Signing at the beginning makes ethics salient and decreases dishonest self-reports in comparison to signing at the end

Lisa L. Shu, Nina Mazar, Francesca Gino, Dan Ariely, and Max H. Bazerman

Research highlights

- Many written forms required by businesses and governments rely on honest reporting.
- Proof of honest intent is typically provided through signature at the end of forms such as tax returns or insurance policy forms.
- Still, people sometimes cheat to advance their financial interests—at great costs to society.
- We test an easy-to-implement method to discourage dishonesty: signing at the beginning rather than at the end of a self-report, thereby reversing the order of the current practice.
- Using laboratory and field experiments, we find that signing before—rather than after—the opportunity to cheat makes ethics salient when they are needed most and significantly reduces dishonesty.

Results and Discussion

Experiment 1 tested this intervention in the laboratory, using two different measures of cheating: self-reported earnings (income) on a math puzzle task wherein participants could cheat for financial gain, and travel expenses to the laboratory (deductions) claimed on a tax return form on research earnings. On the one-page form where participants reported their income and deductions, we varied whether participant signature was required at the top of the form or at the end. We also included a control condition wherein no signature was required on the form.

We measured the extent to which participants overstated their income from the math puzzle task and the amount of deductions they claimed. All materials were coded with unique identifiers that were imperceptible to participants, yet allowed us to track each participant’s true performance on the math puzzles against the performance underlying their income reported on the tax forms. The percentage of participants who cheated by overclaiming income for math puzzles they purportedly solved differed significantly across conditions: fewer cheated in the signature-at-the-top condition (37%) than in the signature-at-the-bottom and no-signature conditions (79 and 64%, respectively).

The extent of dishonesty also varied across the two conditions; Fig. 1 depicts the reported and actual performance, as well as the deviation from true performance. Signatures at the start of the form significantly reduced cheating, whereas signatures at the end were far less effective. The change in behavior with the signature was particularly striking when analyzing the average magnitude of cheating by condition; F(2, 98) = 5.63, P < 0.01, η² = 0.10. Participants claimed fewer expenses in the signature-at-the-top condition (M = $5.27, SD = 4.43) compared with signature-at-the-bottom (M = $9.62, SD = 6.20, P < 0.01) and the no-signature condition (M = $8.45, SD = 5.92; P < 0.05), with no differences between the latter two conditions (P = 0.39). Thus, signing before reporting the extent that written reports feel more distant and make it easier to disengage internal moral control than verbal reports, written reports are likely to be more prone to dishonest conduct (3, 10, 11).

However, for both types of reports (verbal or written) we hypothesize a pledge to honesty to be more effective before rather than after self-reporting. Thus, in this work, we test an easy-to-implement method of curtailing fraud in written reports: signing a statement of honesty at the beginning rather than at the end of a self-report that people know from the outset will require a signature.


The authors declare no conflict of interest.

*This Direct Submission article had a prearranged editor.

To whom correspondence should be addressed. E-mail: nina.mazar@rotman.utoronto.ca.

This article contains supporting information online at www.pnas.org/lookup/suppl/doi:10.1073/pnas.1209746109/-/DCSupplemental.

Edited* by Daniel Kahneman, Princeton University, Princeton, NJ, and approved July 23, 2012 (received for review June 11, 2012)
promoted honesty, whereas signing afterward was the same as not signing at all.

Experiment 2 investigated the potential mechanism underlying the effect through a word-completion task (12, 13) serving as an implicit measure of mental access to ethics-related concepts (4). Sixty university participants were randomly assigned to one of two conditions: signature at the top or signature at the bottom. Experiment 2 used the same math puzzles and tax form procedure as in experiment 1, but varied the incentives for performance on the math puzzles task and the tax rate. Finally, the one-page tax forms were modified to mimic the flow of actual tax reporting practices in the United States, and as in experiment 1, all materials were imperceptibly coded with unique identifiers.

After filling out the tax forms, all participants received a list of six word fragments with missing letters. They were instructed to complete them with meaningful words. Three fragments (  _ _ R  A L _ _ I __ _ E and E _ _ C _ _ ) could potentially be completed with words related to ethics (moral, virtue, and ethical) or neutral words. We used the number of times these fragments were completed with ethics-related words as our measure of access to moral concepts.

Similar to experiment 1, the percentage of participants who cheated by overstating their performance on the math puzzles task was lower in the signature-at-the-top condition (37%, 11 of 30) than in the signature-at-the-bottom condition (63%, 19 of 30), $\chi^2(1, n = 60) = 4.27, P < 0.04$. The same pattern of results held when analyzing the magnitude of cheating (Fig. 2). $t(58) = -2.07, P < 0.05$, as well as the travel expenses that participants claimed on the tax return form, $F(1, 58) = 7.76, P < 0.01$, $\eta^2 = 0.12$; they were lower in the signature-at-the-top condition ($M = 3.23$, SD = 2.73) than in the signature-at-the-bottom condition ($M = 7.06$, SD = 7.02).

In the word-completion task, participants who signed before filling out the form generated more ethics-related words ($M = 1.40$, SD = 1.04) than those who signed after ($M = 0.87$, SD = 0.97), $F(1, 58) = 4.22, P < 0.05$, $\eta^2 = 0.07$; this greater access to ethics-related concepts (our proxy for saliency of morality) significantly mediated the effect of assigned condition (signature at the top or signature at the bottom) on cheating on the tax forms [bootstrapping with 10,000 iterations (14): 95% confidence interval $-1.85$, $-0.04$].

Experiment 3 tested the effect of the signature location in a naturalistic setting. Partnering with an automobile insurance company in the southeastern United States, we manipulated the policy review form, which asked customers to report the current odometer mileage of all cars insured by the company. Customers were randomly assigned to one of two forms, both of which required their signature following the statement: “I promise that the information I am providing is true.” Half the customers received the original forms used by the insurance company, where their signature was required at the end of the form; the other half received our treatment forms, where they were required to sign at the beginning. The forms were identical in every other respect. Reporting lower odometer mileage indicated less driving, lower risk of accident occurrence, and therefore lower insurance premiums. We expected customers who signed at the beginning of the form to be more truthful and reveal higher use than those who signed at the end.

We compared the reported current odometer mileage on 13,488 completed policy forms for 20,741 cars to the latest records of each car’s odometer mileage to calculate its use (number of miles driven). Customers who signed at the beginning on average revealed higher use ($M = 26,908.4$, SD = $12,253.4$) than those who signed at the end [$M = 23,670.6$, SD = $12,621.4$; $F(1, 13,485) = 128.63, P < 0.001$]. The difference was 2,427.8 miles per car. That is, asking customers to sign at the beginning of the form led to a 10.25% increase in implied miles driven (based on reported odometer readings) over the current practice of asking for a signature at the end. Follow-up analyses suggested that the higher use in the signature-at-the-top condition was not due to more detailed reporting (down to the last digit) in comparison with customers who may have relied on simply rounding their odometer mileage in the signature-at-the-bottom condition. Thus, the simple change in signature location likely reduced the extent to which customers falsified mileage information in their own financial self-interest at cost to the insurance company—who must pass this expense on to all its policyholders, including honest customers who bear the ultimate burden of paying for the dishonesty of others. According to data from the US Department of Transportation Office of Highway Policy Information, the average annual amount of travel per vehicle in the United States was roughly 12,500 miles in 2005 (15). This suggests that the average driver in our field experiment had been a customer with the insurance company for 2 y. We estimated the annual per-mile cost of automobile insurance in the United States to range from 4 to 10 cents, suggesting a minimum average difference of $48 in annual insurance premium per car between customers in the two conditions. The range of 4–10 cents was determined from comparing usage-based insurance—also known as PAYD, or pay as you drive—and calculating the premiums for different scenarios of car brand, model, mileage, and buyer demographic on two automobile insurance policy sites.

The current practice of signing after reporting is insufficient. It is important to make morality salient, right before it is needed most, so that it can remain active during the most tempting moments. When signing comes after reporting, the morality train has already left the station. The power of our intervention is precisely due to the fact that it is such a gentle nudge (16): it does not impose on the freedom of individuals, it does not require the passage of new legislation, and it can profoundly influence behaviors of ethical and economic significance. In fact, because most self-reports already require signing a pledge to honesty—albeit not in the most effective location—the cost of implementing our intervention is minimal. Given the immense financial resources devoted to prevention, detection, and punishment of fraudulent

---

Fig. 1. Reported and actual number of math puzzles solved by condition, experiment 1 (n = 101). Error bars represent SEM.

Fig. 2. Reported and actual number of math puzzles solved by condition, experiment 2 (n = 60). Error bars represent SEM.
behavior, a truly minimal intervention like the one used in our research seems costly not to implement—even if its effectiveness might wane over time as signing before reporting becomes prevalent and individuals may find new “tricks” to disengage from morality.

Materials and Methods

Informed consent was obtained from all participants, and the Institutional Review Boards of Harvard University and University of North Carolina reviewed and approved all materials and procedures in Experiments 1 and 2.

Experiment 1: Participants and Procedure. A total of 101 students and employees at local universities in the southeastern United States (M_{age} = 22.10, SD = 4.98; 45% male; 82% students) completed the experiment for pay. They received a $2 show-up fee and had the opportunity to earn additional money throughout the experiment. Participants were randomly assigned to one of three conditions: (i) signature at the top of the tax return form (before filling it out); (ii) signature at the bottom (after filling it out); or (iii) no signature (control). The statement that participants had to sign asked them to declare that they carefully examined the tax return form and receive their payments. The tax return form included a one-digit number to the experimenter. We assume respondents had no problems adding 2 numbers to 10, which means they should have been able to identify how many puzzles in total they had solved correctly.

At the beginning of each session, participants were given instructions in which they were informed that they would first complete a problem-solving task under time pressure (i.e., they would have 5 min to complete the task). In addition, the instructions included the following information, “For the problem-solving task, you will be paid a higher amount than what we usually pay participants because you will be taxed on your earnings. You will receive more details after the problem-solving task.”

Problem-solving task. For this task (3), participants received a worksheet with 20 math puzzles, each consisting of 12 three-digit numbers (e.g., 478) and a collection slip on which participants later reported their performance in this part of the experiment. Participants were told that they would have 5 min to find two numbers in each puzzle that summed to 10. For each pair of numbers correctly identified, they would receive $1, for a maximum payment of $20. Once the 5 min were over, the experimenter asked participants to count the number of correctly solved puzzles, note that number on the collection slip, and then submit both the test sheet and the collection slip to the experimenter. We assume respondents had no problems adding 2 numbers to 10, which means they should have been able to identify how many math puzzles they had solved correctly without requiring a solution sheet. Neither of the two forms (math puzzles test sheet and collection slip) had any information on it that could identify the participants. The sole purpose of the collection slip was for the participants themselves to learn how many puzzles they had solved correctly.

Tax return form. After the problem-solving task, participants went to a second room to fill out a research study tax return form (based on IRS Form 1040). The one-page form we used was based on a typical tax return form. We varied whether participants were asked to sign the form and if so, whether at the top or bottom of the form (Figs. S1-S3). Participants filled out the form by themselves and then subtracted from gross income (earnings from math puzzles task) to compute taxable income, and then taxes were paid on this total adjusted amount (Fig. S4 shows an example of the forms used).

Informed consent was obtained from all participants because you will be taxed on your earnings. You will receive more detailed access to moral concepts.

Level of cheating. We first examined the percentage of participants who cheated by overstating their performance on the math puzzles task when filling out the tax return form. This percentage was lower in the signature-at-the-top condition (37%, 11 of 30) than in the signature-at-the-bottom condition (63%, 19 of 30), χ²(1, n = 60) = 2.67, P < 0.05. These results suggest that the effect of a signature lower the likelihood of cheating-at-the-top condition: Signing before a self-reporting task promoted honest reporting. Signing afterward did not promote cheating. In effect, signing afterward was the same as having no signature at all.

Experiment 2: Participants and Procedure. Sixty students and employees at local universities in the southeastern United States (M_{age} = 21.50, SD = 2.27; 48% male; 90% students) completed the experiment for pay. They received a $2 show-up fee and had the opportunity to earn additional money throughout the experiment. Experiment 2 used one between-subjects factor with two levels: signature-at-the-top and signature-at-the-bottom. The experiment used the same task and procedure of experiment 1 but varied the incentives for the problem-solving task, the tax rate, and the tax return forms participants completed.

Informed consent was obtained from all participants because you will be taxed on your earnings. You will receive more detailed access to moral concepts.

Level of cheating. We first examined the percentage of participants who cheated by overstating their performance on the math puzzles task when filling out the tax return form. This percentage was lower in the signature-at-the-top condition (37%, 11 of 30) than in the signature-at-the-bottom condition (63%, 19 of 30), χ²(1, n = 60) = 2.67, P < 0.05. These results suggest that the effect of a signature lower the likelihood of cheating-at-the-top condition: Signing before a self-reporting task promoted honest reporting. Signing afterward did not promote cheating. In effect, signing afterward was the same as having no signature at all.

Informed consent was obtained from all participants because you will be taxed on your earnings. You will receive more detailed access to moral concepts.

Level of cheating. We first examined the percentage of participants who cheated by overstating their performance on the math puzzles task when filling out the tax return form. This percentage was lower in the signature-at-the-top condition (37%, 11 of 30) than in the signature-at-the-bottom condition (63%, 19 of 30), χ²(1, n = 60) = 2.67, P < 0.05. These results suggest that the effect of a signature lower the likelihood of cheating-at-the-top condition: Signing before a self-reporting task promoted honest reporting. Signing afterward did not promote cheating. In effect, signing afterward was the same as having no signature at all.

Informed consent was obtained from all participants because you will be taxed on your earnings. You will receive more detailed access to moral concepts.

Level of cheating. We first examined the percentage of participants who cheated by overstating their performance on the math puzzles task when filling out the tax return form. This percentage was lower in the signature-at-the-top condition (37%, 11 of 30) than in the signature-at-the-bottom condition (63%, 19 of 30), χ²(1, n = 60) = 2.67, P < 0.05. These results suggest that the effect of a signature lower the likelihood of cheating-at-the-top condition: Signing before a self-reporting task promoted honest reporting. Signing afterward did not promote cheating. In effect, signing afterward was the same as having no signature at all.

Informed consent was obtained from all participants because you will be taxed on your earnings. You will receive more detailed access to moral concepts.
signed after filling out the form (M = 0.87, SD = 0.97, F1, 58) = 4.22, P < 0.05, \( \eta^2 = 0.07 \), suggesting that ethics are more salient when participants signed before—rather than after—the temptation to cheat.

Mediation analyses. We also tested whether ethics-related concepts (our proxy for saliency of moral standards) mediated the effect of condition on the extent of cheating. Both condition and the number of ethics-related concepts were entered into a linear regression model predicting extent of cheating measured by the level of overreporting of income. The mediation analysis revealed that the effect of condition was significantly reduced (from \( \beta = -0.262, P < 0.05 \) to \( \beta = -0.143, P = 0.23 \)), and that the number of ethics-related concepts was a significant predictor of cheating (\( \beta = -0.456, P < 0.001 \)). Using the bootstrapping method (with 10,000 iterations) recommended by Preacher and Hayes (4), we tested the significance of the indirect effect of condition on dishonest behavior through the activation of ethics-related concepts. The 95% confidence interval for the indirect effect did not include zero (−0.29, −0.01), suggesting significant mediation.

Using an implicit measure of ethical saliency, this experiment shows that signing before the opportunity to cheat increases the saliency of moral standards compared with signing after having had the opportunity to cheat; subsequently, this discourages cheating.

### Experiment 3: Participants and Procedure

We conducted a field experiment with an insurance company in the southeastern United States asking some of their existing customers to report their odometer readings. When a new policy is issued, each customer submits information about the exact current odometer mileage of all cars insured under their policy, along with other information. For our audit experiment, we sent out automobile policy review forms to policyholders, randomly assigning them to either the original form used by the insurance company or to our redesigned form. The original form asked customers to sign the statement: "I promise that the information I am providing is true," which appeared at the bottom of the form (i.e., after having completed it; control condition), whereas our redesigned form asked customers to sign the statement at the top of the form simply estimated their mileage without actually checking the current odometer mileage, and dishonestly indicating lower odometer mileage to reduce their insurance premium. We hypothesized that signing before self-reporting makes ethics salient right when it is needed most. Therefore, we expected that customers who signed the policy review form first, before filling it out, would more likely be truthful, and reveal higher use, compared with those who signed at the end, after filling it out.

Completed forms were received from 13,488 policies for a total of 20,741 cars. A single policy could cover up to four cars; 52% of policies had one car, 42% had two cars, 5% had three cars, and less than 0.3% had four cars. If a customer's policy had more than one car, we averaged the reported odometer mileages for all cars on the same policy. As hypothesized, controlling for the number of cars per policy (F1, 13,485 = 2.184, P = 0.14), the calculated use (based on reported odometer readings) was significantly higher among customers who signed at the beginning of the form (M = 26,094.8, SD = 12,253.4) than among those who signed at the end of the form (M = 23,670.6, SD = 12,621.4, F1, 13,485 = 128.631, P < 0.001). The average difference between the two conditions was 2,427.8 miles. The results also hold for the use of the first car only (signature at the top: M = 26,204.8 miles, SD = 14,226.4 miles, and signature at the bottom: M = 23,622.5 miles, SD = 14,505.8 miles; t(13,480) = 10.438, P < 0.001).

Asking customers to sign at the beginning of the form led to a 10.25% increase in the calculated miles driven over the current practice of asking for a signature at the end. An alternative explanation for our findings could be that this difference is due to extra diligence of customers in the treatment condition relative to customers in the control condition, rather than higher levels of deliberate falsification of information among customers in the control condition. That is, perhaps those who signed at the top of the form were actually checking their odometers, whereas those who signed at the bottom of the form simply estimated their mileage without actually checking their cars. To address this possibility, we compared the last digits of the odometer mileage that customers in the two conditions reported. Specifically, we ran analyses examining whether the two conditions differed in the number of digits wherein reported odometer mileages ended with 0, 5, 00, 50, 000, or 500. Numbers that end with these digits indicate a higher likelihood that customers simply estimated their mileage. We detected no statistically significant differences between our two conditions in the instances in which these endings appeared (poored measure: treatment, 19.9% vs. control, 20.8%; \( \chi^2 = 2.5, P = 0.12 \)).

An important consequence of false reporting of this type is that the costs extend beyond the insurer to its entire customer base—including the honest policyholders—who bear the ultimate burden of paying for others' dishonesty. Using a field experiment, we demonstrate that a simple change in the location of a signature request can significantly influence the extent to which people on average will misreport information to advance their own self-interest.

### ACKNOWLEDGMENTS
The authors thank Jennifer Fink and Ruth Wiecicoff for help with data collection, Madan Pillutla for generous feedback and thoughtful comments on earlier drafts of the paper, and the Fuqua School of Business and Harvard Business School for their financial support.

---


