



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF WORKPLACE ETHICS
IN LION INTERNATIONAL BANK S.C**

BY
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JUNE 2019
ADDIS ABABA, ETHIOPIA

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SGS/0089/2010A**

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
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LIST OF ABBREVIATIONS

LIB	Lion International Bank S.C
NBE	National Bank of Ethiopia
TQM	Total Quality Management
USA	United state of America
HHS	United state Department of Health and Human Services
OIG	Office of Inspectors General
OCSSCO	Oromia Credit and Saving Share Company (OCSSCO)
ICSI	Institute of Company Secretaries of India
SPSS	Statistical Package for Social Scientists

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ABSTRACT

It is essential for insurance companies to understand the critical factors that influence customer loyalty in order to be successful in this competitive marketing environment. The general objective of this study was to assess the workplace ethical practice in Lion International Bank S.C. More specifically, the study tried to see the to assess the overall workplace ethical practice of the bank, the awareness and implementation of code of conduct and the alignment of code of conduct to the current lifestyle of employee. Primary data was obtained through structured questionnaire and secondary data was obtained from different published documents of the bank. The sample size of the research was 282 and convenience proportionate stratified sampling technique was used to sample branches and head office employees. Questionnaires were distributed three times to replace unreturned questionnaires and total 282 questionnaires were collected. The questionnaires were analyzed using SPSS version 20. The findings relate various issues including practice of the bank employee, management and the bank itself, awareness on code of conduct, implementation of the existing code of conduct, levels of ethical management, ethical training, alignment of the bank code of conduct with the current lifestyle of its employee. The result shows that, there is an existence of ethical practice in the level of employee, management and organization moderately. And employees awarded the existence of code of conduct but there is problem on implementation and alignment in the current scenario of employee. Based on the finding for the research, conclusions and recommendations are forwarded.

Key terms: Ethics, Workplace, Workplace ethics, code of conduct and Ethics training

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

In today's business environments which is characterized by increasing competition, no business including manufacturing, service, and etc. can carry on its way stably and successful without ethical employee. Work ethics is important in today's business because employee's behaviour strongly contributes to the success of an organization in the global market.

Organizations are increasingly paying attention to the issues related with work ethics, because a good work ethic is evaluated as a critical factor for organizations success. Ethical values may change one to another. So there may be a need for top management to make certain ethical codes and support employees managing their ethical behaviours by creating ethical environment. Ethical environment makes a working environment that enhances ethical values, clarifies role ambiguities, and provides a clear direction for ethical decision making in ethical situations enabling individuals to enjoy their works. If employees perceive a favourable ethical climate they are also likely to have a higher level of job satisfaction and committed with the organization these lead to highly performance for their job. Lack of ethical consistency between the organization and its employees can cause stress and dissatisfaction.

Work ethical issues in organization nowadays has become more complex which concern on aspects such as fair competition, societal expectation, social responsibilities and legal protection and right behaviour of employees at work is an important factor in organizational growth. Higher financial benefits can be realized by organizations when the employees are committed. A satisfied workforce is essential for the success of organizations and their businesses. Dissatisfied employees make organizations dysfunctional in businesses, damaging their financial performance. Such employees, when unattended, do not have loyalty towards their organizations and therefore, cannot deliver profits. Work ethic climate depends on employees' perceptions on how their organization deals with ethical conduct through organization's practices and procedures.

In banking practice in some countries, in addition to binding laws and regulations, there are certain sets of rules on working with clients of the banks. Rules are usually developed by banks, and banks voluntarily agree to do them. The purposes of these rules are to set certain standards of banks' activities, when they provide financial services to their customers. Such standards have both legal and ethical (Burkova, 2009).

They are designed to fulfil several goals. For consumers, they outline their opportunities and rights in the preparation of financial products / services. For banks, these standards also have a large enough value, as it increases public confidence in the banks and the banking system as a whole, setting ethical standards and principles of banking.

Ethics in the banking sector refer to the moral and ethical relations, but they are closely related to the legal norms that comprise the banking legislation. Certain violation of legislation in its different parts generates a conflict of moral and ethical character. Ethics in the banking sector is designed to determine the standards of behaviour that prevent disruption of offender.

The purpose of the study was to assess the overall practice of workplace ethics in Lion International Bank S.C. The study also tried to analyze the extent to which the existing ethical code are implemented, and the existing code of conduct are align with the current practice of employee and make recommendation based on the result of the analysis.

1.2 Statement of the problem

In any Economy, Banking practice evolves enormous responsibility for the trust and confidence society places on banks because of their leadership role as provider of the most crucial resource for commerce and industry in facilitation of economic growth and development. Therefore managements and employees of banks have higher responsibilities to strive for higher ethical and professional standards of conduct both as institutions and as individuals involved in carrying out sensitive functions for and on behalf of society. Whatsoever capital has the bank, whatever the policy is framed, it is very difficult to be fruitful unless employees follow ethical working behaviour.

Banks' activities are closely related to the confidence of the public, which is to a great extent driven by the degree of responsibility with which banks' management and employees treat clients, the competition and cooperate with one another. Another important factor is how honest and fair they are in performing their duties, whether they are reliable, principled, benevolent, loyal to the bank, work transparently, place the interests of the bank above their own. There are a lot of models designed to explain the way people make decisions and the factors that affect the degree of ethics. The stages of a person's moral development that one progresses through while seeking personal advancement and the judgements that one makes are addressed by Kohlberg's model of moral development (Pruskus, 2002).

To this end, Ethical workforce can help enterprises to expand their profits, diversify investments and pave the way for durable organizations. Workplace ethics is one factor that leads employee to be satisfied by their job, motivated to be committed to the organization and to perform highly for achievement of the organization objective.

The researcher is an employee of Lion International Bank S.C. and observes some unethical behaviour in some employees of the bank. So, the researcher tried to conduct preliminary research on the ethical behaviour on day to day operation of the bank, referring the suggestion book in some branches, informally interview some customers and employees and come across same unethical issues. Therefore, the researcher was triggered to do research on the assessment of workplace ethics practice, implementation of code of conduct and appropriates of the existing code of conduct for the current lifestyle of employees.

1.3 Research Question

This research tried to examine the extent of workplace ethics and implementation of code of conduct looks like and the alignment of code of conduct to the current lifestyle of employees.

In order to address the above problem the following basic questions will be raised.

1. What does the ethical practices in organization, management and employee of LIB look like?
2. Does the employee aware of the code of conduct and its implementation?
3. How is code of conduct align with the current life style of employees?

1.4 Objective of the study

1.4.1 General objective

The general objective of this study is to assess the workplace ethical practice in Lion International Bank S.C.

1.4.2 Specific Objective

In line with answer the main objective of the study the researcher draw out the specific objectives as follows.

- To explore the ethical practices in organization, management and employee of LIB
- To examine the awareness and implementation of the bank code of conduct
- To investigate the alignment of code of conduct to the current lifestyle of employee

1.5 Definition of Terms

The main theme of this research paper is to assess the practice of the bank workplace ethics, the existing, implementation and alignment of code of conduct is appropriate for the current practice of the industry. Therefore, conceptually and operationally, the relevant terms of this study have been defined as follows:

Work Ethics - Work ethic is a set of values based on hard work and diligence. It is also a belief in the moral benefit of work and its ability to enhance character.

Code of conduct - is a formal declaration or ethical guide for the way in which people in an institution must act and make decisions.

1.6 Significance of the Study

This study will be paramount importance for Lion International Bank to understand and address how the workplace ethics looks like and the existing code of conduct by showing the gap.

The significance of the concept of work place ethics is helps the organization to perform as per the desired objective to achieve the desirable outcomes. The researcher believed that this study will contribute and have a material significance in terms of:

- To remind the bank's management that work ethics to give due consideration because work ethics has great impact on bank success.
- It would be used for decision making process on the problems of work ethics by different levels of authorities in the organization.
- To show a gap on the current code of conduct.
- It would serve as a stepping-stone for other researchers.
- To serve as partial fulfilment requirement of MBA in General Management.

1.7 Scope of the Study

As of January 2018, LIB has 218 Branches, one head office and three districts located all over the country. It would have been very insightful to include all participants from all branches, head office and districts. However, due to time, financial and access constraints, this study delimited to employees working only head office and city branches located in Addis Ababa. Even though workplace is affected by many factors, this study delimited to assess only the workplace ethic as per the researcher preliminary research.

CHAPTER TWO

LITERATURE REVIEW

Introduction

The objective of this chapter is to critically review literatures on workplace ethics and code of conduct the works of various authors on the subject of ethics by divided theoretical and empirical review and conceptual framework.

2.1 Theoretical Review

2.1.1 Ethics

Ethics is the integrity measure, which evaluates the values, norms and rules that constitute the base for individual and social relationships, from a moral perspective. Kumar (2007) explained that “Ethics is concerned with the code of values and principles that enables a person to choose between right and wrong, and therefore, select from alternative courses of action”. The Webster Dictionary, (1913) defines ethics as “The science of human duty; the body of rules of duty drawn from this science; a particular system of principles and rules concerning duty, whether true or false; rules of practice in respect to a single class of human actions; as political or social ethics; medical ethics”.

Erondu et al (2004) hold that the study of ethics focuses on issues of practical decision making, including the nature of ultimate value, and standards by which a human action can be judged right or wrong, good or bad. Jelena (2007) posited that the subject of business ethics (collective or business /ethics) is the effect of the social nature of morality, and the feedback effect of business morality on the business environment. Business ethics helps us to identify benefits and problems associated with ethical issues within the firm and business ethics is important as it gives us a new light into present and traditional view of ethics (Crane and Matten, 2007).

Bowie, (2001) attests to the necessity of ethics in business communities and practices. For them, business ethics is about how the nature of business is understood as a morally compelling domain of human activity. Given that business activities (e.g. banking) play

major roles in any society, people within a society expect that organizations and firms (businesses) will accept their roles as “citizens” and that these businesses will behave as good citizens, i.e. they will behave ethically. The author emphasizes this when he says, “if business ethics is a fad, it is a fad that has lasted for over thirty years and one that continues to have resilience”.

2.1.2 Individual employee Ethics

Ethics are the moral principles that drive an individual’s behaviour. People have personal ethics in many areas of their lives, such as ethics for family relationships or romantic relationships. Workplace ethics are, by definition, the moral principles that guide a person's actions in the workplace. An individual’s personal workplace ethics depend on his role in the company, the industry and the company's relationship with the “outside world,” which includes consumers, vendors and industry regulators.

There are various assumptions regarding the effects ethics have on behaviour. The relationship between ethics and consequences is complicated and at times hard to identify. Authors differ as to whether ethics has a direct relationship to behaviour and the degree to which an effect can be identified.

According to Schminke, (1997), one perspective is that ethical frameworks are important to understand individual perceptions of justice and the individual’s reactions to an organization’s actions. These authors argue there is a positive relationship between ethics and behavioural outcome. Although it is difficult to determine how ethics and outcomes are correlated, it is evident that ethics does influence the way people act under certain circumstances.

According to Camenisch, (1986), an opposing position suggests that ethics ought to be a mechanism for self reflection when studying the connection between ethics and outcomes. The notion of applying ethics within an organization is seen as developing rules and making evident that some decisions are right and others are wrong. Other scholars suggest that not relating ethics to outcomes undermines individual’s taking responsibility for his/her behavior which is vital in deciding what is right and wrong. Developing the concept that doing right

from wrong is dependent upon one's ethics is critical in the assuring success for an organization.

2.1.3 Organizational Ethics

According to Buckley *et al.*, 2001, Organisational ethics comprises principles of right and wrong which govern employees' behaviour. These principles are essential to the successful management of counterproductive and unethical behaviours in the workplace. Organisational ethics is furthermore focused on shared value systems that guide, channel, shape, and direct employees' behaviour in a productive direction (Buckley *et al.*, 2001). Organisational ethics are deeply concerned with both the moral values and the moral actions of employees. Moral values are the basic ideals that are considered desirable or worthwhile for human interaction, while moral actions are the overt expressions and applications of these underlying values. Organisational ethics are called into question when the moral values or the accompanying moral actions of organisational decision making conflicts with the commonly accepted standards of society (Jones, 2007). These entities therefore serve as channelling or shaping mechanisms which encourage appropriate decisions and behaviour at work.

2.1.4 Business Ethics

According to Ahmed (2003), business ethics is a form of applied ethics that examines rules and principles within a commercial context; the various moral or ethical problems that can arise in a business setting; and any special duties or obligations that apply to persons who are engaged in commerce.

Business ethics is a form of applied ethics or professional ethics that examines ethical principles and moral or ethical problems that arise in a business environment. It applies to all aspects of business conduct and is relevant to the conduct of individuals and entire organizations. Business ethics are principles prescribing a code of behaviour that explains what is good and right and what is bad and wrong. Business ethics provide standards for conduct and decision making of employees and managers.

The scope of business ethics is very broad, because anything done by a company or its employees can be done ethically or unethically. The following list intends to illustrate the all-pervasive nature of ethical questions in business

- behaviour towards customers, suppliers, distributors, and competitors: for example, marketing and selling, fair competition, intelligence gathering, inducements and incentives;
- treatment of employees: for example, recruitment, rewards, training, promotion, dismissal, employee and employer rights and duties;
- treatment of other stakeholder groups: for example, local communities, governments, interest groups;
- effect on the natural environment: for example, pollution, recycling, sustainability;
- conduct in international operations: for example, use of power, respect for human rights, delocalization of operations to lower-cost

2.1.5 Profession and Professional Ethics

According to Ali (2005), professional ethics are the moral standards, principles and regulations that guide the course of professional behaviour. Professional ethics are both individual and institutional in nature and it can be learned during the course of study of the profession. Professional ethics also rely upon one's own personal sense of moral behaviour and judgment. It goes on to state that a professional strives to exceed the level of excellence required by law or commercial interests. Business professionalism isn't just about making money and impressing people. It also involves fundamental values of integrity, commitment and respect for oneself and the wider community. Idolohor (2010) points out that professional ethics are the moral standards, principles, and regulations that guide the course of professional behaviour . Professional ethics are both individual and institutional in nature. Professional ethics can be learnt during the course of study of the profession. Professional ethics also rely upon ones personal moral behaviour and judgment

2.1.6 Workplace Ethics

According to Heather Hunt (2012), workplace ethics are “standards of acceptable behaviour on the job.” Ethics are “a set of rules by which to judge decisions and conduct in the workplace.” Ethical conduct on the job requires “knowing what is right and wrong according to the established standards and consistently doing what the organization’s ethics policy requires. Workplace ethics involves making honest and upstanding choices. Doing what is ethically right is often confused with what is easiest, quickest, or cheapest. Ethics involve employees at all level of the organization. A firm that understands and is guided by ethical conduct on the job provides everyone in the organization with the same “moral compass” to follow in times of uncertainty, crisis, and competition.

According to Blum (1988), Workplace ethics are moral values for proper conduct at work. They are norms of work culture and morals of people at work. However, the implications of workplace ethics have altered scopes by leadership styles, gender stereotypes, moral intensities, and moral characters of people at workplace (Heilman, 2012). Therefore, organizations would appeal uniformity in ethical behaviour of employees to sustain the ethical work culture (Ergas, 2017).

However, autonomy of employees towards organization’s ethical practices is crucial to withstand the ethical work culture.

In context to the workplace, ethics and behaviour can assist a company into which direction it needs to go and can also make any workplace profitable. Certain guidelines and norms are set up by the management which the employee needs to adhere to maintain a good quality of decorum in the organization. The ethical workplace culture is the one who gives fair and equity in compensation, build honesty and loyalty among customers as well as employees, employee rights, promotes tolerance and build morale as it ultimately leads to trusting of employees to their managers and seeing the company’s values belongs to their own.

2.1.6.1 Characteristics and Components of Workplace Ethics

Workplace ethics are codes of conduct that influence the development of an ethical culture within the workplace. Going beyond what is considered legal in the area where the business

operates, they inspire communication between employees, allow for respect to be extended to each person within the organization, and promote customer relationships that are based on honesty and integrity (Wikipedia, not dated).

According to Wikipedia (not dated), Workplace ethics are shaped by two important factors- ***Workplace policy and workplace ethics and behaviour.***

Workplace policy must be in harmony with all laws and regulations that are currently in force in the jurisdiction where the business operates. This helps to ensure that basic ethics preclude any pressure or coercion to engage in actions that are considered to be illegal, promote discrimination in the workplace, support unfair hiring and firing practices, or allow wages to be set that are below the minimum legal standards for the area.

Workplace ethics and behaviour are a crucial part of employment, as both are aspects that can assist a company in its efforts to be profitable. In fact, ethics and behaviour are just as important to most companies as performance as high morale and teamwork are two ingredients for success. Every business in every industry has certain guidelines to which its employees must adhere, and frequently outline such aspects in employee handbooks.

2.1.6.2 Foundations of Ethics in Workplace

According to Wikipedia (not dated), a successful business depends on the trust of various parties of employees, managers, executives, customers, suppliers, and even competitors. Six ethical terms form the foundation of business in general and ethics in workplace in particular:

Ethics

Ethics refers to a set of rules that describes acceptable conduct in society. Ethics serve as a guide to moral daily living and helps us judge whether our behaviour can be justified.

Ethics refers to society's sense of the right way of living our daily lives. It does this by establishing rules, principles, and values on which people can base their conduct. The concepts most directly associated with ethics are truth, honesty, fairness, and equity.

Values

Values are defined as the acts, customs, and institutions that a team of people regard in a favorable way. Statements of value typically contain words of approval, disapproval, and obligation. Some of these words might be good, bad, should, and should not.

Morals

Morals are a set of rules or mode of conduct on which society is based. Certain moral elements are universal, such as the laws forbidding homicide and the basic duties of doing good and furthering the well-being of others. With morals serving as the underpinning of society, according to Robert C. Solomon, there are four points that should remember.

- Moral rules are important: In general, moral rules are rules that help society function in a civilized way.
- Morality consists of universal rules: They apply to everyone, everywhere, and are recognized by everyone as being necessary.
- Morals are objective: They do not consider personal preferences. Right is right and wrong is wrong.
- Morality affects other people: Morality involves considering the well-being of others as reflected by the Golden Rule:

Integrity

Integrity is defined as adhering to a moral code in daily decision making. When people and businesses possess integrity, it means they can be trusted. On the other hand, companies that lack this quality and mislead customers with inferior products or false advertising will suffer the consequences. Integrity means having honest and sincere.

Character

Ethics is not just how people think and act. It is also about character. Character drives what people do when no one is looking. Each person has the ability to build, change, or even destroy his or her own character. People can build their own character through the way they

live by thinking good thoughts and performing good acts. Similarly, bad thoughts and behaviour can destroy their character.

Laws

The law is a series of rules and regulations designed to express the needs of the people. Laws protect people from the most blatant and despicable affront to morality, such as murder, rape, and theft.

These six concepts ethics, values, morals, integrity, character, and laws form the foundation of trust upon which ethical business practice is built.

2.1.6.3 Importance of Ethics in Workplace

Questions of morality and ethics can be found at all levels of society. Ethical behaviour is equally important in the workplace as it is in our personal lives. Everywhere business is conducted, ethics matters. One of the duties of manager is to incorporate and manage a strong ethical culture within the organization. Workplace ethics are significant to one's business and provide numerous benefits (Wikipedia, not dated).

- **Workplace ethics ensures positive ambience at the workplace.** Workplace ethics leads to happy and satisfied employees who enjoy coming to work rather than treating it as a mere source of burden. Employees also develop a feeling of loyalty and attachment towards the organization.
- **Workplace ethics ensures management guides and mentors their employees well.** Appraisal and salary hikes should not happen just for the name sake. Workplace ethics is important as it enables management to treat all employees as equal and think from their perspective as well. Employees must have a say in their appraisal system. Transparency is essential.
- **Workplace ethics also go a long way in strengthening the bond among employees and most importantly their superiors.** Organizations must be impartial to employees, lend a sympathetic ear employee's grievances and with employee friendly seldom face the problems of unsatisfied employees and high attrition rate.

Other benefits of workplace ethics

- **Asset Protection and Assurance:** A strong ethical culture within a business is important in safeguarding the assets. Employees who abide by workplace ethics would be able to protect and respect company's assets. Workplace ethics ensure that workers perform in an environment with integrity and strong ethics. It increases employee pride and discourages them from stealing supplies or equipment.
- **Productivity will increase and Teamwork will develop:** Workplace ethics is integral in fostering increased productivity and teamwork among the employees. It helps in aligning the values of business with those of workers. Achieving this alignment requires that managers in general encourage consistent dialogue regarding the values of business, which enhances community, integrity and openness among employees. Ethics enable workers to feel a strong alignment between their values and those of business. They show such feelings through increased productivity and motivation.
- **Public Image and Brand Value Increases:** One can earn a lot of respect and cultivate a strong image in the public domain when ethical choices are made. Building a strong public image through ethical conduct also earns you more clients. Customers would develop trust in you and do business with your organization.
- **Decision Making and implementing is always easy:** Ethical conduct in the workplace encourages a culture of making decisions based on ethics. It also enhances accountability and transparency when undertaking any business decisions.
- **Adaptive to changes:** Workers with professional ethics in the workplace is definitely the master key to the lock of success. The team of understanding, trust worthy, reliable, motivate, concern and responsible people will defiantly adapt themselves into any kind of position and work they are filled with.

2.1.6.4 How can promoting Ethics in workplace?

At all level of the management in the organization must create ethical workplace culture. Managers must be:

- **Role model and visible**

“For a high-quality leadership, it is imperative that leaders should be strong enough in their ethical behaviour in day-to-day business matters” (Ciulla, 1995, Kodish 2006). Leadership is above the skills, above the awareness of assumptions, and beyond the diagnostic ability. “It is the aptitude of the followers to handle the situation ethically and productively depending upon their knowledge, skills, expertise, experience, sensitivity, and insight vision. So, leadership is the perception of the world with a broader visionary fertility of mind.” Bass and Steidlmeier (1999) adopt this explanation and say that, the leaders may or may not be strong enough in their decision making power. They suggest that this “decision making power can make them affective or ineffective. Besides this, ethical leaders have strong ethical norms and values, supportive character for themselves and others, which are intensely surrounded by a broad vision.”

According to Ladkin (2008), considers that leading skill fully has three dominant attributes; “visionary” in recognizing them self and the situations, “consistency” similarity among himself and other's ideas and communication, and “rationality” achievement of goals. As per Ladkin (2008), finds out that leading skilfully “engages in recreation of the ethical aspects of a leader's efforts” and point outs whether the leader's purpose fits with the full awareness of the human atmosphere.

As per Kanungo (2001), mentions that “ethical leader's behaviour is sometime connected with the welfare of the others and in the meanwhile, they engage in acts and behaviors that benefit others and at the same time, their behaviour can be the source of any spoil to others.” The researchers of leadership normally sketch features and distinctiveness that relate to “good quality leadership”.

“The major distinguishing feature of ethical leadership is its stress on characterized moral perception, moral judgment, moral management, and moral impression” (Brown and Trevino, 2006). “Ethical leadership is mostly related with self actualization, moral relationship, moral perception, and unbiased dealing” (Gardner et al., 2005).

- **Communicate ethical expectations**

An organizational code of conduct can reduce ethical ambiguities. The code of conduct should state the organization's primary values and the ethical rules that employees are expected to follow. Manager should remember that the code of conduct is worthless if leaders fail to model ethical behaviour.

According to Stevens, B.: (1997), communicating ethical values is a serious issue for a number of organizations. While ethical codes are useful, they cannot exist alone. Organizations must make certain codes reflect the ideals of individuals in the organization and the ethical expectations must be clearly communicated.

- **Offer ethical training**

Training in ethics "seeks to help people understand the ethical aspects of decision making and to incorporate high ethical standards into their daily behavior." In a study conducted in U.K, employees were asked whether they had been aware of actual misconduct by their employer or colleagues. Only 20% of full-time employees answered "Yes" to this question (NBE, 2012) suggesting the need to clear guidance and awareness creation.

As explained by Heather Hunt (2012), "many organizations train their supervisors and managers on employee ethics. While it is imperative for those individuals to have a thorough understanding of ethics policies and codes of conduct, training for all employees will increase the likelihood that the policy and code are followed company wide. Employees need the benefit of ethical training so that they, too, can meet the standards set by the organization's policies and codes of conduct. Here are several more business and professional reasons why company-wide training on ethics enhances your organization's culture and bottom line."

On the other hand ICSI (2003) writes "If ethics training is to be effective, it must start with a foundation, a code of conduct, and a procedure for airing ethical concerns, line and staff involvements, and executive priorities on ethics that are communicated to employees".

- **Visible reward ethical acts and punish unethical ones**

Employee performance is very important element for the success of any organization. But organizations' destiny can't be decided by the performance of one or two employees. The organization's performance is the shared and sum total effort of all of its employees. "Performance is the key multi character factor intended to attain outcomes which has a major connection with planned objectives of the organization" (Mwita. 2000). The leaders and the employees of an organization are all expected to perform to the maximum of their capabilities to achieve organizational goals and objectives.

The organizations have also some expectations from their leaders and employees. So, in many situations the employees try to fulfil these expectations, but in some cases, they are dependent on their bosses or the management for proper guideline. Therefore, "employees must be trained so well to show performance by accomplishing their tasks and responsibilities artistically." An efficient leadership plan can be a strong weapon for support to assist in discovering and polishing leadership characteristics between the employees of the organization.

Studies have shown that ethics affect employee performance in various ways. General Electric Engineers conducted survey on a factory and divided the factory into two groups (Hawthorne Studies). One group was given good working environment and monetary benefits and the other group was denied the two things but was given their favourite to work with. It was finally noted that workers who were given work with their favourites were happier and satisfied than those who were just given salary and good working environment. So the conclusion follows that a worker likes to be respected and give respect to co-workers, management and customer of the organization.

"Although money is an important stimulant for work, if the worker is not given respect and honour he/she would leave the job and reject monetary incentives. In work place if workers get a feeling of discrimination they lose interest in jobs. Absenteeism rises and worker do not come up to the expectations of the company. They reflect their dissatisfaction on co-workers and customers and thereby affecting company's performance." According to Grant and Hoover (1994), "Ethics are closely tied to culture of an area, and as culture differs from place

to place, ethics may also differ". This would also be true for banking services. Even ethics of one Department may differ from that of the other.

A company can't expect employees to maintain a high level of ethical behaviour if they have no clear guidelines to be guided by. "Having a written policy helps to create this atmosphere and makes members aware of the kinds of behaviors expected of them in specific situations, the repercussions that can occur when they do not meet the expectations and the manner in which the Department will handle infractions" (Marinucci, 1992).

Code of conduct would provide important tools that employees could use to make right decisions and the concept Total Quality Management (TQM) is all about making the right decisions and satisfying customers. "Ethics involve more than one self. Ethics is about how the results of our decision affect the customer and the service provider equally. Ethics has a great deal to do the overall total quality of an organization (Dr. George Thomas, 2003).

- **Provide protective mechanisms**

According to Wikipedia (not dated), organizations have struggled with employees reporting on wrong-doing by the agency, co-workers or officials: whistle-blowing. This tactic has provided a venue for dissenting employees to act when they are confronted with or witness illegal, dangerous, or unethical activity in their organization. The reasons for employees to blow the 'whistle' are varied but nonetheless can result in career suicide because of the negative repercussions and alienation these employees are exposed to from co-workers, agency officials and sometimes prospective employers.

The organization need to provide formal mechanisms that allow employees to discuss ethical dilemmas and report ethical behaviour without fear for reprimand. This could include developing roles for ethical counsellors, ombudsmen or ethical officers.

2.1.7 Code of conduct

Codes of conduct are able to remedy some, but not all, of the shortcomings of laws. Research indicates that employees from organisations that have an ethical code of conduct feel more encouraged and supported than employees without a code (Adams et al., 2001). Some organisations use an internal code for employees only, whereas others prefer an external code,

for example for the public or for suppliers (Graafland et al., 2003). Similarly, some companies keep their code private; others choose to publish it in the public domain.

It can be argued that a code of conduct should not be used in isolation but can be considered as one part of the ethical infrastructure of an organisation, alongside a number of the instruments discussed above (Tenbrunsel, et al., 2003). This is supported by Webley and Werner (2008), who argue that ethical values will only become embedded in a company culture through well-designed ethics policies, sustained ethical leadership and the incorporation of ethics in organisational processes and strategy. This argument demonstrates the importance of the implementation and measurement of such instruments rather than the simply introducing them.

The USA based Sarbanes-Oxley Act of 2002 states that a code of conduct must include the following:

1. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships.
2. Avoidance of conflicts of interest, including disclosure to an appropriate person or persons identified in the code of any material transaction or relationship that reasonably could be expected to give rise to such a conflict.
3. Full, fair, accurate, timely, and understandable disclosure in reports and documents that a company files with, or submits to, the (Securities Exchange) Commission and in other public communications made by the company.
4. Compliance with applicable governmental laws, rules and regulations.
5. The prompt internal reporting of code violations to an appropriate person or persons identified in the code.
6. Accountability for adherence to the code.

2.1.7.1 Purpose of Codes of Conduct

Cynics argue that ethical codes of conduct are an attempt to evade legislation and regulation by lobbying for voluntary compliance and self-regulation (Calvert Group, 1995). This viewpoint is supported by Lewis (2006), who argues that managers view ethical codes of conduct as a method to manage two sets of risks: the regulatory risk as a code can serve as an alternative to public regulation and social risks, as the code can attempt to supply the demand of society for businesses to be more responsible.

Malloy and Fennell (1999) have reasoned that a code of conduct serves three key functions: to establish the moral values recognized by the company; to communicate the company's expectation to employees; to demonstrate to the employees and the public that the company operates within specific ethic parameters. Similarly, it has been described as an enabling document because it holds the ability to guide employees (Frankel, 1989, Chua and Rahman, 2011). It can therefore provide motivation, to do what is right, whilst placing a limit on the power of managers and leaders (Lozano, 2001).

Kaptein et al. (2003) and van Zolingen and Honders (2009) have distinguished eight overall functions and purposes of codes of conduct:

- 1) Making people more aware of norms and values in the workplace.
- 2) Making clear responsibilities to employees.
- 3) Making clear the expectations of employees to steer their actions.
- 4) Making it possible to address each other concerning compliance with the code of conduct.
- 5) The function to enthuse and activate commitment and loyalty to the organisation.
- 6) Making the organisation more recognizable and creating a good image.
- 7) Creating more trust within the organisation.
- 8) Making it possible to address compliance with the code of conduct with outsiders and other stakeholders.

2.1.7.2 Implementation of code of conduct

To underpin the change process, there is the need to adopt a comprehensive civil service code with an integrated approach to the values, standards and behaviour of civil servants. That is a uniform, nationwide code of conduct applicable to all civil service institutions needs to be adopted. This will enable all civil servants in the country to be guided by the same core principles and values. A uniform code would also facilitate awareness-raising and education programmes for civil service officials, and foster citizens' common expectations for civil servants and officials. However, the uniform code of conduct can be complemented, if necessary, by agency-specific provisions so as to address particular needs of each institution. This approach provides the advantages of a uniform, nationwide code, but acknowledges that agencies may need to supplement the national code with additional standards to address their unique needs through provisions that do not contradict with the uniform code.

Stevens (1994) considers "the communication issue in terms of measuring the reading difficulty in code language, and following a literature review" concludes "there is a need for research on communication and effectiveness of codes." Schnebel and Bienert (2004) commented on the need for a clear set of organizational ethics and ways of communicating ethical principles in organizations. Weeks and Nantel (1992) find in their investigation of the relationship between a code of conduct and sales force behaviour in their case study, that no substantial unethical behaviour is reported while the sales force is working at a firm with a well-communicated code.

In terms of training, Mamic (2005) conclude from a survey of 22 managers of multinational corporations in the sports footwear, apparel and retail sectors and 74 of their suppliers that workers and managers must be trained to understand the application of the code. Farrell and Cobbin (1996) conclude from the survey responses of 102 Australian enterprises that there is a general lack of action such as ethics training among respondent companies. Kohls et al. (1988) note that there are distinct differences in the attributes of employees in companies with ethics training programs compared to employees without an ethics training program.

In a survey of graduates from the Columbia University Graduate School of Business, Delaney and Sockell (1992) find that company ethics training programs have a positive

influence in organizations because they stimulate ethical reflection and action, convey that ethical behaviour is encouraged by top management, and create dissonance if employees feel required to engage in unethical behaviour which violates the norms of the program.

2.1.7.3 Upgrading code of conduct

The approach to establishing an ethical work climate must begin to take into account the diversity of the workforce. Consideration must be given to the potential differences of how people from other cultures perceive an ethical environment or situation and assimilated into the office culture. There will be differences in perception that need to be included in the approach to achieving an ethical work climate. Current ethics standards and controls were established during the last century. As noted above, the issues must be readdressed so that the current workforce can participate in making their own ethical systems, in an environment they can relate to, support and understand (US Department of Health and Human Services (HHS),

According to the US Department of Health and Human Services (HHS), “a Code of Conduct is fundamental to a successful compliance program because it articulates the organization’s commitment to ethical behaviour. Code of Conduct is vital to compliance, and it needs to regular review and updates if it is appropriate of an organization’s code of conduct. If the Code of Conduct is not updated or adhered to, an organization is bound to have compliance issues sooner or later.

2.1.7.4 Preliminary points for revisions of organization code of conduct

In recent OIG, the following were outlined as requirements of a Code of Conduct. During the revision process make sure that all of the following key components are in place and revise where necessary:

- Evaluation of employee job performance is tied to adherence to principles and values of the Code of Conduct
- Organization’s commitment to full compliance with all NBE requirements

- Employees and business partners shall be expected to comply with all NBE requirements and the organization's own policies and procedures
- The right of all individuals to anonymously and confidentially report any inappropriate conduct to the organization without fear of retaliation
- Possible consequences to the organization and individuals of noncompliance
- Possible consequences to the organization and individuals for failing to report noncompliance
- Require all employees and business partners to report suspected violations

2.2 Empirical Review

It is important for this research work to examine some of the empirical studies that have been carried out in this field of study. One study has been carried out on analysis of workplace ethics at Dashen Bank by Kefyalew Shiferaw (2016). The objective of the study was to Identify requirements for the existing and future employee in the field of ethics, to find out the extent to which the existing 'code of conduct' sanitize, identify the role ethics can play towards the practical goal of the bank, investigate why fraud is widespread in the bank despite stringent rules and regulations and find out the role NBE can play towards realizing stability and reliability in the banking system of the Country. According to the findings of Kefyalew, Dashen Bank needs to consider ethics as part of its core business operation, provide continuous ethics training to its staffs and existing 'code of conduct' is not powerful enough to sanitize the Bank. However, as per the researcher understanding so far there is no sufficient research conduct in Ethiopia as analysis of workplace ethics of banks.

Silge Bekele Iticha (2015) presented under the title "Work Place Ethics in Oromia Credit and Saving Share Company (OCSSCO)". The major objective was to describing the existing ethical situation of the OCSSCO Company and recommend useful improved ways of the ethical treatment in the company. The research had employed qualitative method of data analysis. The researcher find out that the company has not yet approved and implemented code of conduct, most of the employees have no idea about the ethical code of the company, and other gap of ethical issue.

Teklay Tesfaye G/her (2016) presented under the title “An exploration of work ethics in the Ethiopian civil service: The cash of selected federal institutions.” The major objective was to investigate and critically analyse the nature and dynamics of work ethic in the Ethiopian civil service, and to assess the ethical environment within which the public sector operates in the country. The research had employed mixed-methods approach. The researcher find out that varying forms of ethical misconducts are prevalent in the civil service.

CHAPTER THREE

RESEARCH DESIGN AND METHOD

Introduction

This chapter discussed how the researcher was designed, methodology used, number of population and sampling, sources of data, data gathering tools, method of the data analysis, ethical considerations and test of validity and reliability has been taken in the process.

3.1 Research Design

Anderson (2009) describes a research design as the overall plan that the investigator uses to demonstrate how they intend to achieve the aim and objectives of the research. Leedy and Ormrod (2013) define a research design simply as “planning”. Therefore, it seems that proper planning is essential before a scientific research project is conducted, in order to ensure that the research objectives are reached.

The researcher designed to examine workplace ethical practice, awareness, implementation and alignment of code of conduct with current employees in Lion International Bank S, C. Thus targets to measure the practical extent of workplace ethics are using descriptive research design. Descriptive type of research used because it involves investigation which provide detailed picture of the situation and it describe the state of affairs at the time of study.

This research has adopted a mixed research approach. Plano-Clark and Creswell (2008) elaborated the mixed-methods approach as a research design with philosophical assumptions as well as methods of inquiry. The central premise of the mixed-methods approach is that the combined use of quantitative and qualitative approach provides a better understanding of research problems than either approach alone. This study used the mixed methods research design so as to explain or expand the quantitative findings with the qualitative data; to confirm and increase the validity of the quantitative findings.

3.2 Population and Sampling Technique

3.2.1 Population of the Study

As of January 2018, LIB had 1,829 permanent employees in its Head Office and its city overall the country. The population of the study was 952 employees who work in Addis Ababa in Head office only. The population of the study was encompassing permanent employees of the bank in different position. The population was composition of varied background characteristics in terms of sex, ages, level of education and experiences as well as place of assignment.

3.2.2 Sample size

Sampling used for the collection of data because it is difficult to include all population of the study. Hence, the researcher determined the number of sample using estimation method given by Yamane (1967) cited in Israel (2003).

This study prefers the formula derived by Yamane (1967) cited in Israel (2003), based on the information from the data, for the population of 952 at 5% margin of error and 95% confidence level.

Yamane's formula:

$$= \frac{N}{1 + N(e^2)}$$

Where,

N= total number of customers/employees in the selected branches and head office

n=stands for the sample size which will be drawn

e = level of precision or sometimes called sampling error (is ranges in which the true value of the population would be estimated.

Accordingly Sample Size of the respondent using the Formula is:

$$= \frac{952}{1 + 952(0.05)^2}$$

= 281.6568 which means 282 employees were the respondents of the study

3.2.3 Sampling techniques

The researcher used proportionate convenience stratified sampling technique to select participants and obtain more accurate estimate for each stratum. Stratified sampling method yields a more reliable and detailed information. The population was employees who work in Addis Ababa only and they divided into two stratum which was branches and Head office. Then, 190 employees of 17 branches and 92 employees of Head office selected as respondents to form a sample, as each stratum is more homogenous than the remaining total population.

Therefore the following table shows the total number of employees and branches and Head office in Addis Ababa and sample size from each stratum.

Table 3.1 Sample proportion

Name of district	Total Population		Percentage of samples	Sample taken	
	Number of Branches	Number employees		Number of Branches	Number of respondents
Branches	63	641	67%	17	190
Head office with different department	1	311	33%	1	92
Total Sample		952	100%		282

3.3 Instruments of Data Collection

For the source of the study both primary and secondary data collected. Primary Data is adequate and suitable for the purpose of the researchers and it can easily show the data in detail and accurate form though; it is expensive and time consuming.

Data was collected from respondents by means of a self-administered structured questionnaire in English due to respondent are clerical staff of the bank. Structured questionnaire is deemed an acceptable method of data collection used to literate individuals as the unit of analysis in a study (Mathers, Fox & Hunn, 2009). The questionnaire consisted of two sections, namely a personal section and measure of workplace ethics. The first section included six questions related to the respondents' gender, age, marital status, academic qualification, work experience and current place of assignment of employees in the bank.

The researcher used a 5-point Likert-type scale designed by Rensis Likert; this is a very popular rating scale for measuring ordinal data in social science research. This scale includes Likert items that are simply-worded statements and Participants were requested to select the most appropriate option from a five-point Likert scale, with options ranging from ‘Strongly disagree’ (1), ‘disagree’ (2), ‘Neutral’ (3), ‘agree’ (4) and ‘Strongly agree’ (5).

3.4 Procedure of Data collection

The list of LIB permanent staffs working in head office and city branches located in Addis Ababa obtained from HR department record. The primary data was gathered by self administering and structured questionnaires. The questionnaires were distributed personally by the researcher. In total, 284 completed questionnaires were returned after three times to replace unreturned and correctly unfulfilled, which equates to a 100% response rate. Hence, the final sample consisted of 282 respondents by avoided the two questionnaires randomly.

3.5 Method of Data Analysis and Presentation

In order to analyze & interpret the finding, descriptive analysis techniques were used to demonstrate processed data in absolute terms through the use of descriptive statistical tools such as frequency distribution, mean, standard deviation & percentage form. Data collected was compiled, sorted, edited, classified, coded into a coding sheet and analyzed using a computerized data analysis tool/package called SPSS 20. The collected data were systematically presented using tables and text which are useful to clearly show the raw data in organized way.

3.6 Ethical Consideration

Confidentiality and privacy are the corner stone of research activities in order to get relevant and appropriate data. The researcher assured the purpose of the study and confidentiality of any information gathered through data collection instruments used only for the academic purpose. The data and documents was secured during the research and kept safely, not to transferred to third parties. Back up of the research inputs and outputs were archived.

3.7 Validity

The validity of an instrument is defined as the ability to an instrument to measure what it is intended to measure. In this study, the validity of the instruments was established by a panel of senior employee of the bank through an assessment of selected items in the instruments that ensured that the instruments are measuring to the expectations. The instruments of the study was compiled and adapted by the researcher after literature review and consulting senior employee of the bank .The data collection tools pretested among participants of the study to see whether the questions are well understood and correctly interpreted and the some questions were improved as per the pre-test result. The questionnaires were subjected to examine the workplace ethic of LIB. Senior employees of the bank were also engaged in the review process. The employee have made substantial comments on the clarity of the instructions, wording of the items, the uses of the scales, simplicity and clarity of the languages and the layout of the questionnaires. After identifying the unclear and ambiguous questions, corrections were made and final instruments were prepared.

3.8 Reliability

The reliability of an instrument is defined as the consistence of the instrument in picking the needed information. Reliability (Internal consistency and stability) of the instruments was tested using Cronbach's Alpha (α) coefficients (Cronbach, 1946). The researcher tested the inter-item consistency reliability to ensure that there is the consistency of respondents' answers to all items in the measure. According to Joubert & Ehrlich (2005), a correlation coefficient of above 0.7 regarded as very strong.

Accordingly, the reliability coefficient of all the sub scales were found to be highly reliable, where the ethical practice of individual employees consisted of 5 items ($\alpha=.902$), management ethical practice consisted of 5 items ($\alpha=.935$), Organizational ethical practice consisted of 6 items ($\alpha=.941$), existing ethical code of conduct and its implementation consisted of 6 items ($\alpha=.845$) and finally alignment of the existing code of conduct with the current employee's lifestyle with 5 items ($\alpha=.742$) also found to be highly reliable.

From the above table, it is evident that all the coefficients are 0.933, which means that the scales used to measure these variables were consistent and therefore reliable or very high reliability.

3.9 Limitation

The researcher encountered the following limitations:

- The researcher met substantial costs especially on secretarial work, transport and communication.
- Time constraint; the researcher is employed and found problems allocating enough time to do the research. She however utilized the limited time available to do the research.
- Some respondents were not willing to answer the questions firstly because of undue influence from their superiors and secondly, to some they saw no apparent gain to be derived from their responses.

CHAPTER FOUR

RESULT AND DISCUSSION

Introduction

Chapter 3 discussed the research methodology used for this research. This chapter presents the descriptive statistics of data used for the study. The data tables are used here to present the data. Data will be presented in tables and analyzed using frequencies, mean, standard deviation and percentages.

4.1 Demography Characteristics of Respondents

This section provides demographic information of the respondents of the study. The characteristics include; gender, age, marital status, educational level, work experience and current place of assignment of respondents in the bank.

Table 4.1 Gender of respondents

Gender	Frequency	Percent
Male	163	57.8
Female	119	42.2
Total	282	100.0

Table 4.1 revealed that that 57.8% of the respondents were male while 42.2% of the respondents were female. This implies that the bank has good gender diversity.

Table 4.2 Age of respondents

Age	Frequency	Percent
18 – 25	126	44.7
26 – 35	123	43.6
36 – 45	24	8.5
Above 45	9	3.2
Total	282	100.0

The above table 4.2 shows that majority of the respondents 126 (44.7%) of the respondents falls within the age bracket of 18 to 25 years; then 123 (43.6%)the respondents falls within

the age bracket of 26 to 35 years; while 24 (8.5%) the respondents falls within the age bracket of 36 to 45 and the remaining 9 (3.2%) the respondents falls within the age bracket of above 45. This analysis revealed that most of the respondents were within the age bracket of 18-35.

Table 4.3 Marital Status of respondents

Marital Status	Frequency	Percent
Single	212	75.2
Married	70	24.8
Total	282	100.0

Table 4.3 revealed that that 75.2% of the respondents were single while the remaining 24.8% of the respondents were married. This implies that the majority of respondents were single.

Table 4.4 Educational level of respondents

Educational Level	Frequency	Percent
Bachelor's Degree	255	90.4
Masters Degree or Above	22	7.8
Diploma or Below	5	1.8
Total	282	100.0

Table 4.4 shows that 255 (90.4%) of respondents were Bachelor's Degree holders, 22 (7.8%) of respondents were Masters Degree or above holders, and 5 (1.8%) of respondents were holds Diploma or below. There were majorities were holder of first degree.

Table 4.5 Work Experience of respondents

Work Experience	Frequency	Percent
1 - 5 Years	213	75.5
5 - 10 Years	46	16.3
Above 10 years	23	8.2
Total	282	100.0

Table 4.5 shows that 213 (75.5%) of respondents have 1-5 years working experience, then 46 (16.3%) of respondents have 5-10 years working experience, while 23 (8.2%) have above 10

years working experience. This states that majority of respondents have been working with about 1-5 years.

Table 4.6 Place of assignment of respondents

Place of Assignment	Frequency	Percent
Branch	190	67.4
Department at H.O	92	32.6
Total	282	100.0

The above Table 4.6 shows that majority 190 (67.4%) of respondents were from different branches located in Addis Ababa city only and only 92 (32.6%) of respondents were from head office different departments.

Summary

Table 4.1 to table 4.6 provided information on the demographic data section of the questionnaire. It consisted of the respondents' gender, age, marital status, educational level, work experience and current place of assignment in the bank. In summary, the survey analysis showed that majority of the respondents were males (57.8% %), between the age bracket of 18-25(44.7%), single (75.2%), with first degree (90.4%) educational qualification, have worked in the bank for about 1-5 years (75.5%) and in different branches (67.4%). From the responds, it can be said that LIB has a work environment that welcomes diversity.

4.2 Finding and Discussion of the study

This section presents data retrieved from the respondents on Workforce assessment of workplace ethics. The data reflects employees' opinion on ethical practice of individual employee, management and organization, awareness of code of conduct and its implementation and alignment with current lifestyle of employees items stated on the questionnaire. The respondents gave their response by selecting from the likert scale either "strongly disagree", "disagree", "neutral", "agree" or "strongly agree". Below are the descriptive Tables showing the frequency and percentage distribution of the respondents and the interpretations were as per Chaihiranwattana & Nookua (2010).

4.2.1 Assessment of ethical practice in workplace of LIB

Ethical practice in LIB assessed using individual employee, organizational and management practice in the following tables from table 4.7 to 4.9.

4.2.1.1 Employee's ethical practice

This section presents data retrieved from respondents on ethical practice of individual employees in the bank.

Table 4.7 Individual ethical practice

Item	Point to Assess individual ethical practice	Mean	Std.Dev
1	Placing Customer's interest before your own interest	3.85	1.01
2	Utilization of bank asset for designated purpose	3.93	1.00
3	Getting late & leaving early is normal practice in LIB	2.29	1.50
4	Using internet for non work related matters is normal practice in LIB	1.93	1.07
5	Misuse of positions is normal practice in LIB	2.09	1.30

Source: Own Source Computation using SPSS

Placing Customer's interest before your own interest

Banking industry is highly depends on the customer. Customers feel safe when working with a company if they know people are following morally sound guidelines. It builds the reputation of the business and doing "clean business" or keeping "customers as a priority. One of the benefits of workplace ethics is increasing the public image and brand value of the organization.

From Table 4.7 item 1 result shows that, out of 282 respondents, 13.5% were disagreed or strongly disagree, 78.3% were agree or strongly agree and the remaining 2.8% were neutral that they place customer's interest before their interest. The mean 3.85 indicates that employees express their agreement that they place customer's interest before their interest.

Utilization of bank asset for designated purpose

As per the LIB strategy plan, one of the key performance indicators of the bank is utilization of resource effectively. LIB human resource manual and procedure clearly states effective utilization of bank property and confidentiality of information.

Item 2 from the same table was designed to investigate the practice of employee's utilization the bank asset for designated purpose. Accordingly from 282 respondents, majorities 71.3% were strongly agree and agree, 7% were strongly disagree and disagree, and the rest 21.7% were neither agree nor disagree that employee utilize the bank asset of designated purpose only. The mean of the item were 3.93 and it indicates that employee's agreement expression on utilization of bank asset for designated purpose was practiced by LIB employees.

Getting late & leaving early is normal practice in LIB

According to Heather Hunt (2012), workplace ethics are "standards of acceptable behaviour on the job." Ethical conduct on the job requires "knowing what is right and wrong according to the established standards and consistently doing what the organization's ethics policy requires. According to LIB human resource manual and procedure (2015), absence from duty is one of prohibited action in the bank.

Getting work lately and leaving early are normal practice in LIB is one of the question proposed by the researcher. Item 3 from table 4.7 show that the majority of the respondents from 282, 70.2% were strongly disagree and disagree, 5.7% were not sure and the remaining 24.1% were strongly agree and agree that employees getting late and leaving early is the common practice of employee. The mean of the item were 2.29, this implies that employee express their neither agreement nor disagreement that getting to work lately and leaving early is a normal practice of LIB.

Using internet for non work related matters is normal practice in LIB

The Bank has passed and enforced various rules to control the usage of such resource. The common resource used by employees in the LIB is internet. The bank used internet for receiving money transfer to abroad and other International Banking work. According to LIB human resource manual and procedure (2015), utilization of bank resource was safeguarded.

Item 4 from table 4.7 designed to examine, employee used internet for non work related matters are normal practice in LIB. The majority of the respondents form the total respondent of 282, 71% were strongly disagree, 19.5% were neutral and only 9.6% were strongly agree and agree that employees used internet for work related matters. The mean of the item were to 1.93 and it indicates that employee express their disagreement that using internet for non work related matters in the common practice of employee.

Misuse of positions is normal practice in LIB

According to the document by Integrity Commission of Australia (2014), misuse of power and authority involves the improper use of a position of influence for personal gain by an employee who either directly engages in improper behaviour or pressures or coerces another employee or employees to engage in improper behaviour. LIB human resource manual and procedure (2015), outlines the bank codes of conduct require that employees do not misuse power or authority to gain an advantage for themselves or others.

Misuse of position was one of the questions tested in ethical practice assessment. Table 4.7 item 5 result shows that, the majority of the respondents 73% were disagree and strongly disagree, 18.1% were agree and strongly agree and the rest 8.9% were neither agreed nor disagreed that utilization of position in the bank is the normal practice of employee. The mean of the item of item were 2.09, this implies that employee express their neither agreement nor disagreement that misuse of position for personal benefit to themselves or other is the normal practice of employee in LIB.

4.2.1.2 Management ethical practice

This section presents data retrieved from respondents on ethical practice of management in the bank.

Table 4.8 Management Ethical Practice

Item	Point to Assess management ethical practice	Mean	Std. Dev
1	LIB Manager demonstrate high ethical standards	3.50	1.00
2	LIB management and employees shared common understanding about ethics	3.16	1.19
3	Management of LIB provides ethics related advice, guidance and incentives to encourage ethical behaviour	3.03	1.09
4	LIB management cares more about getting the job done than ethics	3.27	0.99
5	Managers in LIB are equally accountable like other employees for ethical violation	3.10	1.05

Source: Own Source Computation using SPSS

LIB Manager demonstrate high ethical standards

According to Kanungo (2001), mentions that “ethical leader's behaviour is sometime connected with the welfare of the others and in the meanwhile, they engage in acts and behaviours that benefit others and at the same time, their behaviour can be the source of any spoil to others”.

Result of item 1 of table 4.8 shows that from the total respondents, only 24.9% were neutral, 15.6% were disagree and strongly disagree and the majorities 59.5% were agree and strongly agree that managers of LIB were show high ethical standard for employees. The mean of the item were 3.50 this implies employee state their agreement that managers of the bank demonstrate high ethical standards.

LIB management and employees shared common understanding about ethics

According to Wikipedia (not dated), a successful business depends on the trust of various parties employees, managers, executives, customers, suppliers, and even competitors. These trusts come out by sharing of the organization principles, procedure and policies within the stakeholders.

The finding of the above table item 2 show that, out of 282 respondents, 32.2% were strongly disagree and disagree, 16.7% were neutral and the majorities 51.1% were agree and strongly agree that the existence of common ethical understating between management and employees of the bank. The mean is 4.16 and it explains that employee agreement on the statement that management and employees had not common understanding about ethics.

Management of LIB provides ethics related advice, guidance and incentives to encourage ethical behaviour

Bass and Steidlmeier (1999), ethical leaders have strong ethical norms and values, supportive character for themselves and others. The result of item 3 of same table shows that, the majority of the respondents 44.6% were agree and strongly agree, 20.6% were neutral and the rests 34.8% were disagree and strongly disagree that management of the bank provides ethics advice, guidance and incentives to encourage ethical behaviour. The mean of the item were 3.03 and it implies that employees state their neither agreement nor disagreement that management of LIB provides ethics related advice, guidance and incentives to encourage ethical behaviour respectively.

LIB management cares more about getting the job done than ethics

According to Ergas (2017). Organizations would appeal uniformity in ethical behaviour of employees to sustain the ethical work culture. Absence of ethical work culture has a direct effect on bottom line of the bank.

LIB management cares more about getting the job done than ethics assessed in item 4 of table 4.8. The majority of the respondents 42.2% were agree and strongly agree, 35.5% were neutral and the rests 22.3% were disagree and strongly disagree that management of LIB cares less about ethics compared to the job. The mean of the item of 3.27 implies that employee not express their agreement or disagreement that management of LIB not care about ethical work compared to the job performed.

Managers in LIB are equally accountable like other employees for ethical violation

Managers and employees of an LIB are expected to perform ethical to the maximum of their capabilities to achieve organizational goals and objectives. One of the purposes of bank code

of conduct is to conforming of employee accountability including managements when existing unethical behaviour.

Accordingly out of all respondents, 27.3% were disagree and strongly disagree, 33.7% were neutral and 39% were agree and strongly agree that managers of the bank are equally accountable like other employees at the time of ethical violation. The mean of the item of item 5 were 3.10 and implies those employees are not sure to express their agreement or disagreement that existence of equal accountability of managers and employees for ethical violation in LIB.

4.2.1.3 Organizational ethical practice

This section presents data retrieved from respondents on organizational ethical practice in the bank.

Table 4.9 organizational ethical practice

Item	Point to Assess Organizational ethical practice	Mean	Std. Dev
1	Daily operation of the bank performed ethical exactly LIB manuals	2.94	1.11
2	Employee feel comfortable when discussed about ethics	3.34	0.93
3	Ethical expectation of the bank and obligation of employee's embedded in bank materials	3.03	1.01
4	Ethical behaviour evaluate as a part of regular performance	3.59	0.99
5	LIB providing ethical training about ethical behaviour, code of conduct at regular basis	3.18	1.13
6	LIB Makes serious attempt to detect unethical behaviour and action	3.52	1.06

Source: Own Source Computation using SPSS

Daily operation of the bank performed ethical exactly LIB manuals

According to LIB human resource manual and procedure (2015), outlines that employee must be expected to achieving and maintain highest standards of openness, integrity, impartiality, honesty and accountability.

From the above table 4.9 item 1, out of the total respondents of 282, 40.8% were strongly disagree and disagree, 24.5% were neutral and 34.7% were strongly agree and agree that the bank daily operation performed ethically as per the bank manuals. The mean of the item were 2.94 and it implies those employees are not expressing their agreement or disagreement that the existence of the daily operation of the bank performed exactly as per the bank manual.

Employees feel comfortable when discussed about ethics

Workplace ethics leads to happy and satisfied employees who enjoy coming to work. Employees also develop a feeling of loyalty and attachment towards the organization. As per the result of the item, employees of LIB were not sure about their feeling when talk about their workplace ethical atmosphere.

From the above table 4.9, item 2 result shows that majority of the respondents (51.4%) for the total respondent of 282 were agree and strongly agree, 26.2% were neither agree nor disagree and the remaining 22.4% were disagree and strongly disagree that employees feel comfortable when discussed about ethics. The mean of the item were 3.34 and it's indicate that, employee are not express their agreement or disagreement that they feel comfortable at the time of discussion about ethic and its procedure.

Ethical expectation of the bank and obligation of employee's embedded in bank materials

LIB human resource manual and procedure (2015) states that one of the purposes of the bank code of conduct is to set down the obligation of employees' are required to comply. According to Rogers (1994), most organizations perceive ethics and core values as fundamental to the organization's reputation due to its direct influence on the overall success of the company. Therefore, an organization is obliged to disburse values, standards, and expectations in their code of conduct.

Item 3 from the same table used to assess the LIB insert its ethical expectation and obligation of employee's in the bank brochures, website and different materials. Out of 282 respondents, 30.5% were disagree and strongly disagree, 35.8% were not sure, 33.7% were agree and strongly agree. The item mean were 3.03 and it means employee are not express either their

agreement or disagreement that LIB set its ethical expectation and obligation of employees embedded on the bank different materials like broacher, website, agenda and annual bulletin.

Ethical behaviour evaluate as a part of regular performance

Ethical issues in the workplace have always been important. With strong feedback on employee appraisal forms, the bank can prevent unethical behaviours from expanding and contaminating the bank.

Table 4.9 of item 4 used to assess the evaluation of ethical behaviour as a part of regular performance or not. Out of all respondents, 28.7% were not sure, 58.1% were agree and strongly agree and 13.2% were disagree and strongly disagree that ethical behaviour evaluated as regular performance. The mean of the item were 3.59 and it shows employee express their agreement that ethical behaviour evaluated as a part of regular performance in LIB.

LIB providing ethical training about ethical behaviour, code of conduct at regular basis

An ethical workplace has well established codes of professional and personal conduct that include honesty, diversity, compassion, and good citizenship. Ethical training makes the bank a great place to work because and protects the bank's bottom line.

Table 4.9, item 5 result demonstrate 24.8%, 32.6% and 42.6% of respondents out of 282 respondents were disagree and strongly disagree, neutral and agree and strongly agree that the bank provide ethical training regularly. The mean were 3.18 that employee are not express their agreement or disagreement that the bank provides training about ethical behaviour and the bank code of conduct at regular basis.

LIB makes serious attempts to detect unethical behaviour and action

Unethical behaviours can plague a workplace and damage bank credibility, causing loses customers and ultimately falls down profitability. However, the bank can work with employees to identify unethical behaviours action of employee before exercise it.

Item 6 in table 4.9 implies that out of all respondents, the majorities (59.6%) were agree and strongly agree, 18.4% were disagree and strongly disagree, the remaining 22% were neutral

and mean were 3.52. The mean of the item implies employee state their agreement that LIB makes effort to detect unethical behaviour and action as per the bank human resource manual and procedure.

4.2.2 Assessment of existence of code of conduct and its implementation

The awareness of code of conduct and its implementation in the bank assessed using the following tables from table 4.10.

Table 4.10 Existence code of conduct and its implementation

Item	Point of measure the existence code of conduct and its implementation	Mean	Std.Dev
1	LIB has written code of conduct	4.30	0.90
2	Employees were effectively communicated the code of conduct of LIB	3.37	0.90
3	LIB code of conduct provides guideline about unethical behaviour and its consequence	3.60	0.85
4	Employees obligation were clearly down set in LIB code of conduct	3.30	1.05
5	LIB code of conduct ensures professionalism & high ethical standards	3.68	0.95
6	code of conduct of LIB is difficult to practice	2.67	1.10

Source: Own Source Computation using SPSS

LIB has written code of conduct

Good ethics in workplace is doing tasks according to the code of conduct and regulations, placing the company's interests over personal interests, working hard to achieve the target, and using the time effectively.

In order to understand the awareness level of employee of LIB, respondents were asked if they know the existence of the code of conduct in the bank in table 4.10 item 1. Out of all respondents, only 3.2% were strongly disagree, 9.6% were neutral and 87.2% were strongly agree and agree that the existence of written code of conduct in the bank. The mean of the

item is 4.30 and it indicate employee state their agreement that there is written code of conduct in LIB.

Employees were effectively communicated the code of conduct of LIB

According to Stevens, B.: (1997), communicating ethical values is a serious issue for a number of organizations. While ethical codes are useful, they cannot exist alone. Organizations must make certain codes reflect the ideals of individuals in the organization and the ethical expectations must be clearly communicated.

Finding of item 2 in the same table show that, 14.2%, 34.8% and 51% of respondents were disagree and strongly disagree, neutral and agree and strongly agree that employees were effectively communicated the bank code of conduct. The mean were 3.37 and it implied that the employees not express their agreement or disagreement that employees were effectively communicated the bank code of conduct.

LIB code of conduct provides guideline about unethical behaviour and its consequence

According to LIB human resource manual and procedure (2015), one of the purposes of the bank code of conduct is providing guidelines to assist employees to understand and comply with such obligation and action to be taken at times of non compliance of the code of code of conduct.

Item 3 of table 4.1 designed to examine code of conduct of LIB provides guideline about unethical behaviour and its consequence. Out of all respondents, the majorities 67% were agree and strongly agree, 12.8 were disagree and strongly disagree and only 2.2% were neutral. Therefore, the mean of item were 3.60, it implied that employee state their agreement that LIB code of conduct provides guideline about unethical behaviour and its consequence.

Employees obligation were clearly down set in LIB code of conduct

Employees must comply with all requirements set down in the bank code of conduct. Employees of the bank not adequate knowledge about the bank code of conduct list down the obligation of employee that requires complying.

Table 4.10 of item 4 result shows, from all respondents, 24.1%, 23.4 and 52.5% of respondents were strongly disagree and disagree, neutral and strongly agree and agree that employees obligation were clearly stated in the bank code of conduct. The mean of the item were 3.30, it implied employees are not sure to express their agreement or disagreement that obligation of employee were clearly set down in LIB code of conduct or not.

LIB code of conduct ensures professionalism & high ethical standards

Bankers must demonstrate high standards of professionalism and ethics. Banking service is measured only the profitability of the bank. Customer satisfaction is the major component of the bank. This satisfaction of customer comes due to professional and high ethical employees.

Professionalism and ethical standards were ensured by the bank code of conduct was assessed in item 5 of table 4.10. The majorities of the respondents 65.2% were agree and strongly agree, 11% were disagree and strongly disagree, the rest 23.8% were neutral and mean of the item were 3.68. The mean implied employees express their agreement that LIB code of conduct give guarantee for professionalism & high ethical standards.

Code of conduct of LIB is difficult to practice

Banking business is based on trust, transparency and confidential behaving ethically is in the best interest of businesses as well as in the interest of other stakeholders in the system. To behave unethically has dismal consequences for all stakeholders and for the system. Code of conduct provides guideline for employee to behave ethical behavior.

Item 6 in the same table checked the degree of difficulty of implementing of the bank code of conduct. The majorities 57.5% of respondents were strongly disagree and disagree, 23% of respondents strongly agree and agree and the remaining 19.5% were neutral. Therefore, the mean of item 6 were 2.67, it implied employees are not expressing their agreement or disagreement that the bank codes of conduct are difficult to practice or not.

4.2.3 Alignment of the existing code of conduct with the current employee's lifestyles

The current lifestyle of employees are align with the existing code of conduct assessed using the following tables from table 4.10.

Table 4.11 Alignment of the existing code of conduct with the current employee's lifestyle.

Item	Point to Assess the alignment of existing code of conduct	Mean	Std.Dev
1	LIB code of conduct is relevant to the work place's real need	3.52	1.10
2	LIB code of conduct support workplace atmosphere to be comfortable	3.34	1.26
3	LIB code of conduct updated accordingly to the current demand of employee lifestyle.	3.12	1.12
4	Diversification of religious & culture were considered in LIB code of conduct	2.88	1.20
5	LIB code of conduct consider the diversification of expertise area	2.81	1.07

Source: Own Source Computation using SPSS

LIB code of conduct is relevant to the work place's real need

A well written code of conduct clarifies an organization's mission, values and principles, linking them with standards of professional conduct. The code articulates the values the organization wishes to foster in leaders and employees and, in doing so, defines desired behaviour.

Item 1 of table 4.11 tried to assess the relevance of LIB's code of conduct for daily operation need at workplace. From 282 respondents 25.5%, 9.6% and 64.9% of respondents were disagree and strongly disagree, neutral and agree and strongly agree respectively. The item 1 mean were 3.52, this implies employee states their agreement that the relevant of the code of conduct for workplace need.

LIB code of conduct support workplace atmosphere to be comfortable

The aim of code of conduct is creating comfortable working environment for its employee. Employees of LIB not testify that the code of conduct not supportive for comfortable workplace environment.

Item 2 of the same table was designed to inspect whether LIB code of conduct support the workplace to be comfortable. Accordingly, out of the all respondents, 21.3%, 26.6% and the majorities 52.1% of respondents disagree and strongly disagree, neutral and agree and strongly agree respectively. The mean item 2 were 3.34 that explain employees are not sure to express their agreement or disagreement that the bank workplace supported by code of conduct.

LIB code of conduct updated accordingly to the current demand of employee lifestyle.

According to the US Department of Health and Human Services (HHS), “a Code of Conduct is fundamental to a successful compliance program because it articulates the organization’s commitment to ethical behaviour and it needs to regular review and updates if it is appropriate of an organization’s code of conduct.

Finding of item 3 from table 4.11, as of all respondents, 33% were disagree and strongly disagree, 31.2% were neutral, the rest 35.8% were agree and strongly agree and the mean of the item were 3.12. This mean score implies employee are not sure to express their agreement or disagreement that the bank code of conduct updated time to time as per demand of employee lifestyle.

Diversification of religious, culture & expertise area were considered in LIB code of conduct

Collection of diversified workforce is best company existence and brand image. Establishing an ethical work climate must begin to take into account the diversity of the workforce. There are differences in perception that need to be included in the approach to creating an ethical work climate.

Diversification of religious, culture & expertise area were considered in LIB code of conduct examined in item 4 in the same table. Out of all respondents 40.7%, 33.4% and 25.9% were disagree and strongly disagree, agree and strongly agree and neutral respectively. The mean this item 2.88 and it means employee are not sure to express their agreement or disagreement that the bank code of conduct considers the employee diversification.

LIB code of conduct consider the diversification of expertise area

In LIB there are different expertise area like driving, maintenance, IT, bankers, and cashers in issue account staffs. These employees need to be considered in the code of conduct specifically. The bank has its own appearance and dressing code in the bank code of conduct but not deem the diversification of expertise area in the bank.

Expertise area are considered in the bank code of conduct were checked by item 5 of table 4.11. out of the respondent, 37.6% were disagree and strongly disagree and 37.6% were neutral and the remaining 24.8% were agree or strongly agree that the bank code of conduct consider diversification of expertise area. The mean of item 6 were 2.81 shows employees are not sure to express their agreement or disagreement that expertise are considered in the bank code of conduct.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

Based on the analysis of ethical practice of individual employees in the bank in table 4.7. The mean obtained from each item of individual ethical practice, respondents agree with that giving priority for customer's interest and proper utilization of bank asset. The same as, the practice of getting late and leaving early, using internet for personal, and misuse of position as a normal practice were disagree by respondents with low rate but not strongly disagreed.

Management practice on ethical behaviour is another items analysed in this study, the finding of Table 4.8 mean show that managers of the bank demonstrate high ethical standards. On the other hand, employee's disagree that management share a common understanding about ethics with employees, provides ethical advice, guidance and incentives, care more job rather than ethics and accountability equal to employees.

Organizational ethical practice analysed in table 4.9 and the mean show that evaluation of ethical behaviour as a part of regular performance and the bank makes serious effort to detect unethical behaviour and action, respondents were agree. However, employee's disagree that daily operation of the bank performed ethical exactly LIB manuals, employee feel comfortable when discussed about ethics, ethical expectation and obligation of employee's embedded in bank materials and providing ethical training about ethical behaviour, code of conduct at regular basis in LIB.

Table 4.10 presents the existence and implementation of code of conduct of the bank. The finding from its mean shows that, awareness of existence of code of conduct in the bank strongly agreed. Respondents also agree that the bank code of conduct provides guideline about unethical behaviour and its consequence and ensures professionalism & high ethical standards. However, statements of effective communication and clearly down set of employee obligation and well implementation of the code of conduct is difficult were disagree by respondents.

The alignments of the bank code of conduct with the current employee were analyzed and presents under table 4.11. The respondents agree that the codes of conduct are relevant to the workplace really needs. However, the code of conduct providing support for working environment as well as it consider the diversification of employees in different aspects and updating of the existing code of conduct disagree by respondents.

5.2 Conclusion

The objectives of this study were to assess the overall ethical practice of workplace in Lion International Bank S.C. Based on the findings presented and the discussions made in previous chapter, the following conclusions are drawn.

The researcher tried to assess the bank ethical practice by using individual, management and organizational practice separately. The finding of individual ethical practice assessment shows that, utilization of the bank asset for designated purpose and prioritized of customer's interest highly agreed by respondents. On the same side, individual employees ethical practice of getting lately and leaving early, using internet for non work related matters as well as misuse of positions as a normal practice were disagree by respondents. These results show that there is low level of tolerance for certain ethical misconduct of employee individual ethical practice.

The finding of management ethical practice of the bank shows that, managers demonstrate high ethical standards. Whereas, some management of the bank are not in a position to provide ethical leadership to their subordinates by providing advice, guidance and incentives to drive employees to behave ethical in workplace. One way to reduce the unethical action is incentives, but LIB has not formally practiced. As per the finding, there is a gap of common understanding of ethical issue and unequal treatment at a time of ethical violation between employees and management. The researcher concludes based on these findings that, ethical practice of the management in LIB has gap.

Another conclusion is LIB there is infraction of manuals and procedure of the bank daily operation. There is also serious problem on openness of ethical discussion, providing training about ethical behaviour, code of conduct and consequence of unethical behaviour and set down of ethical expectation and employee obligation embedded in bank materials. The other

conclusion of the researcher based on the finding of study is evaluation of ethical behaviour included in performance appraisal and evaluated as a regular base and making serious attempt to detect unethical behaviour and action is practice in LIB but not perfectly. The researcher concludes that organizational practice of the bank has druses. This leads the bank to loss its standard of service.

Researcher concludes that most of the employees have idea and have adequate level of awareness that the code of conduct provides guidance for unethical behaviour and its consequence. Employees recognize also the bank code of conduct ensuring professionalism and high ethical standard by provide guideline. LIB code of conduct is made available but not effectively communicated to employees so that they cannot read their obligation and make themselves aware about ethical issues and take the necessary precaution. These lacks of adequate awareness about their obligation and right, make the bank code of conduct difficult to implement.

Different types of people from different backgrounds who make up the organization and has led to very diverse teams coming from different religious, cultural, ethnic and gender backgrounds. There are benefits of a diverse workforce. According to the result of the study, the researcher concludes that LIB code of conduct is relevant to the current demand of workplace but it cannot consider the diversification of religious, culture and expertise area. The bank code of conduct does not support the bank environment because it is not updated after the first publication. This gap compels the bank to follow old approach.

5.3 Recommendation

On the basis of the findings reached the following recommendations on how the bank can run its business well without compromising ethical practices have also been made.

- Every employees of the bank are the major resource of the bank and must be professional and ethical. Professionalism covers values that guide the bank such as loyalty, neutrality, transparency, diligence, punctuality, effectiveness, impartiality and other values. Ethical employee also follows the bank police and procedure. These values and norms are better reinforced if there is a system of administrative policies and procedure. To promote employee ethics and professionalism as well as comfort ability of workplace atmosphere,

the bank must regularly follow up, evaluate and take correction action at the time of violation.

- Managers expected to be ethical and to provide incentives and penalties to encourage employees to professionally carry out their duties and observe high standards of conduct. Manager's misuse of power and authority is disruptive to the bank and can impact on employee morale, productivity, turnover, absenteeism, stress-related illnesses and the bank's reputation. The bank recommended setting a complaint mechanism for reporting unethical behaviour of managers and employee, misuse of power and authority.
- Employees have great contribution of the success of the bank equal to the management. Ethical employees perform their duties with high morale and teamwork. A vital aspect of the workplace is working well with others and common understanding inspires teamwork. Managements and employees of banks have higher responsibilities to strive for higher ethical and professional standards of conduct both as institutions and as individuals. Code of ethical standard is instituted for both the organizations operations and also for the control of the activities and life style of all employers in the bank including directors, management and other employees. The bank recommended creating common understanding of ethical issue and treat all equally employees at the time of violation of ethical principles.
- Workplace ethics training is highly recommended for fostering a trustworthy working environment. Many employees have a general sense of right and wrong, but may not understand the legal intricacies of their business enough to identify and not engage in unethical activities. Proper training helps keep each employee informed, while hopefully preventing unethical behaviour that cast a negative light on the company. LIB recommended seeing ethics as part of its core management functions and providing regular training programs its employee to behave ethical as per the bank expectation.
- Distinguished function and purposes of codes of conduct are making clear responsibilities and expectations of employees to steer their actions as well as it possible to address each other concerning compliance with the code of conduct. Employees can't be held accountable to their obligation, if they don't know or understand it. It is therefore not sufficient to have a code of ethics. The Code must be readily available to all bankers to promote ethical awareness. The issues of violation of ethics and good professional

practice are highly recommended to be properly designed, defined and effectively communicated to all employees through different ways including attaching to different materials of the bank which are used daily.

- The bank code of conduct is fundamental to a successful compliance program because it articulates the bank's commitment to ethical behaviour. Code of Conduct is vital to compliance, and it needs to regular review and updates. If the bank code of conduct is not updated or adhered to, LIB is bound to have compliance issues sooner or later. The bank code of conduct must be able address all ethical issues and problems for proper professional guidance, the code should be evaluated frequently to ensure that it is current and not stale and must be enforceable to ensure conformity by all professional bankers, and it must be readily adopted by all employees. Therefore, the bank recommended reviewing and updating its code of conduct in regular basis.
- Establishing an ethical work climate must begin to take into account the diversity of the workforce. Consideration must be given to the potential differences of how people from other cultures perceive an ethical environment or situation and assimilated into the office culture. There will be differences in perception that need to be included in the approach to achieving an ethical work climate. The bank recommended readdressing the diversification of employees on its code of conduct.

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APPENDIX A

Table 4.7 Individual Ethical Practice

Item	Point to Assess individual ethical practice	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Men	Std. Dev
		N	%	N	%	N	%	N	%	N	%		
1	Placing Customer's interest before your own interest	15	5.3%	23	8.2%	8	2.8%	180	63.8%	56	19.9%	3.85	1.01
2	Utilization of bank asset for designated purpose	10	3.5%	10	3.5%	61	21.6%	110	39%	91	32.3%	3.93	1.00
3	Getting late & leaving early is normal practice in LIB	119	42.2%	79	28%	16	5.7%	19	6.7%	49	17.4%	2.29	1.50
4	Using internet for non work related matters is normal practice in LIB	133	47.2%	67	23.8%	55	19.5%	22	7.8%	5	1.8%	1.93	1.07
5	Misuse of positions is normal practice in LIB	125	44.3%	81	28.7%	25	8.9%	27	9.6%	24	8.5%	2.09	1.30

Source: Own Source Computation using SPSS

Table 4.8 Management Ethical Practice

Item	Point to Assess management ethical practice	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. Dev
		N	%	N	%	N	%	N	%	N	%		
		1	LIB Manager demonstrate high ethical standards	14	5%	30	10.6%	70	24.9%	136	48.2%		
2	LIB management and employees shared common understanding about ethics	32	11.3%	59	20.9%	47	16.7%	120	42.6%	24	8.5%	3.16	1.19
3	Management of LIB provides ethics related advice, guidance and incentives to encourage ethical behaviour	28	10%	70	24.8%	58	20.6%	118	41.8%	8	2.8%	3.03	1.09
4	LIB management cares more about getting the job done than ethics	9	3.2%	54	19.1%	100	35.5%	89	31.6%	30	10.6%	3.27	0.99
5	Managers in LIB are equally accountable like other employees for ethical violation	23	8.20%	54	19.1%	95	33.7%	92	32.6%	18	6.4%	3.10	1.05

Source: Own Source Computation using SPSS

Table 4.9 Organizational Ethical Practice

Item	Point to Assess Organizational ethical practice	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. Dev
		N	%	N	%	N	%	N	%	N	%		
1	Daily operation of the bank performed ethical exactly LIB manuals	22	7.8%	93	33%	69	24.5%	76	27%	22	7.8%	2.94	1.11
2	Employee feel comfortable when discussed about ethics	5	1.8%	58	20.6%	74	26.2%	127	45%	18	6.4%	3.34	0.93
3	Ethical expectation of the bank and obligation of employee's embedded in bank materials	18	6.4%	68	24.1%	101	35.8%	78	27.7%	17	6%	3.03	1.01
4	Ethical behaviour evaluate as a part of regular performance	9	3.2%	28	10%	81	28.7%	116	41.1%	48	17%	3.59	0.99
5	LIB providing ethical training about ethical behaviour, code of conduct at regular basis	29	10.3%	41	14.5%	92	32.6%	89	31.6%	31	11%	3.18	1.13
6	LIB Makes serious attempt to detect unethical behaviour and action	13	4.6%	39	13.8%	62	22%	123	43.6%	45	16%	3.52	1.06

Source: Own Source Computation using SPSS

Table 4.10 Existing ethical code of conduct and its implementation

Item	Point to measure the existing code of ethical conduct and its implementation	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. Dev
		N	%	N	%	N	%	N	%	N	%		
1	LIB has written ethical code of conduct	9	3.2%	0	0%	27	9.6%	107	37.9%	139	49.3%	4.30	0.90
2	Employees were effectively communicated the code of conduct of LIB	14	5%	26	9.2%	98	34.8%	130	46%	14	5%	3.37	0.90
3	LIB code of conduct provides guideline about unethical behaviour and its consequence	5	1.8%	31	11%	57	2.2%	167	59.2%	22	7.8%	3.60	0.85
4	Employees obligation were clearly down set in LIB code of conduct	17	6%	51	18.1%	66	23.4%	126	44.7%	22	7.8%	3.30	1.05
5	LIB ethical code of conduct ensures professionalism & high ethical standards	9	3.2%	22	7.8%	67	23.8%	136	48.2%	48	17%	3.68	0.95
6	code of conduct of LIB is difficult to practice	22	7.8%	140	49.7%	55	19.5%	39	13.8%	26	9.2%	2.67	1.10

Source: Own Source Computation using SPSS

Table 4.11 Alignment of the existing code of conduct with the current employee's lifestyle

Item	Point to Assess the alignment of existing ethical code of conduct	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	Std. Dev
		N	%	N	%	N	%	N	%	N	%		
1	LIB code of conduct is relevant to the work place's real need	9	3.2%	63	22.3%	27	9.6%	139	49.3%	44	15.6%	3.52	1.10
2	LIB code of conduct support workplace atmosphere to be comfortable	40	14.2%	20	7.1%	75	26.6%	97	34.4%	50	17.7%	3.34	1.26
3	LIB code of conduct updated accordingly to the current demand of employee lifestyle.	14	5%	79	28%	88	31.2%	61	21.6%	40	14.2%	3.12	1.12
4	Diversification of religious & culture were considered in LIB code of conduct	40	14.2%	75	26.5%	73	25.9%	67	23.8%	27	9.6%	2.88	1.20
5	LIB code of conduct consider the diversification of expertise area	35	12.4%	71	25.2%	106	37.6%	53	18.8%	17	6%	2.81	1.07

Source: Own Source Computation using SPSS

APPENDIX B
St. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

The following questionnaires are part of a research project that aims at exploring how research participants perceive the workplace ethics of Lion International Bank S.C. This research is being undertaken by student for the purpose of a partial fulfillment of the requirements for a Masters Degree in MBA General Management. The information you provide is used for research purposes only, and will be kept confidential at all times. I would appreciate you for taking the time to complete the survey.

I kindly request you to remember that the quality of this work is completely dependent upon your frank opinions. Please consider each statement carefully before you give it an evaluation.

Thank you very much for your kind cooperation.

Part A: Biographical Information

Instruction: Please put a tick mark in box from your choice from the options provided.

1. Gender

Male

Female

2. Age

18 – 25

36 – 45

26 – 35

above 45

3. Marital status

Single

Widowed

Married

Divorced

4. Educational Level

Bachelor's Degree

Diploma or below

Masters degree or above

5. How long have you served in the Bank?

Less than 1 year

1 up to 5 years

5 up to 10 years

above 10 years

6. Current place of assignment

Department

Branch

Part B: Below are statements about **workplace ethics practice, factors and ethical code of conduct**. For your information “*Workplace ethics are standards of acceptable behaviour on the job and it involves at all level of the organization. And ethical conduct is the principles and expectations governing the behaviour of individuals in the organization*”

Please put a tick mark on one of the levels of agreement that best describes your degree of agreement with each statement listed in the table (**1 = strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = strongly Agree**)

S.No	Description	Level of Agreement				
		1	2	3	4	5
1	Assessment of ethical practice in workplace					
1.1	Individual Employee Ethical practice in workplace					
1.1.1	Placing Customer’s interest before your own interest					
1.1.2	Utilization of bank asset for designated purpose					
1.1.3	Getting late & leaving early is normal practice in LIB					
1.1.4	Using internet for non work related matters is normal practice in LIB					
1.1.5	Misuse of positions is normal practice in LIB					
1.2	Organizational ethical practice					
1.2.1	LIB Manager demonstrate high ethical standards					
1.2.2	LIB management and employees shared common understanding about ethics					
1.2.3	Management of LIB provides ethics related advice, guidance and incentives to encourage ethical behaviour					
1.2.4	LIB management cares more about getting the job done than ethics					
1.2.5	Managers in LIB are equally accountable like other employees for ethical violation					
1.3	Management ethical practice					
1.3.1	Daily operation of the bank performed ethical exactly LIB manuals					
1.3.2	Employee feel comfortable when discussed about ethics					
1.3.3	Ethical expectation of the bank and obligation of employee’s embedded in bank materials					
1.3.4	Ethical behaviour evaluate as a part of regular performance					
1.3.5	LIB providing ethical training about ethical behaviour, code of conduct at regular basis					
1.3.6	LIB Makes serious attempt to detect unethical behaviour and action					

3. To examine existence of code of conduct and its well implementation

S.No	Description	Level of Agreement				
		1	2	3	4	5
3.1	LIB has written ethical code of conduct					
3.2	Employees were effectively communicated the code of conduct of LIB					
3.3	LIB code of conduct provides guideline about unethical behaviour and its consequence					
3.4	Employees obligation were clearly down set in LIB code of conduct					
3.5	LIB ethical code of conduct ensures professionalism & high ethical standards					
3.6	code of conduct of LIB is difficult to practice					

4. To explore the alignment of existing code of ethics in the current lifestyle of the employee

S.No	Description	Level of Agreement				
		1	2	3	4	5
4.1	LIB code of conduct is relevant to the work place's real need					
4.2	LIB code of conduct support workplace atmosphere to be comfortable					
4.3	LIB code of conduct updated accordingly to the current demand of employee lifestyle.					
4.4	Diversification of religious, culture & expertise area were considered in LIB code of conduct					
4.5	LIB code of conduct consider the diversification of expertise area					

If any strength about LIB workplace ethical practice, please write _____

If any weakness about LIB workplace ethical practice, please write _____

Any other Comment, please write _____

Thank you for your participation!

APPENDIX C

Background of Lion International Bank S.C.

In Ethiopia, there are sixteen private and one state owned commercial banks. Lion International Bank S.C, it is one of privately owned bank, established on October 2, 2006 in accordance with proclamation No: 84/94 and commercial code of Ethiopia official in inaugurated for public services on January 6, 2007.

In view of vision and mission of the Bank:

Vision ***“to be the leading Bank in Ethiopia by 2035” and***

Mission ***“Lion international Bank is committed for the shareholders’ value, care for the satisfaction of the public’s, partners’ and employees/ needs through service excellence, innovation, passionately focused team, sustainable practice, and providing diversified banking service to the bank patrons globally.”***

Lion International Bank is one of the private Banks that contribute to the Socio-economic development of the country through creation of employment opportunity and fulfilling responsibilities of tax collections and payments.

As per the interview of Human Resource senior officer of the bank, as of January 2019, LIB has 218 branches which are 63 are in the Addis Ababa the remaining 155 branches are located in different parts of the county. The bank head office located in Addis Ababa and it has three district offices in over the country. Its paid up capital has surpassed Birr 1.2 billion with in respect of numbers Shareholders are and 6,782 as well as the number of customers is beyond 590,637. The Bank has had about 1,829 permanent employees in its Head Office and its city and outlying branches in Addis Ababa & upcountry.

LIB’s Code of conduct

With the banking business developing, the system of bank values is becoming increasingly relevant. Adherence to the norms of the bank’s ethics helps developing and improving ties among the bank’s employees as well as relations with the clients. Appropriate behaviour and

social culture on the part of the staff shape the image of the bank and stimulate loyalty in the clients. The sophisticated and reliable operation of banks can be judged both in terms of its legal and economic aspects, and ethics.

Banks' activities are closely related to the confidence of the public, which is to a great extent driven by the degree of responsibility with which banks' management and employees treat clients, the competition and cooperate with one another.

The image and reputation of a bank as well as people's confidence in the bank depend heavily on the behaviour of its employees, their ability to interact with and show attention to their co-workers and clients.

According to LIB human resource manual and procedure(2015), LIB is committed to achieving and maintains the highest standards of openness, integrity and accountability. Employees at all levels are expected to conduct themselves with integrity, impartiality and honesty. It is every employee's responsibility and in all interest of the bank to ensure that any inappropriate behaviour or organizational malpractice that compromise the interest of the shareholders, customers, fellow employees and the wider public does not occur. LIB has approved its code of conduct within the human resource manual and procedure effectively from September 14, 2015.

As per LIB human resource manual and procedure(2015), the purpose of the code of conduct is to

- Set down the obligations employees' are required to comply
- Provide guidelines to assist employees to understand and comply with such obligations
- Ensure professionalism and high ethical standards are upheld by employees
- Guide actions to be taken at times of non compliance with this code of conduct

The bank's code of conduct has ten particular issues as a following

- Appearance and dressing code
- Personal integrity
- Telephone usage

- Absence from duty
- Harmony with customers and colleagues
- Use of bank property
- Use of personal computers
- Confidentiality of information
- Conflict of interest
- Workplace safety
- Alcohol, Smoking and drug abuse
- Gambling and selling

Application of ethical codes, of course, was a favourable moment for raising the quality of banking; Employees must comply with all the requirements set out in the bank code of conduct. Non-compliance with the code of conduct may result in disciplinary action such as warning, suspension, summary dismissal and legal recourse as the case may be.

Discipline as its name implies refers to adherence to the bank's established rules, regulation, policies and procedures. Failure to comply with and respect them would result in disciplinary actions. Disciplinary measures vary depending upon the degree and nature of offenses committed. Hence, Failure to comply with LIB's policies and procedures misconduct may result in disciplinary action.

According to LIB human resource manual and procedure(2015), before taking disciplinary measure when an employee's offense the code of conduct, depending upon the circumstances, employees may be subject to the following counselling reprimand or disciplinary action.

- Coaching and counselling
- Verbal warning
- Written warning
- Suspense of employment
- Dismissal

The bank classifies offense or infraction in to thirty lists by ranging their disciplinary action in to three which are 1st offense, 2nd offense and 3rd offense.

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Mesfin Tesfaye (PhD). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Negsti Mehari

Researcher

St. Mary's University, Addis ababa

Signature

June, 2019

ENDORSEMENT

This thesis has been submitted to St. Mary's University School of Graduate Studies for examination with my approval as a university advisor.

Mesfin Tesfaye (PhD)

Advisor

St. Mary's University, Addis Ababa

Signature

June, 2019