

# **Integrity in the spotlight**

## The future of compliance

Global Fraud Survey 2018

Findings for Chile

April 2018

# Survey approach and participant profile

---

- ▶ Between October 2017 and January 2018, our researchers conducted 2,550 interviews in the local language with senior decision-makers in a sample of the largest companies in 55 countries and territories.
- ▶ Results are compared with findings for South America, developed markets\*, emerging markets\* and all respondents
- ▶ Please note that, due to rounding or the omission of percentages to allow better comparison, some figures may not sum to 100%

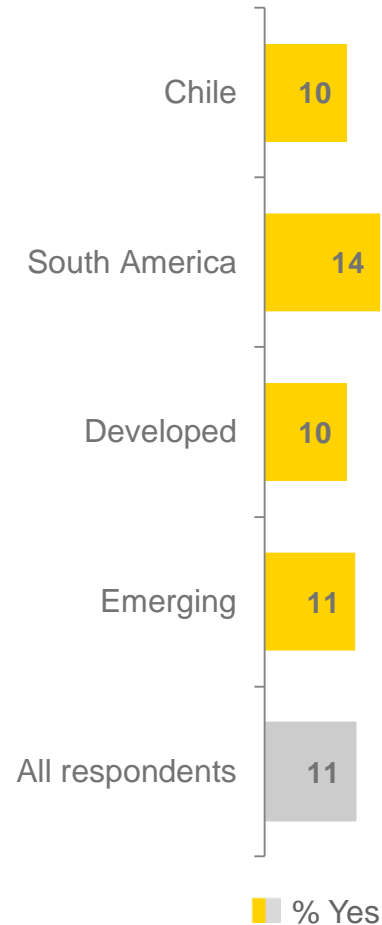
\* Details of countries categorized as developed markets and emerging markets can be found in the appendix.

# Executive summary: Fraud and corruption on the increase?



# Has your company experienced a significant fraud in the last 2 years?

---



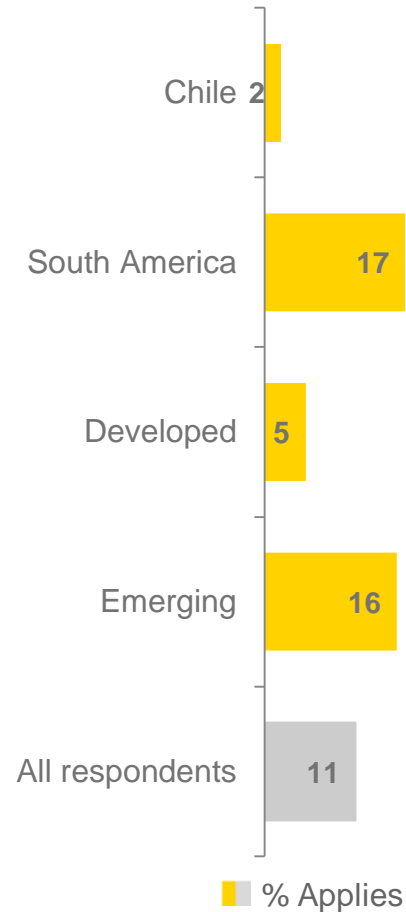
Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: Has your company experienced a significant fraud in the last 2 years?

Top Markets	% Yes	Bottom Markets	% Yes
Ukraine	36	Poland	10
Kenya	26	Romania	10
Belgium	20	China	8
Russia	20	Greece	8
Denmark	18	Ireland	8
Germany	18	Korea	8
UK	18	Malaysia	8
Argentina	16	Sweden	8
Colombia	16	Canada	6
Japan	16	Czech Republic	6
Mexico	16	Finland	6
Netherlands	16	France	6
Peru	16	Hong Kong SAR	6
Saudi Arabia	16	Luxembourg	6
South Africa	16	Switzerland	6
Bulgaria	14	USA	6
Middle East	14	Cyprus	4
Norway	14	Hungary	4
Australia & New Zealand	12	Indonesia	4
India	12	Italy	4
Israel	12	Lithuania	4
Nigeria	12	Singapore	4
Philippines	12	Slovakia	4
<b>Average of all markets</b>	<b>11</b>	Spain	4
Austria	10	Portugal	2
Brazil	10	Turkey	2
<b>Chile</b>	<b>10</b>	Taiwan	-

# In our sector it is common practice to use bribery to win contracts

---



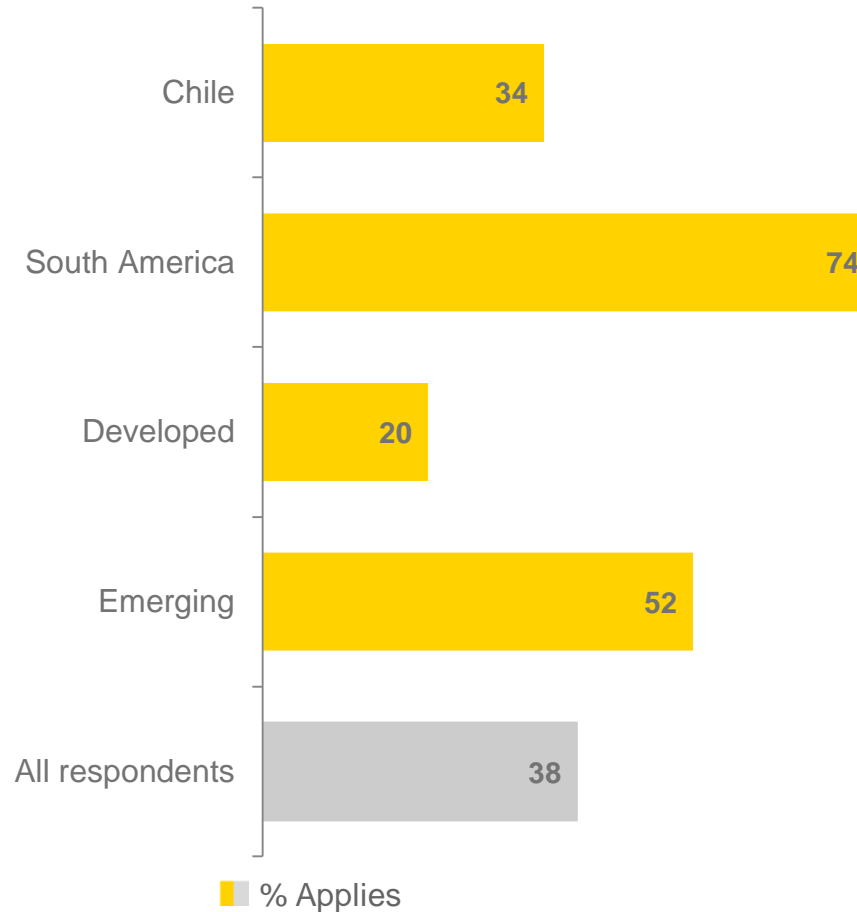
Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: In our sector it is common practice to use bribery to win contracts

Top Markets	% Applies	Bottom Markets	% Applies
Cyprus	52	Australia & New Zealand	8
Kenya	44	China	8
Colombia	34	Ireland	8
Nigeria	26	Netherlands	8
Saudi Arabia	24	Belgium	6
Ukraine	24	Indonesia	6
Bulgaria	22	Italy	6
Austria	20	Korea	6
Brazil	20	Romania	6
Malaysia	20	Spain	6
Middle East	20	Switzerland	6
Peru	20	Taiwan	6
Czech Republic	18	UK	6
Hungary	18	France	4
South Africa	18	Canada	2
Argentina	16	<b>Chile</b>	<b>2</b>
India	16	Luxembourg	2
Israel	16	Norway	2
Greece	14	Singapore	2
Hong Kong SAR	14	Sweden	2
Lithuania	12	Turkey	2
Mexico	12	USA	2
Poland	12	Denmark	-
Slovakia	12	Finland	-
<b>Average of all markets</b>	<b>11</b>	Germany	-
Philippines	10	Japan	-
Russia	10	Portugal	-

# Bribery/corrupt practices happen widely in business in this country

---



Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

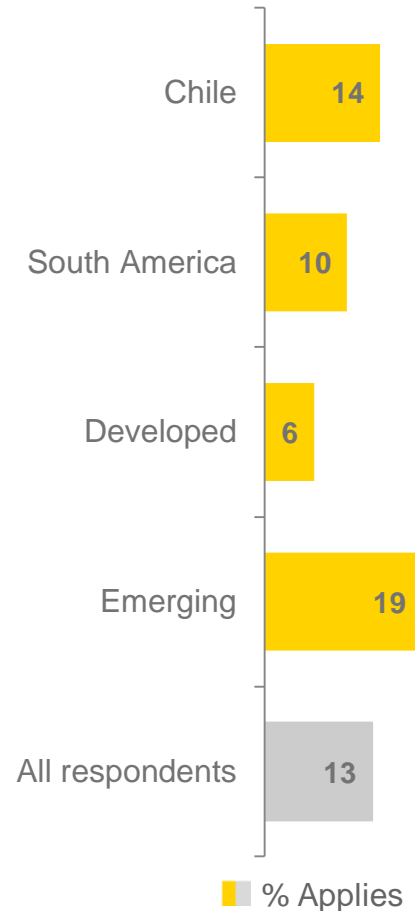


# Market rankings: Bribery/corrupt practices happen widely in business in this country

Top Markets	% Applies	Bottom Markets	% Applies
Brazil	96	<b>Chile</b>	<b>34</b>
Colombia	94	Romania	34
Nigeria	90	UK	34
Kenya	88	Turkey	32
Peru	82	Canada	30
Cyprus	80	Russia	28
South Africa	80	Spain	22
Ukraine	72	Belgium	20
Mexico	70	France	20
Argentina	68	Poland	20
Italy	68	Korea	18
Hungary	66	Luxembourg	18
Slovakia	66	USA	18
Bulgaria	60	China	16
Czech Republic	56	Hong Kong SAR	14
Malaysia	56	Japan	12
Philippines	54	Ireland	10
Greece	46	Norway	10
Portugal	46	Singapore	10
Saudi Arabia	46	Austria	6
Israel	44	Denmark	6
Lithuania	44	Netherlands	6
Indonesia	42	Taiwan	6
India	40	Finland	4
Australia & New Zealand	38	Sweden	4
<b>Average of all markets</b>	<b>38</b>	Switzerland	2
Middle East	38	Germany	-

# Offering cash payments can be justified if they help a business survive an economic downturn

---

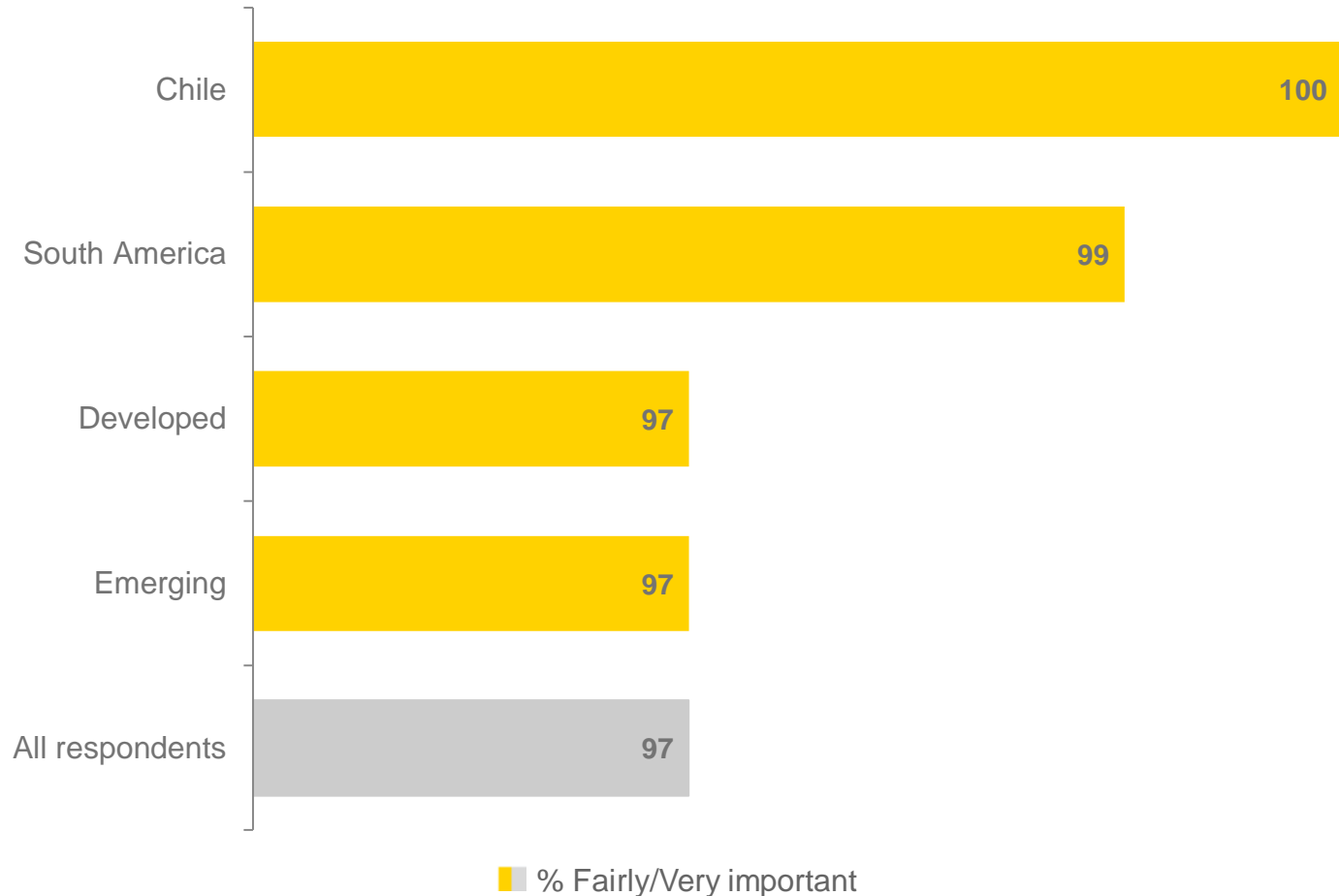


Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: Offering cash payments can be justified if they help a business survive an economic downturn

Top Markets	% Applies	Bottom Markets	% Applies
Saudi Arabia	54	South Africa	10
Indonesia	46	Romania	8
Malaysia	46	Canada	6
Cyprus	44	Japan	6
Slovakia	44	Mexico	6
China	36	Netherlands	6
Hong Kong SAR	32	Russia	6
Turkey	30	Finland	4
Singapore	28	Hungary	4
Philippines	26	Italy	4
Middle East	24	Nigeria	4
Greece	20	Peru	4
India	20	Poland	4
Israel	20	Switzerland	4
Kenya	20	UK	4
Taiwan	16	USA	4
Ukraine	16	Denmark	2
<b>Chile</b>	<b>14</b>	Korea	2
Colombia	14	Luxembourg	2
<b>Average of all markets</b>	<b>13</b>	Norway	2
Australia & New Zealand	12	Sweden	2
Belgium	12	Austria	-
Bulgaria	12	France	-
Czech Republic	12	Germany	-
Spain	12	Ireland	-
Argentina	10	Lithuania	-
Brazil	10	Portugal	-

# How important do you think it is to be able to demonstrate that your organization operates with integrity?

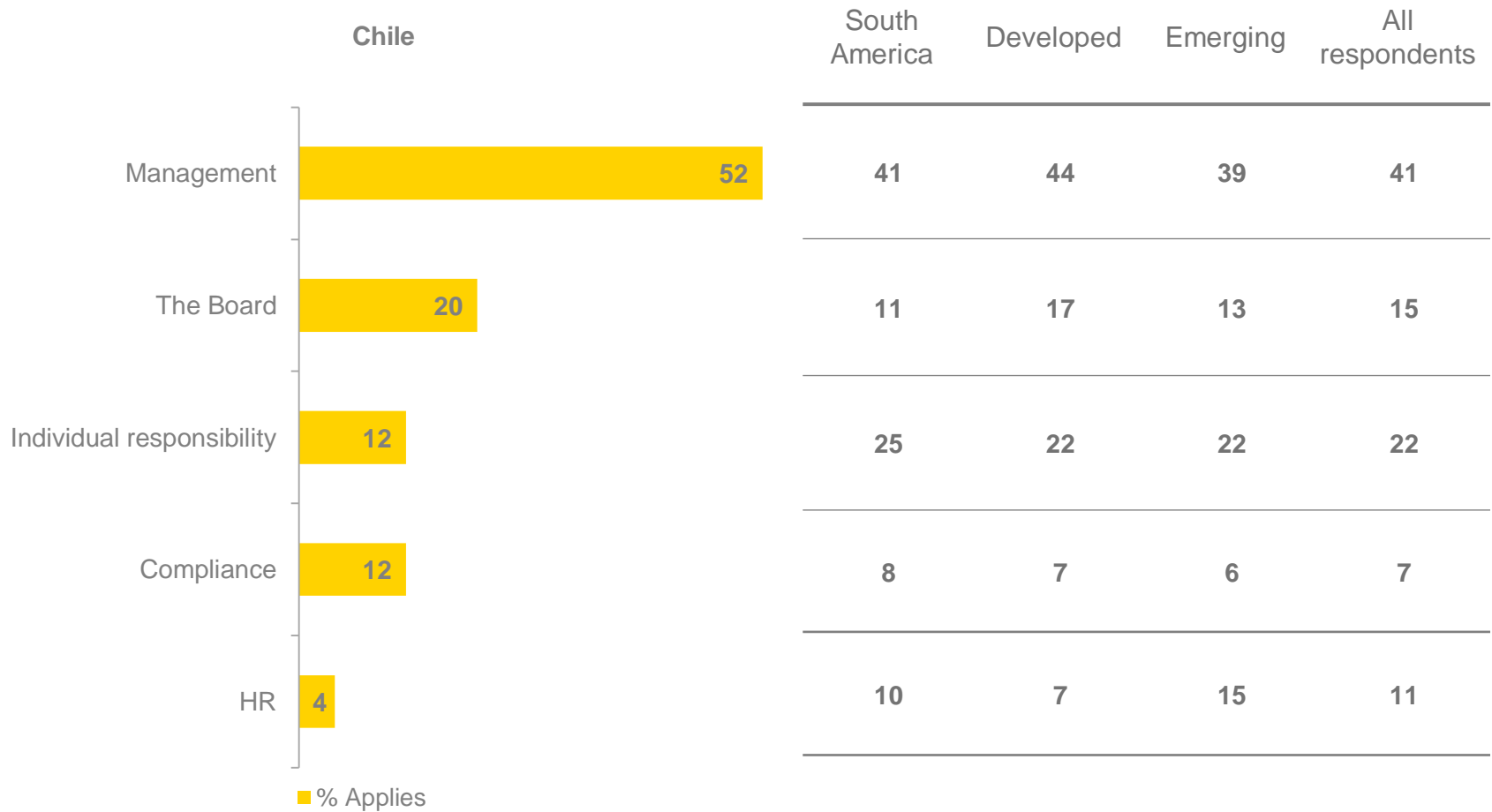


Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: How important do you think it is to be able to demonstrate that your organization operates with integrity?

Top Markets	% Fairly/Very Important	Bottom Markets	% Fairly/Very Important
Argentina	100	Italy	98
Australia & New Zealand	100	Japan	98
Austria	100	Korea	98
Bulgaria	100	Luxembourg	98
Canada	100	South Africa	98
<b>Chile</b>	<b>100</b>	Sweden	98
China	100	Turkey	98
Colombia	100	<b>Average of all markets</b>	<b>97</b>
India	100	Belgium	96
Ireland	100	Brazil	96
Kenya	100	Cyprus	96
Lithuania	100	Germany	96
Mexico	100	Greece	96
Netherlands	100	Israel	96
Nigeria	100	Norway	96
Peru	100	Poland	96
Philippines	100	Spain	96
Portugal	100	Malaysia	94
Romania	100	Middle East	94
Saudi Arabia	100	Singapore	94
Switzerland	100	Slovakia	94
Taiwan	100	France	92
UK	100	Hong Kong SAR	92
USA	100	Ukraine	92
Czech Republic	98	Russia	90
Finland	98	Denmark	88
Indonesia	98	Hungary	86

# Who in your organization is responsible for ensuring that employees behave with integrity?



Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: Management

Top Markets	% Applies	Bottom Markets	% Applies
Denmark	72	Average of all markets	41
Israel	72	Netherlands	40
Cyprus	64	Taiwan	40
Slovakia	64	Austria	36
Canada	62	Kenya	36
Romania	62	Argentina	34
Bulgaria	60	Indonesia	34
Norway	60	Russia	34
Sweden	60	Switzerland	34
Ireland	58	Czech Republic	32
Luxembourg	58	Portugal	32
Belgium	56	Italy	30
<b>Chile</b>	<b>52</b>	Korea	30
Finland	52	Philippines	30
France	52	Germany	28
Lithuania	52	Singapore	28
USA	52	India	26
Peru	50	Middle East	26
Australia & New Zealand	48	Poland	26
Hungary	46	UK	26
Colombia	44	Brazil	24
Greece	44	Saudi Arabia	24
South Africa	44	China	22
Ukraine	44	Japan	22
Hong Kong SAR	42	Turkey	22
Malaysia	42	Spain	18
Mexico	42	Nigeria	14

# Market rankings: It is an individual responsibility

Top Markets	% Applies	Bottom Markets	% Applies
Brazil	50	Lithuania	20
UK	48	Portugal	20
Australia & New Zealand	38	Switzerland	20
Singapore	38	Taiwan	20
Czech Republic	36	Belgium	18
Turkey	36	Denmark	18
Argentina	32	Korea	18
Netherlands	32	Luxembourg	18
USA	32	Romania	18
Finland	30	Slovakia	18
Germany	30	Israel	16
Nigeria	30	Peru	16
South Africa	30	Poland	16
Hungary	28	Ukraine	16
Malaysia	28	Austria	14
Mexico	28	<b>Chile</b>	<b>12</b>
Norway	28	Colombia	12
Middle East	26	Ireland	12
Canada	24	Russia	12
India	24	China	10
Indonesia	24	France	10
Kenya	24	Hong Kong SAR	10
Philippines	24	Greece	8
Sweden	24	Italy	6
<b>Average of all markets</b>	<b>22</b>	Japan	4
Bulgaria	22	Saudi Arabia	2
Spain	22	Cyprus	-



# Market rankings: The Board

Top Markets	% Applies	Bottom Markets	% Applies
Japan	58	Austria	12
Poland	48	Cyprus	12
Saudi Arabia	32	Finland	12
Spain	30	Slovakia	12
Germany	28	Argentina	10
Portugal	28	Colombia	10
Italy	26	Indonesia	10
Ireland	24	Norway	10
South Africa	24	Australia & New Zealand	8
Netherlands	22	Bulgaria	8
<b>Chile</b>	<b>20</b>	China	8
Greece	20	Hungary	8
Hong Kong SAR	20	Nigeria	8
Turkey	20	Philippines	8
UK	20	Belgium	6
Middle East	18	Canada	6
India	16	Mexico	6
Kenya	16	Denmark	4
Malaysia	16	Israel	4
Peru	16	Korea	4
Ukraine	16	Luxembourg	4
<b>Average of all markets</b>	<b>15</b>	Romania	4
Czech Republic	14	Brazil	2
Singapore	14	France	2
Sweden	14	USA	2
Switzerland	14	Lithuania	-
Taiwan	14	Russia	-

# Market rankings: HR

Top Markets	% Applies	Bottom Markets	% Applies
India	34	Belgium	8
Nigeria	28	Canada	8
Philippines	28	Czech Republic	8
China	26	Hong Kong SAR	8
Indonesia	24	Malaysia	8
Middle East	24	Peru	8
Russia	24	Portugal	8
Kenya	22	Spain	8
Korea	22	Brazil	6
Colombia	20	Bulgaria	6
Taiwan	20	Hungary	6
France	18	Japan	6
Saudi Arabia	18	Luxembourg	6
Austria	16	<b>Chile</b>	<b>4</b>
Cyprus	16	Ireland	4
Romania	16	Israel	4
Argentina	14	Slovakia	4
Italy	14	UK	4
Singapore	14	Australia & New Zealand	2
Turkey	14	Denmark	2
Greece	12	Germany	2
Lithuania	12	Poland	2
Switzerland	12	South Africa	2
Ukraine	12	Finland	-
<b>Average of all markets</b>	<b>11</b>	Netherlands	-
Mexico	10	Norway	-
USA	10	Sweden	-

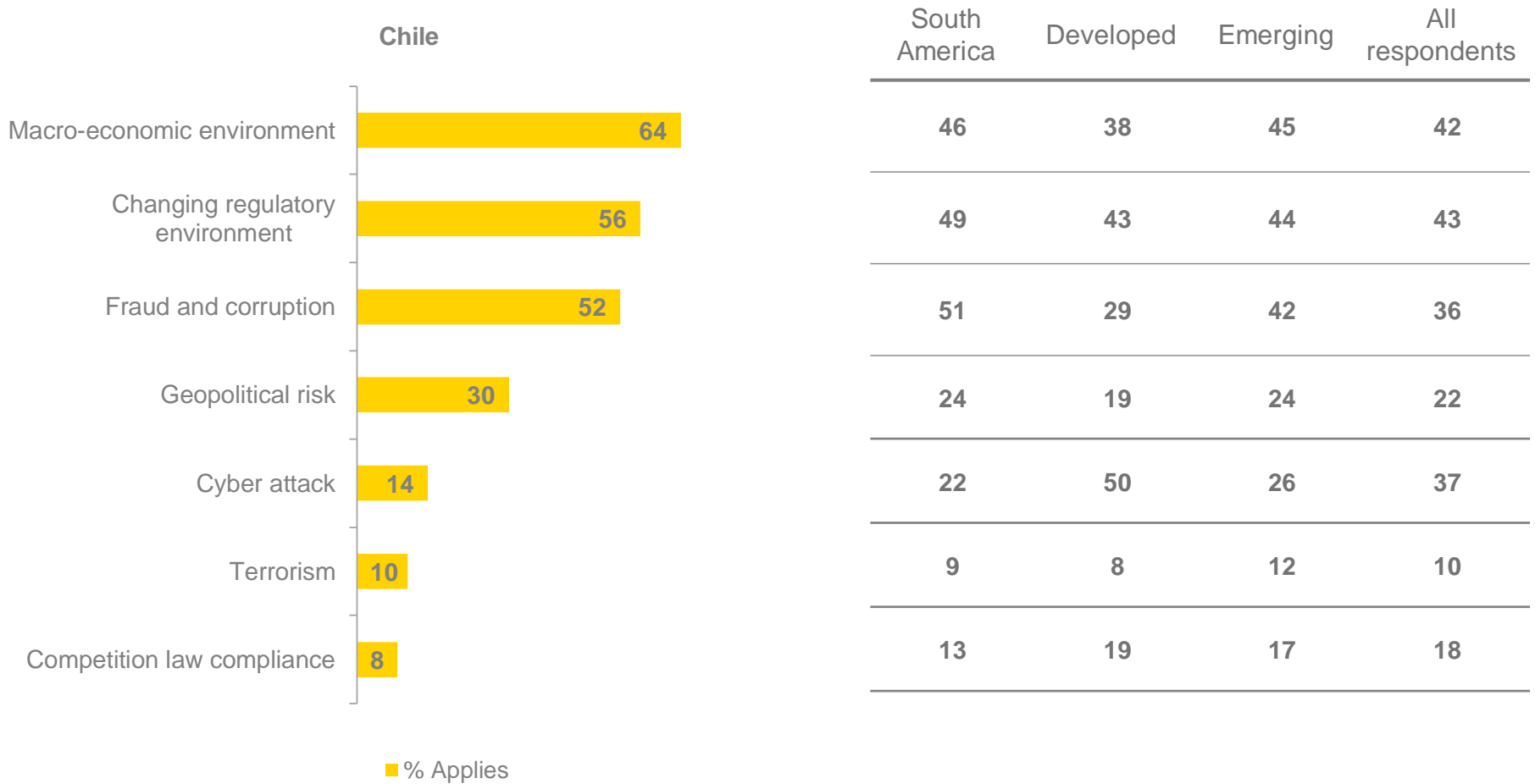
# Market rankings: Compliance

Top Markets	% Applies	Bottom Markets	% Applies
China	20	Middle East	6
Italy	20	Russia	6
Korea	20	Singapore	6
Austria	18	Australia & New Zealand	4
Nigeria	16	Cyprus	4
France	14	Hungary	4
Brazil	12	Israel	4
<b>Chile</b>	<b>12</b>	Malaysia	4
Luxembourg	12	Netherlands	4
Spain	12	Turkey	4
Ukraine	12	USA	4
Germany	10	Denmark	2
Greece	10	Finland	2
Hong Kong SAR	10	Kenya	2
Japan	10	Norway	2
Philippines	10	Taiwan	2
Switzerland	10	Argentina	-
Belgium	8	Bulgaria	-
Colombia	8	Canada	-
Czech Republic	8	India	-
Lithuania	8	Ireland	-
Mexico	8	Poland	-
Peru	8	Romania	-
Portugal	8	Slovakia	-
Saudi Arabia	8	South Africa	-
<b>Average of all markets</b>	<b>7</b>	Sweden	-
Indonesia	6	UK	-

# The outlook for fraud and corruption



# Which of the following pose the greatest risks to your business?



Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: Complex and changing regulatory environment

Top Markets	% Applies	Bottom Markets	% Applies
Israel	76	Average of all markets	43
Lithuania	68	Indonesia	42
Hungary	66	Nigeria	42
Korea	66	Singapore	42
Peru	66	Colombia	40
Czech Republic	64	Denmark	40
UK	64	Greece	38
Slovakia	62	South Africa	38
Brazil	60	Australia & New Zealand	36
Ukraine	60	Bulgaria	36
Argentina	56	Belgium	34
<b>Chile</b>	<b>56</b>	China	34
Italy	56	Hong Kong SAR	34
Luxembourg	56	Portugal	34
Finland	54	Russia	34
Netherlands	54	Romania	32
Spain	54	Austria	28
India	52	Cyprus	28
Poland	52	Germany	28
France	50	Kenya	28
Malaysia	50	Japan	26
USA	50	Norway	22
Canada	48	Philippines	22
Switzerland	46	Turkey	22
Taiwan	46	Mexico	16
Ireland	44	Middle East	16
Sweden	44	Saudi Arabia	16

# Market rankings: Macro-economic environment

Top Markets	% Applies	Bottom Markets	% Applies
Taiwan	70	Average of all markets	42
China	66	Finland	42
<b>Chile</b>	<b>64</b>	Romania	42
Malaysia	62	Singapore	42
Austria	60	Indonesia	38
Ireland	60	Netherlands	38
Argentina	58	Nigeria	38
Turkey	58	Germany	36
Hong Kong SAR	56	Colombia	34
Israel	56	Denmark	34
India	54	Sweden	34
Portugal	54	Switzerland	34
Australia & New Zealand	52	Belgium	32
South Africa	52	Spain	30
Brazil	50	USA	30
Korea	50	Cyprus	28
Poland	50	Czech Republic	28
Greece	48	Italy	28
Hungary	48	Japan	28
Kenya	48	Saudi Arabia	28
Peru	48	Mexico	24
Canada	46	Norway	24
Slovakia	46	Luxembourg	22
UK	46	Bulgaria	20
Lithuania	44	Philippines	20
Russia	44	France	18
Ukraine	44	Middle East	16

# Market rankings: Cyber attack/ransomware

Top Markets	% Applies	Bottom Markets	% Applies
UK	74	Austria	32
Canada	66	Greece	32
Denmark	66	Poland	32
France	66	Slovakia	32
Norway	64	South Africa	32
Netherlands	60	Russia	30
Germany	56	Brazil	28
Sweden	56	Bulgaria	28
Belgium	52	Cyprus	28
Ireland	52	Hong Kong SAR	28
Luxembourg	52	Hungary	28
Switzerland	50	Philippines	28
Japan	48	Czech Republic	26
Australia & New Zealand	44	Peru	26
Finland	44	Singapore	26
Italy	44	Taiwan	26
USA	44	Mexico	24
Portugal	42	Nigeria	22
Lithuania	40	Argentina	20
Spain	40	Colombia	20
Ukraine	40	India	20
Middle East	38	Malaysia	20
Romania	38	Turkey	20
Saudi Arabia	38	Indonesia	18
<b>Average of all markets</b>	<b>37</b>	<b>Chile</b>	<b>14</b>
Israel	36	China	10
Kenya	36	Korea	6



# Market rankings: Fraud and corruption

Top Markets	% Applies	Bottom Markets	% Applies
Kenya	74	China	34
Nigeria	72	Norway	34
Japan	64	France	32
Colombia	60	Belgium	30
Mexico	56	Ireland	30
Saudi Arabia	56	Italy	28
Slovakia	54	Luxembourg	28
<b>Chile</b>	<b>52</b>	Romania	28
South Africa	50	Taiwan	28
Argentina	48	Korea	26
Czech Republic	48	Netherlands	26
Peru	48	Singapore	26
Ukraine	48	Spain	26
Indonesia	46	Cyprus	24
Philippines	46	Denmark	24
Portugal	46	Greece	24
Brazil	44	Hungary	24
Malaysia	44	Lithuania	24
Poland	42	USA	24
Australia & New Zealand	40	Russia	22
Middle East	40	UK	22
Canada	38	Hong Kong SAR	20
<b>Average of all markets</b>	<b>36</b>	Sweden	18
Germany	36	Turkey	18
India	36	Austria	16
Israel	36	Finland	10
Bulgaria	34	Switzerland	6

# Market rankings: Geopolitical risk

Top Markets	% Applies	Bottom Markets	% Applies
Turkey	40	UK	22
South Africa	38	Germany	20
Japan	34	Israel	20
Hong Kong SAR	32	Russia	20
Indonesia	32	Singapore	20
Lithuania	32	Austria	18
Taiwan	32	Belgium	18
Brazil	30	India	18
<b>Chile</b>	<b>30</b>	Korea	18
Colombia	30	Poland	18
Kenya	30	USA	18
Netherlands	30	Czech Republic	16
Philippines	30	Finland	16
Spain	28	Greece	16
Switzerland	28	Norway	16
Ukraine	28	Australia & New Zealand	14
Ireland	26	Canada	14
Romania	26	Hungary	14
Slovakia	26	Portugal	14
China	24	Denmark	12
Cyprus	24	Italy	12
Malaysia	24	Luxembourg	12
Mexico	24	Nigeria	12
Middle East	24	Sweden	12
<b>Average of all markets</b>	<b>22</b>	Bulgaria	10
Peru	22	France	8
Saudi Arabia	22	Argentina	6

# Market rankings: Competition law compliance

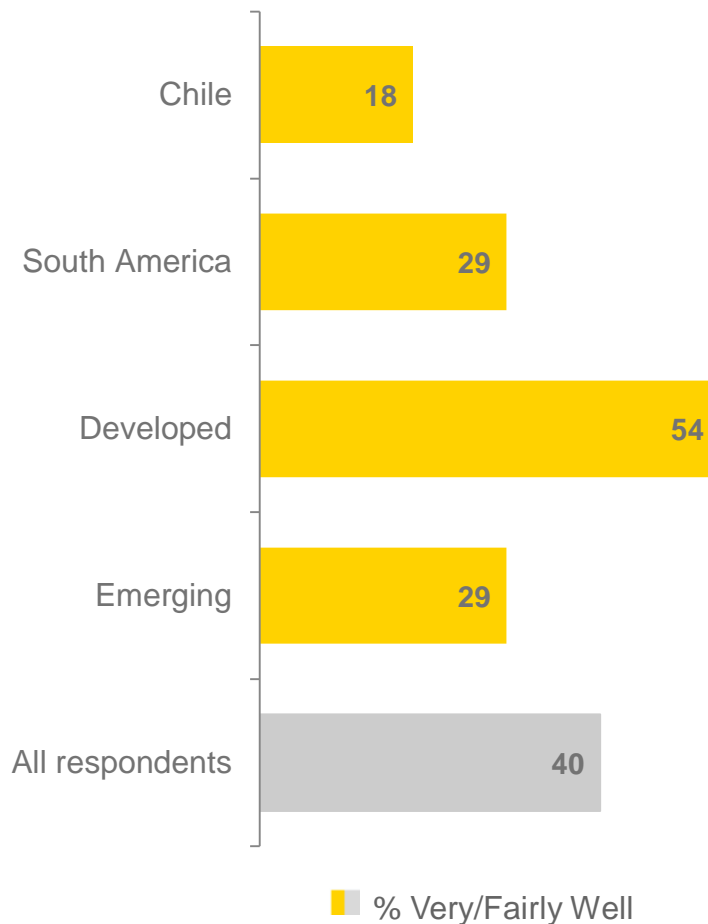
Top Markets	% Applies	Bottom Markets	% Applies
Malaysia	36	Cyprus	16
Austria	32	Hong Kong SAR	16
France	32	Israel	16
Japan	32	Italy	16
Spain	32	Lithuania	16
Philippines	28	Sweden	16
Slovakia	28	USA	16
South Africa	26	Hungary	14
Belgium	24	Korea	14
Germany	24	Romania	14
Czech Republic	22	Saudi Arabia	14
Ireland	22	Argentina	12
Norway	22	Brazil	12
Peru	22	Kenya	12
Colombia	20	Portugal	12
India	20	Turkey	12
Luxembourg	20	UK	12
Nigeria	20	Denmark	10
Singapore	20	Russia	10
Average of all markets	18	Taiwan	10
Bulgaria	18	<b>Chile</b>	<b>8</b>
Indonesia	18	Finland	8
Middle East	18	Greece	8
Netherlands	18	Poland	8
Switzerland	18	Ukraine	8
Australia & New Zealand	16	Mexico	6
China	16	Canada	4

# Market rankings: Terrorism

Top Markets	% Applies	Bottom Markets	% Applies
Philippines	34	Peru	10
Nigeria	30	Australia & New Zealand	8
Turkey	26	Finland	8
Indonesia	24	Hungary	8
Israel	24	Luxembourg	8
Belgium	18	Saudi Arabia	8
Colombia	18	China	6
Kenya	18	Germany	6
Switzerland	18	India	6
Czech Republic	16	Italy	6
Singapore	16	Malaysia	6
Ukraine	16	Poland	6
Portugal	14	Slovakia	6
Cyprus	12	Taiwan	6
France	12	UK	6
Mexico	12	Argentina	4
Middle East	12	Canada	4
Romania	12	Ireland	4
South Africa	12	Netherlands	4
Austria	10	Russia	4
<b>Average of all markets</b>	<b>10</b>	Spain	4
Bulgaria	10	Sweden	2
<b>Chile</b>	<b>10</b>	Brazil	-
Greece	10	Denmark	-
Hong Kong SAR	10	Korea	-
Japan	10	Lithuania	-
Norway	10	USA	-

# How well, if at all, would you say you know the EU General Data Protection Regulation?

---



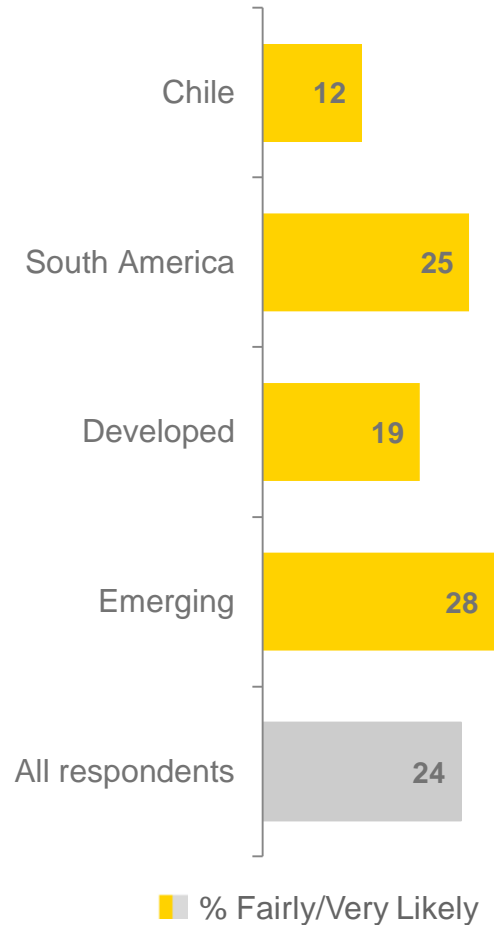
Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: How well, if at all, would you say you know the EU General Data Protection Regulation

Top Markets	% Very/Fairly well	Bottom Markets	% Very/Fairly well
UK	92	Middle East	38
Germany	82	Romania	38
Netherlands	82	Saudi Arabia	38
Denmark	80	Colombia	36
Spain	76	Israel	32
Slovakia	74	Peru	32
Portugal	70	Japan	30
Norway	68	Indonesia	28
France	64	Brazil	26
Belgium	62	Kenya	24
Ireland	62	Australia & New Zealand	22
Sweden	62	Turkey	20
Finland	60	<b>Chile</b>	<b>18</b>
Poland	60	India	18
Luxembourg	58	Korea	14
Cyprus	56	Argentina	12
Czech Republic	54	Malaysia	12
Lithuania	52	USA	12
Greece	50	China	10
Mexico	50	Singapore	8
Nigeria	50	South Africa	8
Bulgaria	48	Ukraine	8
Italy	48	Canada	6
Austria	46	Hong Kong SAR	6
Hungary	46	Philippines	6
Switzerland	42	Russia	4
Average of all markets	40	Taiwan	2

# How likely or unlikely are you to assert your right to have your personal data erased?

---



Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: How likely or unlikely are you to assert your right to have your personal data erased?

Top Markets	% Fairly/Very Likely	Bottom Markets	% Fairly/Very Likely
Saudi Arabia	70	Greece	22
Taiwan	68	India	22
Middle East	48	Singapore	22
Israel	44	USA	22
Malaysia	40	Belgium	20
Indonesia	36	Brazil	20
Mexico	36	Bulgaria	20
Portugal	36	Cyprus	20
Ukraine	36	Czech Republic	20
Luxembourg	32	Denmark	20
Philippines	32	Ireland	20
Colombia	30	Spain	20
France	30	Turkey	20
Hong Kong SAR	28	Canada	18
Nigeria	28	Slovakia	18
South Africa	28	Japan	16
Kenya	26	Romania	16
Norway	26	Austria	14
Peru	26	UK	14
Poland	26	<b>Chile</b>	<b>12</b>
Switzerland	26	Italy	12
Argentina	24	Finland	10
<b>Average of all markets</b>	<b>24</b>	Hungary	10
Korea	24	Sweden	10
Lithuania	24	Australia & New Zealand	8
China	22	Netherlands	8
Germany	22	Russia	6

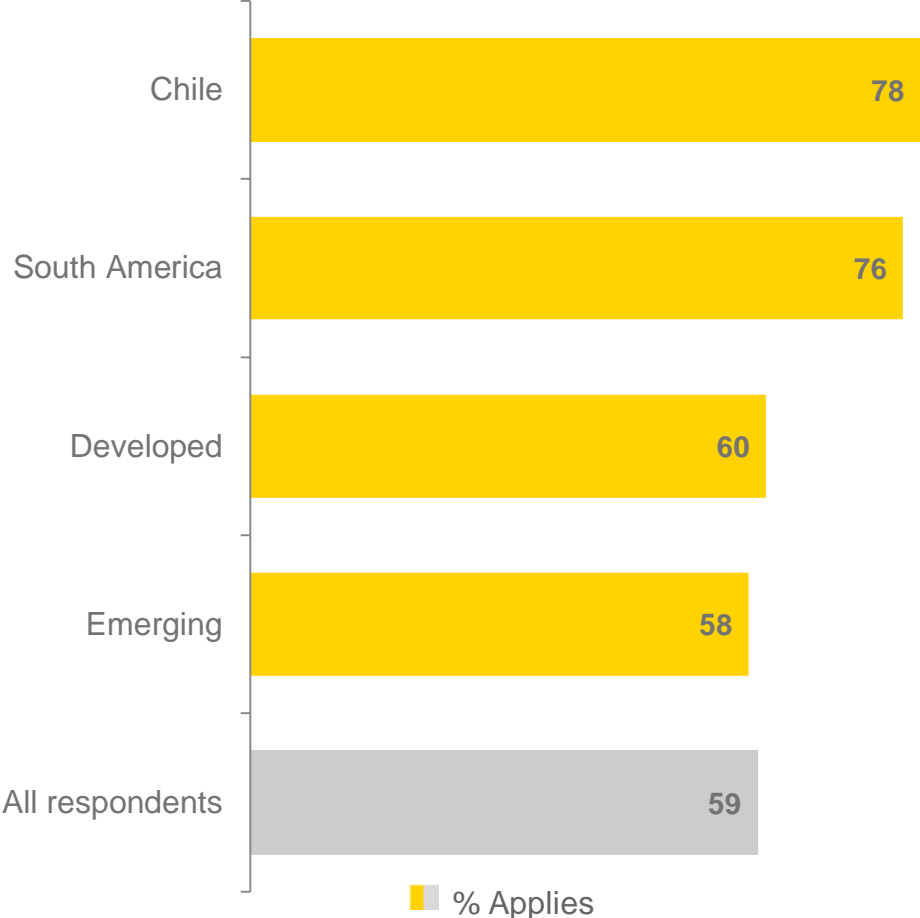


# The effectiveness of anti-corruption efforts



# We have a tailored risk-based approach to due diligence that varies by country, industry or nature of activity of the third-party

---



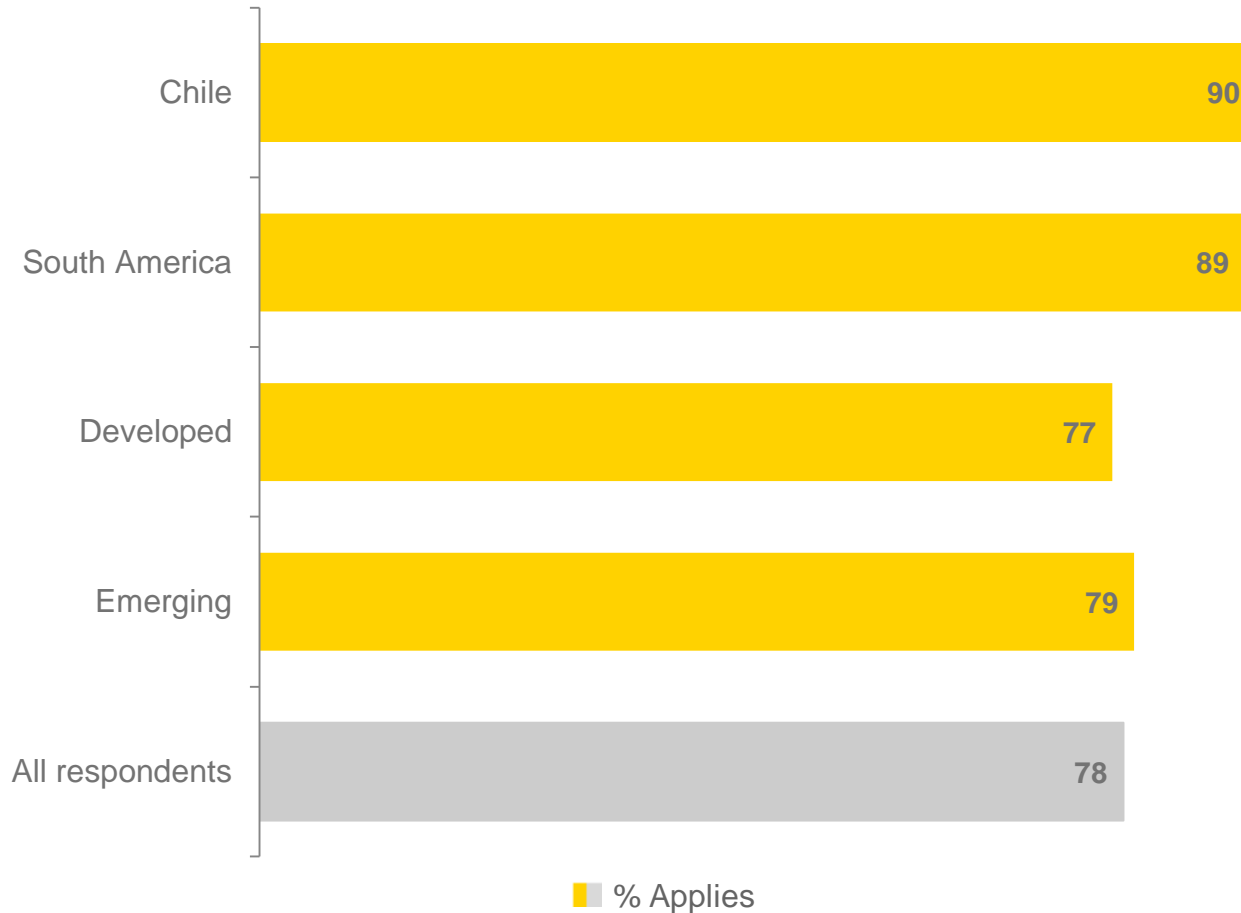
Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).



# Market rankings: We have a tailored risk-based approach to due diligence that varies by country, industry or nature of activity of the third-party

Top Markets	% Applies	Bottom Markets	% Applies
Nigeria	92	Belgium	60
Colombia	88	Cyprus	60
Peru	86	Israel	60
Mexico	84	Average of all markets	59
Ukraine	84	Norway	58
UK	82	Singapore	56
Kenya	80	Taiwan	56
Australia & New Zealand	78	Hungary	54
<b>Chile</b>	<b>78</b>	Turkey	54
Denmark	74	Austria	52
Lithuania	72	Brazil	52
Russia	72	Germany	52
Spain	72	China	50
India	70	South Africa	50
Luxembourg	70	Canada	46
Middle East	70	Malaysia	44
Philippines	70	Netherlands	42
France	68	Sweden	42
Greece	68	USA	42
Romania	68	Slovakia	40
Argentina	66	Japan	38
Finland	66	Hong Kong SAR	36
Ireland	66	Indonesia	34
Saudi Arabia	66	Czech Republic	28
Portugal	64	Bulgaria	26
Switzerland	64	Poland	22
Italy	62	Korea	18

# There are clear penalties for breaching policies

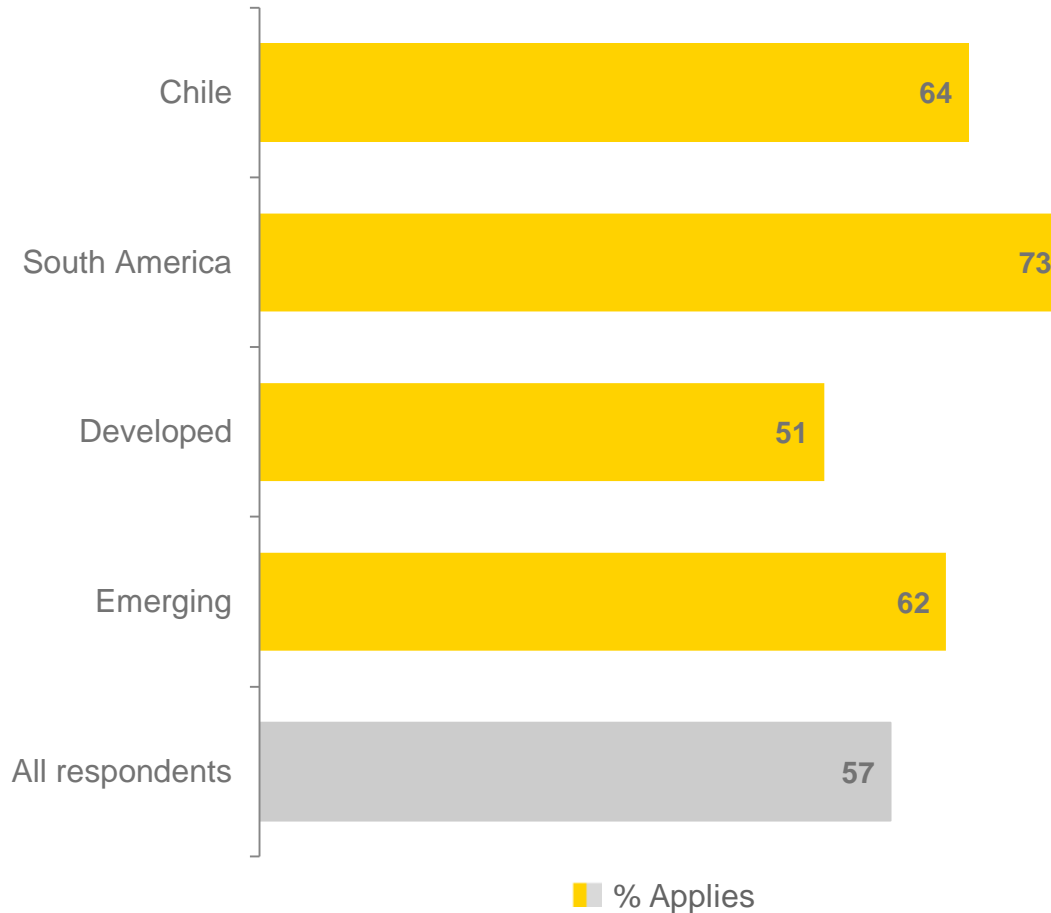


Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: There are clear penalties for breaching policies

Top Markets	% Applies	Bottom Markets	% Applies
Nigeria	98	Cyprus	80
Australia & New Zealand	96	Turkey	80
Peru	96	<b>Average of all markets</b>	<b>78</b>
China	94	Finland	78
Greece	94	Hungary	78
UK	94	Portugal	78
Colombia	92	Korea	76
Mexico	92	India	74
Philippines	92	Israel	72
<b>Chile</b>	<b>90</b>	Italy	72
Middle East	90	Belgium	70
Saudi Arabia	90	Bulgaria	70
USA	90	Denmark	70
Indonesia	88	Germany	70
Japan	88	Lithuania	68
Norway	88	Poland	64
Spain	88	Czech Republic	62
Taiwan	88	Malaysia	62
Brazil	84	Switzerland	62
Kenya	84	Austria	58
South Africa	84	France	58
Sweden	84	Slovakia	56
Argentina	82	Hong Kong SAR	54
Ireland	82	Luxembourg	52
Netherlands	82	Singapore	52
Romania	82	Ukraine	52
Canada	80	Russia	42

# People have been penalized for breaching policies



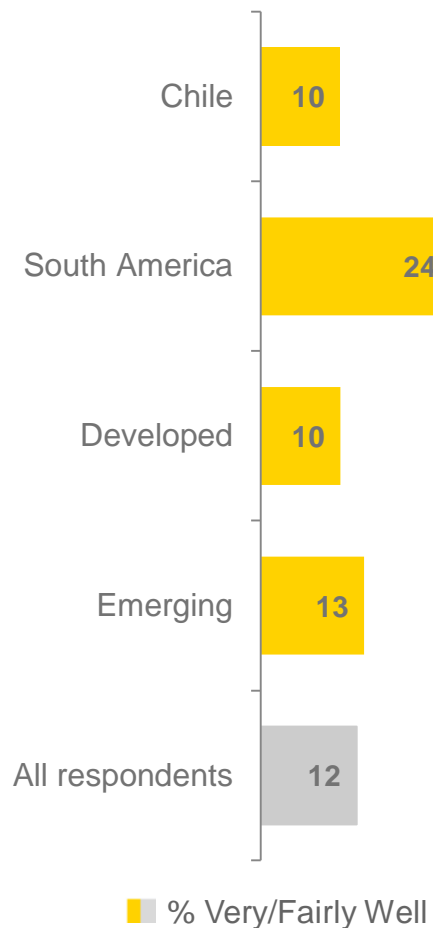
Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: People have been penalized for breaching our policies

Top Markets	% Applies	Bottom Markets	% Applies
Indonesia	90	Belgium	54
Nigeria	90	Germany	54
Philippines	88	Netherlands	54
Israel	84	Romania	52
Peru	84	Singapore	50
Australia & New Zealand	80	Slovakia	50
Japan	80	Turkey	50
Mexico	80	Hungary	48
South Africa	80	Poland	48
Kenya	78	Canada	46
USA	76	Czech Republic	46
Brazil	74	Finland	46
China	74	France	46
Argentina	70	Cyprus	44
India	70	Denmark	44
Middle East	70	Hong Kong SAR	44
Sweden	70	Ireland	44
Colombia	68	Russia	44
<b>Chile</b>	<b>64</b>	Norway	40
Malaysia	64	Portugal	40
Spain	64	Bulgaria	34
Ukraine	64	Switzerland	34
Greece	58	Taiwan	32
Saudi Arabia	58	Austria	26
<b>Average of all markets</b>	<b>57</b>	Luxembourg	26
Korea	56	Italy	24
UK	56	Lithuania	16

# How well, if at all, would you say you know the United States Department of Justice's 2017 guidance document on the evaluation of corporate compliance programmes

---



Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).



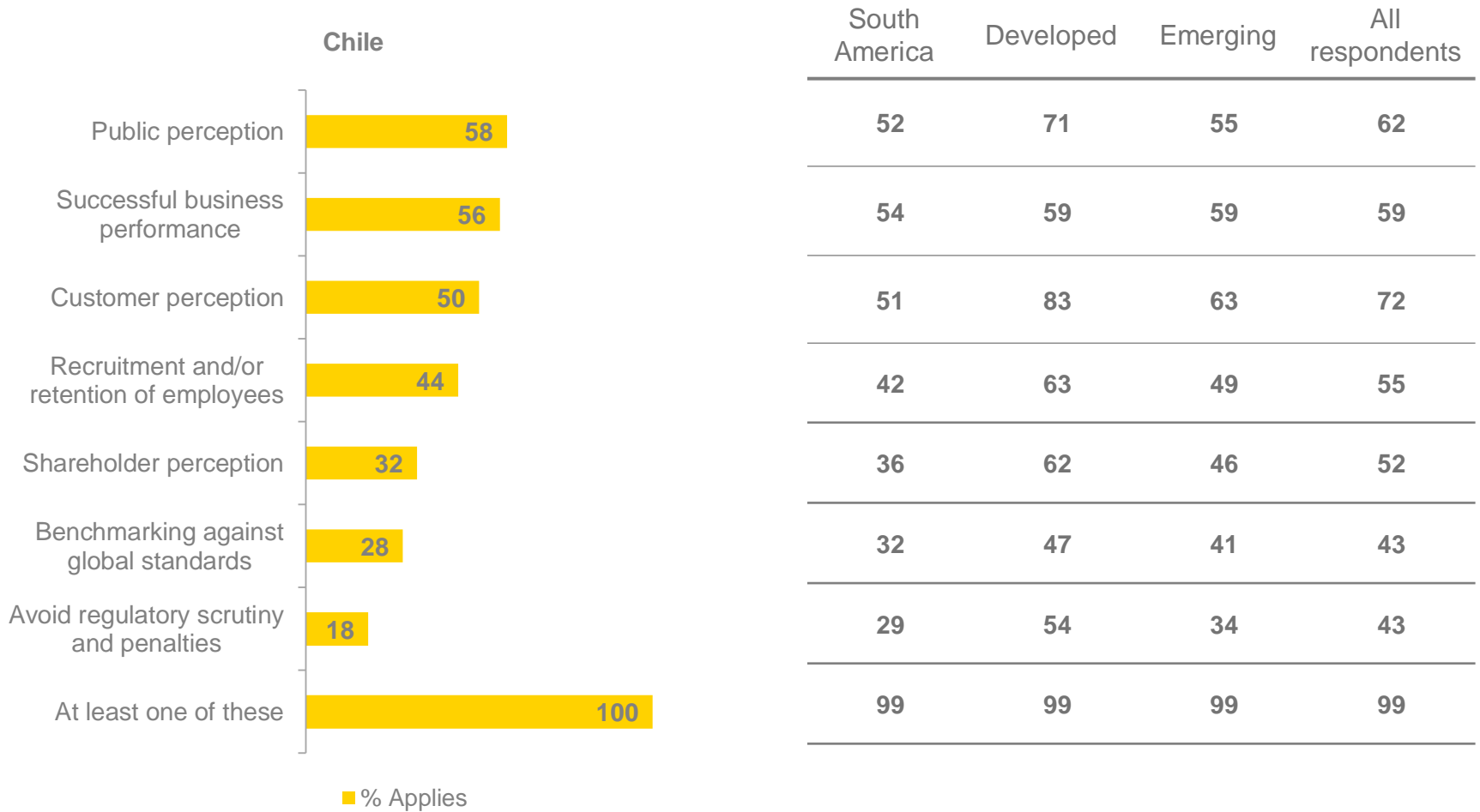
# Market rankings: How well, if at all, would you say you know the United States Department of Justice's 2017 guidance document on the evaluation of corporate compliance programmes

Top Markets	% Very/Fairly well	Bottom Markets	% Very/Fairly well
Brazil	40	Belgium	8
Nigeria	36	Cyprus	8
Colombia	28	France	8
Peru	28	Indonesia	8
Kenya	26	Japan	8
Middle East	26	Luxembourg	8
Spain	26	South Africa	8
Austria	24	Sweden	8
Israel	24	Philippines	6
Saudi Arabia	24	Romania	6
Mexico	20	Taiwan	6
Germany	18	Turkey	6
Argentina	16	Bulgaria	4
Czech Republic	16	China	4
Poland	16	Finland	4
Ireland	14	Hong Kong SAR	4
Norway	14	Hungary	4
<b>Average of all markets</b>	<b>12</b>	India	4
Italy	12	Lithuania	4
Malaysia	12	Portugal	4
Netherlands	12	Singapore	4
UK	12	Canada	2
Australia & New Zealand	10	Greece	2
<b>Chile</b>	<b>10</b>	Korea	2
Denmark	10	Russia	2
Switzerland	10	Slovakia	2
USA	10	Ukraine	-

# Putting integrity on the management agenda



# Which of the following are the most important benefits of demonstrating integrity?



Base: 15th Global Fraud (2,484); Developed (1,072); Emerging (1,412), South America (298); Chile (50).

# Market rankings: Customer perception

Top Markets	% Applies	Bottom Markets	% Applies
Singapore	100	Italy	73
USA	100	Average of all markets	72
Slovakia	98	Lithuania	72
UK	98	China	70
Australia & New Zealand	96	Nigeria	70
Finland	96	Bulgaria	68
Japan	96	Russia	67
Czech Republic	92	Taiwan	66
Netherlands	92	Philippines	64
Greece	90	Canada	62
Spain	90	France	61
Norway	88	Argentina	60
Hong Kong SAR	87	Brazil	60
Switzerland	86	Kenya	60
Germany	83	Luxembourg	59
Malaysia	83	Ukraine	57
Austria	82	Portugal	56
Denmark	82	Korea	55
Ireland	82	Peru	52
Romania	82	<b>Chile</b>	<b>50</b>
Poland	81	Israel	50
Sweden	80	Colombia	48
Cyprus	79	Middle East	43
India	78	Saudi Arabia	38
South Africa	78	Mexico	36
Hungary	74	Turkey	31
Belgium	73	Indonesia	20

# Market rankings: Public perception

Top Markets	% Applies	Bottom Markets	% Applies
Finland	100	Norway	63
Australia & New Zealand	98	Average of all markets	62
Singapore	96	Poland	60
UK	96	<b>Chile</b>	<b>58</b>
USA	96	Italy	55
Slovakia	87	Belgium	54
Spain	85	Romania	54
Czech Republic	84	Colombia	52
Netherlands	82	Lithuania	52
Malaysia	77	Taiwan	52
Canada	76	France	48
Ireland	76	Philippines	48
Japan	76	Portugal	48
Germany	75	Korea	47
Hong Kong SAR	74	Israel	46
Nigeria	74	Kenya	46
Switzerland	74	Bulgaria	44
Greece	73	Peru	44
China	72	Denmark	43
India	72	Saudi Arabia	40
Cyprus	71	Middle East	36
South Africa	71	Russia	36
Argentina	68	Mexico	28
Austria	68	Turkey	27
Sweden	65	Luxembourg	20
Brazil	63	Ukraine	17
Hungary	63	Indonesia	14

# Market rankings: Successful business performance

Top Markets	% Applies	Bottom Markets	% Applies
Slovakia	98	Kenya	58
Finland	94	Philippines	58
USA	94	<b>Chile</b>	<b>56</b>
Australia & New Zealand	90	Lithuania	56
UK	90	Nigeria	56
Singapore	85	Poland	56
Saudi Arabia	84	China	54
Hong Kong SAR	83	Sweden	53
Japan	82	Mexico	52
India	80	Netherlands	52
Czech Republic	78	Norway	52
Middle East	77	Russia	51
South Africa	76	Taiwan	50
Malaysia	74	Brazil	48
Ireland	68	Peru	48
Switzerland	68	Canada	46
Romania	66	Portugal	44
Cyprus	63	Indonesia	43
Greece	63	Ukraine	43
Spain	63	Belgium	42
Argentina	62	Italy	35
Austria	60	Korea	35
Germany	60	Denmark	30
Hungary	60	Israel	25
<b>Average of all markets</b>	<b>59</b>	France	17
Bulgaria	58	Luxembourg	14
Colombia	58	Turkey	10

# Market rankings: Recruitment/retention

Top Markets	% Applies	Bottom Markets	% Applies
USA	96	Israel	54
Australia & New Zealand	90	Taiwan	54
Finland	90	Belgium	52
Japan	90	Kenya	52
UK	90	Poland	52
Czech Republic	86	Middle East	51
Singapore	83	Cyprus	50
Slovakia	83	Colombia	48
South Africa	78	Philippines	48
Hong Kong SAR	76	<b>Chile</b>	<b>44</b>
Ireland	76	China	44
Spain	75	Peru	44
Malaysia	74	Russia	40
Netherlands	74	Ukraine	39
India	72	Portugal	38
Germany	63	Italy	35
Romania	62	Brazil	33
Sweden	61	Austria	32
Greece	60	Lithuania	32
Bulgaria	58	Nigeria	32
Canada	58	Korea	27
Hungary	58	Luxembourg	24
Switzerland	58	Mexico	24
Argentina	56	France	22
Norway	56	Saudi Arabia	18
<b>Average of all markets</b>	<b>55</b>	Indonesia	14
Denmark	55	Turkey	8

# Market rankings: Shareholder perception

Top Markets	% Applies	Bottom Markets	% Applies
Singapore	96	Lithuania	48
Finland	92	Austria	44
Australia & New Zealand	90	China	44
Spain	88	Colombia	44
USA	88	Hungary	44
Japan	86	Nigeria	44
UK	84	Philippines	44
Slovakia	83	Denmark	41
Malaysia	79	Italy	39
India	78	Belgium	38
Taiwan	78	Cyprus	38
Hong Kong SAR	76	Israel	38
Germany	71	Middle East	38
Czech Republic	69	Portugal	36
South Africa	67	Brazil	35
Ireland	64	<b>Chile</b>	<b>32</b>
Greece	63	Kenya	32
Sweden	61	Peru	32
Netherlands	60	Saudi Arabia	30
Norway	58	Korea	29
Romania	58	Bulgaria	24
Russia	58	France	24
Argentina	54	Luxembourg	24
Switzerland	54	Ukraine	22
<b>Average of all markets</b>	<b>52</b>	Mexico	20
Canada	52	Turkey	6
Poland	52	Indonesia	4



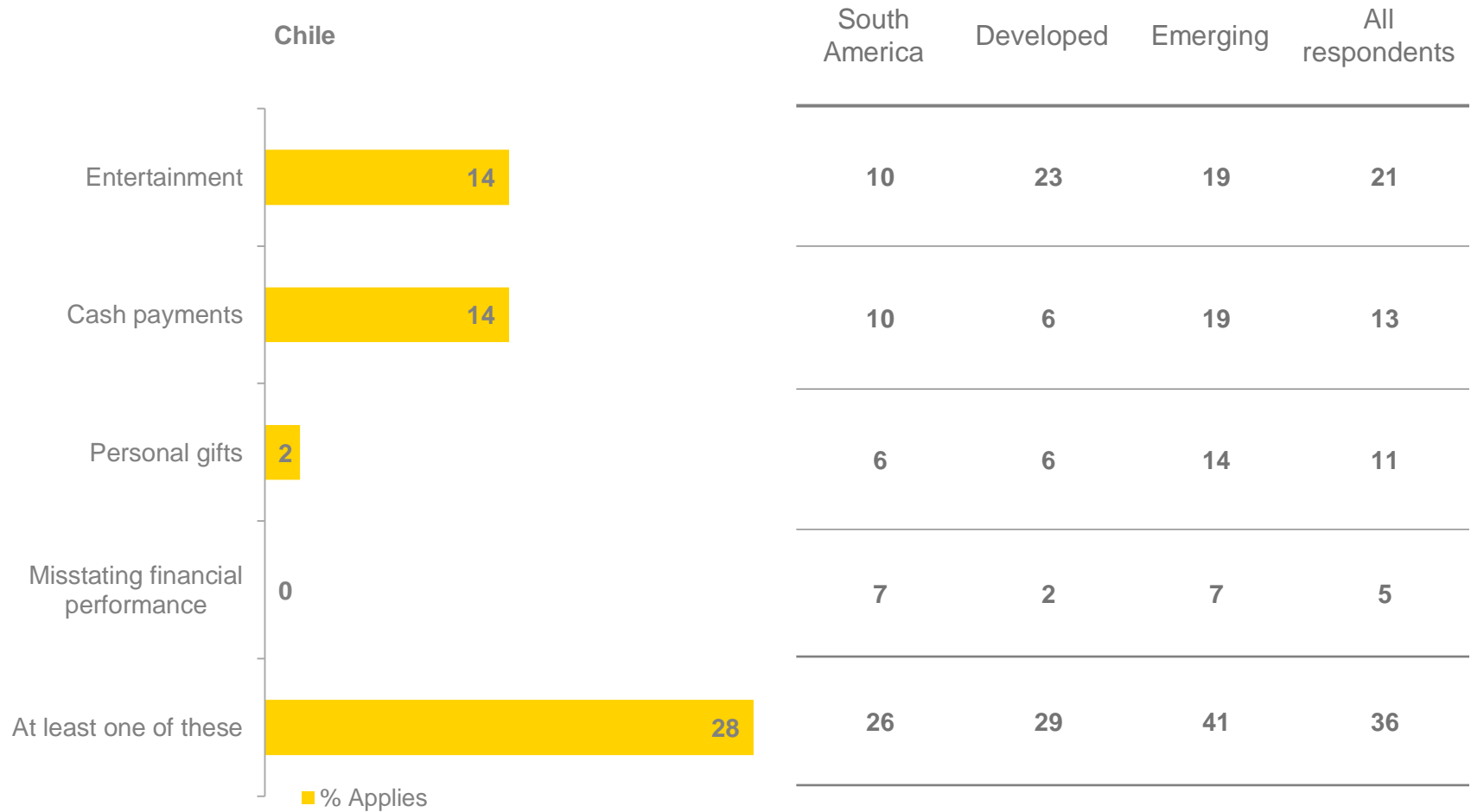
# Market rankings: Benchmarking against global standards

Top Markets	% Applies	Bottom Markets	% Applies
Australia & New Zealand	84	Taiwan	42
UK	84	Argentina	40
Malaysia	83	Philippines	40
Singapore	79	Brazil	38
Spain	79	Kenya	38
Finland	78	Sweden	37
USA	76	Russia	36
India	70	Portugal	34
South Africa	67	Belgium	33
Slovakia	62	Norway	33
Hong Kong SAR	61	Nigeria	32
Japan	57	Turkey	31
Saudi Arabia	56	Canada	30
Greece	54	<b>Chile</b>	<b>28</b>
Middle East	53	Korea	27
Israel	50	Hungary	26
Romania	50	Switzerland	26
Czech Republic	49	Mexico	22
Austria	48	Denmark	18
Ireland	48	Italy	18
Colombia	46	Ukraine	17
Poland	46	Lithuania	16
Netherlands	44	Peru	16
<b>Average of all markets</b>	<b>43</b>	France	15
China	42	Luxembourg	14
Cyprus	42	Bulgaria	12
Germany	42	Indonesia	6

# Market rankings: Avoid scrutiny and penalties

Top Markets	% Applies	Bottom Markets	% Applies
Spain	94	Greece	35
USA	90	Norway	35
Singapore	89	Poland	35
Australia & New Zealand	88	Nigeria	34
UK	82	Cyprus	33
Czech Republic	76	Israel	33
Finland	76	Italy	33
Malaysia	72	Luxembourg	27
Ireland	68	Bulgaria	26
Netherlands	68	France	26
Slovakia	68	Middle East	26
Hungary	65	Portugal	26
Japan	65	Denmark	25
Hong Kong SAR	61	Kenya	24
South Africa	59	Mexico	24
Canada	54	Brazil	23
Taiwan	52	Austria	20
Germany	50	Korea	20
Sweden	47	Lithuania	20
Colombia	46	<b>Chile</b>	<b>18</b>
India	46	Peru	16
Argentina	44	Romania	16
<b>Average of all markets</b>	<b>43</b>	Turkey	14
Switzerland	42	Saudi Arabia	10
China	38	Russia	7
Philippines	36	Indonesia	4
Belgium	35	Ukraine	-

# Which of the following can be justified if they help a business survive an economic downturn?



Base: 15th Global Fraud (2,550); Developed (1,100); Emerging (1,450), South America (300); Chile (50).

# Market rankings: Entertainment to win/retain business

Top Markets	% Applies	Bottom Markets	% Applies
Slovakia	66	Canada	16
Japan	62	Germany	16
Czech Republic	60	Hungary	16
Singapore	50	Kenya	16
Ireland	48	Lithuania	16
Malaysia	42	Middle East	16
Sweden	40	Poland	16
Netherlands	32	Switzerland	16
Saudi Arabia	32	<b>Chile</b>	<b>14</b>
South Africa	26	Nigeria	14
Belgium	24	Romania	14
Hong Kong SAR	24	France	12
India	24	Italy	12
Philippines	24	Luxembourg	12
Turkey	24	Peru	12
UK	24	Indonesia	10
Korea	22	Argentina	8
Norway	22	China	8
USA	22	Portugal	8
<b>Average of all markets</b>	<b>21</b>	Taiwan	6
Cyprus	20	Austria	4
Denmark	20	Brazil	4
Israel	20	Bulgaria	4
Spain	20	Greece	4
Australia & New Zealand	18	Mexico	4
Colombia	18	Ukraine	4
Finland	18	Russia	2

# Market rankings: Cash payments to win/retain business

Top Markets	% Applies	Bottom Markets	% Applies
Saudi Arabia	54	South Africa	10
Indonesia	46	Romania	8
Malaysia	46	Canada	6
Cyprus	44	Japan	6
Slovakia	44	Mexico	6
China	36	Netherlands	6
Hong Kong SAR	32	Russia	6
Turkey	30	Finland	4
Singapore	28	Hungary	4
Philippines	26	Italy	4
Middle East	24	Nigeria	4
Greece	20	Peru	4
India	20	Poland	4
Israel	20	Switzerland	4
Kenya	20	UK	4
Taiwan	16	USA	4
Ukraine	16	Denmark	2
<b>Chile</b>	<b>14</b>	Korea	2
Colombia	14	Luxembourg	2
<b>Average of all markets</b>	<b>13</b>	Norway	2
Australia & New Zealand	12	Sweden	2
Belgium	12	Austria	-
Bulgaria	12	France	-
Czech Republic	12	Germany	-
Spain	12	Ireland	-
Argentina	10	Lithuania	-
Brazil	10	Portugal	-

# Market rankings: Personal gifts to win/retain business

Top Markets	% Applies	Bottom Markets	% Applies
Saudi Arabia	44	Singapore	10
Malaysia	26	Belgium	8
Cyprus	24	Bulgaria	8
Czech Republic	24	Romania	8
Hungary	24	Australia & New Zealand	6
Middle East	24	Greece	6
Slovakia	24	Luxembourg	6
China	20	Netherlands	6
Lithuania	20	Switzerland	6
India	18	UK	6
Nigeria	18	Canada	4
Ireland	16	Denmark	4
Kenya	16	Israel	4
Poland	16	Italy	4
Taiwan	16	Peru	4
Argentina	14	Turkey	4
Philippines	14	USA	4
Colombia	12	Brazil	2
Hong Kong SAR	12	<b>Chile</b>	<b>2</b>
South Africa	12	Germany	2
Spain	12	Mexico	2
<b>Average of all markets</b>	<b>11</b>	Norway	2
France	10	Sweden	2
Japan	10	Austria	-
Korea	10	Finland	-
Portugal	10	Indonesia	-
Russia	10	Ukraine	-

# Market rankings: Misstating company's financial performance

Top Markets	% Applies	Bottom Markets	% Applies
Saudi Arabia	38	China	2
Malaysia	20	France	2
Indonesia	18	Ireland	2
Philippines	16	Japan	2
Mexico	14	Luxembourg	2
Argentina	10	Middle East	2
Nigeria	10	Netherlands	2
Bulgaria	8	Romania	2
Colombia	8	Slovakia	2
Ukraine	8	Spain	2
Australia & New Zealand	6	Switzerland	2
Belgium	6	Turkey	2
Brazil	6	USA	2
Greece	6	Austria	-
Hong Kong SAR	6	<b>Chile</b>	-
India	6	Czech Republic	-
Kenya	6	Denmark	-
Poland	6	Finland	-
Portugal	6	Germany	-
Singapore	6	Hungary	-
South Africa	6	Israel	-
<b>Average of all markets</b>	<b>5</b>	Italy	-
Cyprus	4	Korea	-
Norway	4	Lithuania	-
Peru	4	Russia	-
Taiwan	4	Sweden	-
Canada	2	UK	-

# Market rankings: At least one of these

Top Markets	% Applies	Bottom Markets	% Applies
Slovakia	82	Korea	30
Malaysia	76	Norway	30
Indonesia	74	Poland	30
Saudi Arabia	68	Argentina	28
Czech Republic	64	<b>Chile</b>	<b>28</b>
Japan	62	Lithuania	28
Singapore	60	Ukraine	28
Turkey	60	USA	28
Philippines	54	Australia & New Zealand	26
Cyprus	52	Romania	26
Hong Kong SAR	52	Spain	26
Ireland	50	UK	26
China	46	Canada	24
Kenya	46	Denmark	24
India	44	Mexico	24
Nigeria	40	Peru	24
Sweden	40	Finland	22
Netherlands	38	Bulgaria	20
<b>Average of all markets</b>	<b>36</b>	France	20
Belgium	36	Italy	20
Israel	36	Brazil	18
Middle East	36	Portugal	18
Taiwan	36	Switzerland	18
South Africa	34	Germany	16
Colombia	32	Luxembourg	14
Hungary	32	Russia	14
Greece	30	Austria	4



# Appendix



# Number of interviews: role, sector, revenue

Job title	
CFO/FD	9
Other finance	23
Head of internal audit	3
Other internal audit/risk	3
Head of compliance	1
Head of legal	0
Company secretary	0
Other stakeholder	11

Revenue	
More than US\$5bn	2
US\$1bn – US\$5bn	10
US\$500m – US\$0.99bn	5
US\$100m – US\$499m	13
US\$99m or less	18
Above US\$1bn	12
Below US\$1bn	36

Sector	
Automotive	2
Consumer products/retail/wholesale	9
Financial Services	11
Government and public sector	0
Life sciences	4
Manufacturing and chemicals	4
Oil, gas and mining	3
Other transportation	1
Power and utilities	3
Professional firms and services	0
Real estate	5
Technology, communications and entertainment	2
Other sectors	6

# Profile of research sample

---

- ▶ **Developed Markets:** Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, Luxembourg, Netherlands, New Zealand, Norway, Portugal, Spain, Sweden, Switzerland, UK, and USA
- ▶ **Emerging Markets:** Argentina, Brazil, Bulgaria, Chile, China, Colombia, Cyprus, Czech Republic, Hong Kong SAR, Hungary, India, Indonesia, Israel, Kenya, Lithuania, Malaysia, Mexico, Middle East – Jordan, Middle East – UAE, Nigeria, Peru, Philippines, Poland, Romania, Russia, Saudi Arabia, Singapore, Slovakia, South Africa, South Korea, Taiwan, Turkey, and Ukraine.

# Thank you

