees or groups of employees may also be beneficial. Education about the types of unethical behavior that harm individuals and organizations, as well as how to successfully prevent or deal with unethical behavior on an individual and/or organizational level, could be one of these therapies.

Causes and Manifestations of Moral Disengagement

According to moral disengagement theory, morally disengaged employees are more likely to engage in activities that hurt the business, its members, or both (Bandura 1986, Bandura 1999, Robinson and Bennett 1995). Based on organizational control theory and moral disengagement theory, we claim that slack formal organizational control increases workplace deviance by allowing employees to morally detach. We also suggested that moral disengagement affects the strength of the positive link between perceived organizational control and workplace deviance, because morally disengaged people are more inclined to engage in behaviors that benefit the organization than morally engaged people (Moore 2008). As a consequence, based on the real facts and theoretical concepts expressed previously.

Mediating Role of Moral Disengagement in the Relationship between Empathy and Employee Ethics

Empathy has received a lot of attention in the morality literature (see Batson 2011). Empathy is “our ability to identify what another person is thinking or feeling, and to respond to those thoughts and feelings with an appropriate emotion,” according to Cohen (2012).

According to academics, empathy has both subjective and cognitive components (Davis 1980, Hoffman 1984). Ahmad and Murray (2019) nailed both components of empathy when they described pity and compassion as “the emotion which we feel for the misery of others, when we either see it, or are made to imagine it in a very real fashion” in the classic *Their Theory of Moral Sentiments*. The fact that we frequently derive anguish from the suffering of others is so self-evident that no instances are necessary to demonstrate it.

Furthermore, in the business ethics literature, empathy has been demonstrated to result in less immoral bargaining strategies and more principle-based moral judgments (Cohen 2012; Mencl and May 2009). According to moral psychology research, empathy leads to charity, teamwork, and pro-social behavior (Batson and Ahmad 2009, Eisenberg and Miller 1987). In a review of the literature, Miller and Eisenberg (1988) found a negative association between empathy and antisocial/aggressive behavior.

According to Detert et al. (2008) there is also a link between empathy and unethical decision-making. Empathy has not been extensively explored in relation to the many components of consumer ethics, which is a flaw in the consumer ethics literature.

Empathic concern and perspective taking, just as empathy is linked to cheating (Brown et al. 2010) and other antisocial activities, should be connected negatively with consumer actions that are unjust, unfair, or damaging to others (Miller and Eisenberg 1988).

Passively profiting from the seller’s blunders (mistakes that harm the seller) and actively earning from questionable but legal conduct are examples of these behaviors. Empathy increases generosity, therefore it’s likely to influence attitudes toward “doing well” and “recycling” activities. Because these actions do not inflict any direct harm, empathy should not be linked to perceptions of “no harm, no foul” behaviors. The formal hypotheses listed below are proposed.

Empathy is linked to unfavorable thoughts about passively benefiting at the seller’s expense. H1b: Empathy is linked to unpleasant thoughts about making money from illegal but legal activities. H1c: The principle of “no harm, no foul” has nothing to do with empathy. H1d: Empathy is linked to positive ideas about “doing well” and recycling.

Empathy and moral disengagement were discovered to be negatively associated in a previous study. According to Hoffman (1987), empathetic responses culminate in the internalization of moral thought that is concerned with the wellbeing of others. According to Eisenberg et al. (2004) empathy-related responses are linked to pro-social moral thinking. As a result, empathy should be inversely related to moral disengagement because moral disengagement is linked

to cognitive mechanisms that allow immoral behavior.

Detert et al. (2008) claim that moral disengagement mediates the negative link between empathy and unethical decision-making. Their study examined unethical decision-making using an eight-item scale, with just two of the questions related to consumer activities, as previously mentioned. Their findings could be applied to a variety of unethical consumer behavior. Moral disengagement is hypothesized to lessen the unfavorable associations between empathy and attitudes toward different types of unethical consumer behavior (e.g., passively profiting from seller faults and actively benefiting from questionable but legal actions).

More positive sentiments toward “do no harm” activities should result from moral detachment. People may utilize moral justification (e.g., claiming that duplicating a CD does not directly harm someone) or beneficial comparison to make these types of behaviors acceptable (e.g., by believing that downloading software without paying for it is not as unethical as stealing physical products from a store).

Employees can also use blame displacement/diffusion to justify activity that causes “no harm, no foul” (e.g., by believing that many other employees also copy music or download software without paying for it). Because a lack of empathy leads to increased moral disengagement, which in turn leads to more positive judgments of “no harm, no foul” behaviors, an indirect negative relationship between empathy and beliefs about “no harm, no foul” behaviors can be predicted, with moral disengagement acting as a mediating factor.

Methodology

This paper adopts a descriptive quantitative analysis technique. The tool used in this paper is a questionnaire form of twelve questions. The first four questions were meant to reveal the demographic data of respondents whereas the rest of the questions meant to reveal the level of moral disengagement and how and to what extent does this impact immoral decisions taking in the enterprise from one side and its effect on reputation, image and accumulated experience of the enterprise. To do this a Likert scale of five points was used. The questionnaire was tested for validity and reliability where alpha Cronbach values were 0.83 and 0.81 which refer to acceptable levels of both. The questionnaire form was circulated among employees via Survey Monkey platform on random basis. A number of 366 questionnaire were received of which 204 “55.7%” were valid for analysis. This number is adequate as a sample according to Online Sample Size Calculator. The handling of this questionnaire extended between March and June 2021. The limited number of received questionnaires is due to diminishing labor force during COVID-19 pandemic. Employees of all hospitality ranks participated in this study aside from their job titles. The tool was allowed only to Cairo hotels since other destinations hotels were closed or confined to work at very low capacity 8-15%. This poses a limitation to the generalization of the results of this study. In the next phase, data collected were tabulated and coded for analysis. Percentages, ANOVA and Kruskal-Wallis tests were later instituted using online analytical platforms.

Results and Discussion

Data collected was tabulated and analyzed to derive out findings of this research. First tabulation of responses was made based on three generations investigated. Table 1 shows this.

Table 1. Attributes Distribution According to Age Category

Total = 48					Total = 66					Total = 85				
<26 “Generation z”					<26-57 “Generation y”					<57 Total = 85 “Generation x”				
V. high effect	High effect	Neutral	Little effect	No effect	V. high effect	High effect	Neutral	Little effect	No effect	V. high effect	High effect	Neutral	Little effect	No effect
22	12	8	5	1	42	13	8	2	1	38	27	7	1	1
8	27	9	3	1	34	18	9	4	1	49	26	7	2	0
14	19	10	4	1	25	30	8	2	1	55	23	5	2	0
23	11	6	5	3	19	28	13	5	1	35	33	10	5	1
28	9	6	3	2	28	22	14	2	0	26	20	8	4	1

To explore whether there are differences among x, y, z groups two tests were performed, i.e., Anova and Kruskal-Wallis tests.

Table 2. Anova Test Results Among x, y, z Groups

Summary of Data						
	Treatments					
	1	2	3	4	5	Total
N	5	5	5			15
∑X	488	606	665			1759
Mean	97.6	121.2	133			117.267
∑X ²	47870	74038	89185			211093
Std.Dev.	7.7653	12.1532	13.6015			18.5567
Result Details						
Source	SS	df	MS			
Between-treatments	3248.93	2	1624.467	F = 12.40051		
Within-treatments	1572	12	131			
Total	4820.93	14				

*The f-ratio value is 12.40051. The p-value is 0.001202. The result is significant at p<0.01.

According to Table 2 significant differences were detected among x, y, z groups where the f-ratio value is 54.98961. The p-value is <0.00001. The result is significant at p<0.01.

To further explore the case, Kruskal-Wallis Test was performed as a confirmatory test. Table 3 shows that highly significant differences exist between groups where the p-value is 0.00148. The result is significant at p<0.01.

Table 3. Kruskal-Wallis Test

T1	T2	T3	
95	105	94	
106	118	96	
103	122	86	
98	139	81	
86	122	111	
Ranks T1	Ranks T2	Ranks T3	
2	5	9	
6	7	13	
4	9	12	
3	14	11	
1	9	15	
T: 16	T: 44	T: 60	
n: 5	n: 5	n: 5	
$H = (12/(N(N+1))) * (\sum T^2/n) - 3(N+1)$			
$H = 0.05 * 1158.4 - 48$			
$H = 9.92$			
The H statistic is 9.92 (2, $N = 15$).			

The p-value is 0.00701. The result is significant at $p < 0.01$.

Both Anova and Kruskal-Wallis tests detected highly significant differences among views of x, y, z generations as shown in Tables 2 and 3. This means that their perceptions towards investigated factors differ significantly based on their generation.

To understand the differences weighted average was used to rank responses of each generation. This is shown in Table 4.

Table 4. Investigated Attributes Distribution Among z Generation

Attribute	Total = 48					w.average	Attribute Rank	G. Rank
	V. high effect	High effect	Neutral	Little effect	No effect			
Reputation	22	12	8	5	1	95	4	
Cumulative experience	8	27	9	3	1	106	1	
Total performance	14	19	10	4	1	103	2	
Present image	23	11	6	5	3	98	3	
Future image	28	9	6	3	2	86	5	
Total						488		3
Mean						97.6		3

Table 4 shows that for z generation (up to 26 years) cumulative experience ranked as first attribute in importance meaning that generation z see that first to lose when immoral decisions exist is cumulative experience, they see that second to lose is total performance, third in row is present image, fourth will be reputation and fifth will be future image whereas future image came fifth and last. Performance, present image and reputation came as second, third and fourth in

row. It is evident that this group possesses the least mean (97.6) and the least weighted average score (488 points).

Table 5. Investigated Attributes Distribution among y Generation

Total = 66								
<26-57 " Generation y"								
Attribute	V. high effect	High effect	Neutral	Little effect	No effect	w.average	Attribute Rank	G. Rank
Reputation	42	13	8	2	1	105	4	
Cumulative experience	34	18	9	4	1	118	3	
Total performance	25	30	8	2	1	122	2	
Present image	19	28	13	5	1	139	1	
Future image	28	22	14	2	0	122	2	
Total						606		2
Mean						121.2		2

Table 5 shows that for generation y (<26-57) present image ranked number one in importance since they see present image is first to lose when immoral decisions are there, they also see that second to lose is performance and future image of the operation. They see that third to lose will be cumulative experience, followed by reputation and finally future image. It can be concluded that this group possesses the second highest mean (121.2) and the second average weighted score (606 points).

Table 6. Investigated Attributes Distribution Among x Generation

Total = 85								
<57 "Generation x"								
Attribute	V. high effect	High effect	Neutral	Little effect	No effect	w.average	Attribute Rank	G. Rank
Reputation	38	27	7	1	1	122	5	
Cumulative experience	47	27	5	3	1	133	2	
Total performance	49	26	7	2	0	130	3	
Present image	55	23	5	2	0	124	4	
Future image	35	33	10	5	1	156	1	
Total						665		1
Mean						133		1

Table 6 shows that Future image is seen by generation x as major loss due to immoral decisions resulting from moral disengagement. They think that cumulative experience comes in second rank as the more the operation possesses of this attribute the less immoral decisions are present. They also see that the third loser here is performance, the fourth is present image as a consequence and the fifth will be reputation of the operation. It is also worth stating that generation x weighted averages were the highest among all other generations (665points) and that their mean was also highest of all generations.

Table 7. Post Hoc Tukey HSD (Beta)

Pairwise Comparisons		HSD _{.05} = 19.3119	Q _{.05} = 3.7729 Q _{.01} = 5.0459
		HSD _{.01} = 25.8279	
T₁: T₂	M ₁ = 97.60 M ₂ = 121.20	23.6	Q = 4.61 (p=0.01738)
T₁: T₃	M ₁ = 97.60 M ₃ = 133.00	35.4	Q = 6.92 (p=0.00100)
T₂: T₃	M ₂ = 121.20 M ₃ = 133.00	11.8	Q = 2.31 (p=0.27122)

Tukey's HSD (honestly significant difference) procedure facilitates pairwise comparisons within ANOVA data. The F statistic in Table 7 tells whether there is an overall difference between sample means. Tukey's HSD test results determine that significant differences arise between T1 (z generation) and T2 (y generation). Results also indicate significant differences between T1 (z generation) and T3 (x generation). It could be concluded that T1 (z generation) is significantly different from T2 and T3 (y & x generations) in regards to their views on immoral decisions impacts. No significant differences arise between T2 and T3 (y & x generations). To deeper explore the case, attributes were order-listed based on generations' perceptions to show differences in order then weighted averaged. These order-listing and weighted averages appear in Tables 8 and 9.

Table 8. Oder of Attributes Based on Type of Generation

Attribute	Gen z	Gen y	Gen x
1	Cumulative	P. image	F. Image
2	Performance	F. image & Performance	Cumulative experience
3	P. Image	cumulative	Total performance
4	Reputation	Reputation	Present image
5	F Image		Reputation

Table 9. Ranking of Attributes Among Different Generations

Attribute	Gen z	Gen y	Gen x	Total	Rank
Reputation	4	5	5	14	4
Cumulative experience	1	3	2	6	1
Total performance	2	2	3	7	2
Present image	3	1	4	8	3
Future image	5	2	1	8	3

Generations in general see that immoral decisions resulting from oral disengagement drives cumulative experience away from the operation in the first place. This reflects secondly on performance of the operation, eventually, both present and future images of the operation are affected and last, reputation of the operation is destroyed.

In general the ranking of importance for investigated attributes is as follows

- 1- Cumulative experience
- 2- Total performance of the operation
- 3- Present and future image.
- 4- Reputation of the operation.

Thence, generation z seems to be aware the loss of cumulative experience for a start more than the other two generations. Generations z and y seem to be aware of the consequence of losing cumulative experience in downgrading operational performance than generation x. Generation y values present image of the operation more than z and x. Generation x values future image of the operation than do generation z and y. Generation z looks to be keener on reputation of the operation than do generation z or x.

Table 10. *Cumulative Re-ranking of Attributes Among Different Generations*

Attribute	Gen z	Gen y	Gen x	Total	Rank
Cumulative experience	1	3	2	5	1
Total performance of the operation	2	2	3	7	2
Present image	2	1	4	7	2
Future image	2	2	1	5	1
Reputation of the operation	4	5	5	14	3

Cumulative experience and future image came as first in importance with same weights, total performance and present image came as second with same weights and reputation came as third in row as shown in Table 10.

Conclusions, Limitations and Implications

Overall, it can be concluded that Digitalization caused moral disengagement that led the enterprise to take immoral decisions especially at the absence or deterioration of accumulated experience. This leads to negatively impacting the reputation of the enterprise and reflected negatively on the total performance. It is worth saying in this context that all generations perceived these variables but in different ways. Tukey's HSD test results asserted that significant differences arise between T1 (z generation) and T2 (y generation). Results also indicate significant differences between T1 (z generation) and T3 (x generation). It could be concluded that T1 (z generation) is significantly different from T2 and T3 (y & x generations) in regards to their views on immoral decisions impacts. No significant differences arise between T2 and T3 (y & x generations). This might be due to the nature of life stressors on both categories investigated. It should also be noted that the cumulative re-ranking of attributes among different generations indicated that Cumulative experience and future image came as first in importance with same weights, total performance and present image came as second with same weights and reputation came as third in row. This means that employees aside from gender are more concerned about variables that are common between them and the operation like total performance, image whether present or potential and

experience, while they are less concerned with variables that relate to the operation seldom like reputation that relates only to the enterprise.

From an academic view point, data collected were analyzed- overall- away from variables like marital status and education. Also, the limited number of questionnaire forms returned back due to diminished labor during COVID-19 pandemic limits the generalization of the results of this study. More research is seen in demand to cover these areas. Many questions can be answered like what marital status are more exposed and which educational level is more liable to bear impacts of such decisions stemming from moral disengagement and caused by digitalization of business.

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