

## APPENDIX 1: QUESTIONNAIRE

### A STUDY ON ETHICAL ATTITUDES OF MANAGERS IN BANKING SECTOR IN INDIA

<b>Research Investigator</b> M.R. Jhansi Rani, MA, MBA Research Scholar, Department of Management studies Sri Chandra Shekharendra Saraswathi Viswa Maha Vidyalayam, Kanchipuram. Ph:9502601959,9885429867 E-mail:saijhansirani@yahoo.com	<b>Research Guide</b> Dr. K. Uday Gowri Shankar, MBA, M Phil, PhD Professor & Dean Accord Business School, Tirupati-517 502 Ph:9849284445 E-mail:udaykgs@yahoo.com
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We request you to give answers that represent the practical view of ethics. Obviously, your valuable opinions count a lot in the study. **Responses would be kept confidential.** We request you to go through the questions and answer them as per the given two instructions. 1. Tick appropriate option. 2. Use the blank space provided at the end of questionnaire to record your views. **We reiterate, your responses make the study valuable for students and teachers of management.**

**M. R. JHANSI RANI**

## Part I - My Values

**1. Given below is a list of values. Rate them on a 7 - point scale of importance by placing a tick mark to the appropriate number.**

**7 - Very very important    6 - Very important    5 - Important    4 - Neutral  
3 - Unimportant    2 - Very unimportant    1 - Very very unimportant**

**Write the number that best represents your view against each value.**

	1	2	3	4	5	6	7
Self-actualization							
Gratitude							
Purity of mind							
Rest/leisure							
Purity of motive							
Modesty							
Personal relationship							
Status							
Compassion							
Love							
Equanimity							
Absence of hatred							
Liberation							
Wealth							
Forgiveness							
Code of life							
Benevolence							
Power							
Caste							
Loyalty							
Aggressiveness							
Dependence							
Non Violence							
Truth							
Cosmic causation							

**(General meanings of the above values are to be taken)**

## Part II - Personal ethics and business ethics differ

1. Following are some of the views individuals hold. To what extent do you agree with them? Please tick the number that represents your agreement.

5 - Strongly agree   4 - Agree   3 - Neutral   2 - Disagree   1- Strongly disagree

	1	2	3	4	5
The ethics of business are different from the ethics of personal life.					
In business, sometimes in order to achieve desired targets one needs to be unethical.					
Sound ethics is good business in the long run.					

2. Conflicts between organization interest and personal ethics are likely. With whom conflicts are frequent from your observation?

In relation with the following, answer by placing a tick mark against item(s) applicable:

Superiors	
Customers	
Employees	
Agents & Customers	
Competitors	
Law, Government and Society	
Suppliers	
Potential investors	
Others & unspecified	

3. In making choices, if you were unsure of what was right or wrong in a situation, how would you decide what to do?

In relation with the following, answer by placing a tick mark against item(s) applicable:

Do what is best for every one	
Follow advice of an authority	
Do what makes me happy	
Do what the scriptures said	
Do what improves my situation or go ahead	
Don't know	

### Part III –Ethics and Banking Organization

1. To what extent your bank has responsibility to the following groups. Please tick the number that represents the level of your importance.

5-Very important

4- Important

3-Neutral

2- Less important

1-Very less important.

	1	2	3	4	5
Customers					
Stock holders					
Employees					
Local community where bank operates					
Society in general					
Suppliers					
Government					

2. Listed below are Factors that may be causing higher or lower ethical standards in Banking Sector in India. Rank the factors from your point of view, please tick

1 - For the first most important

2 - For the second most important

3 - For the third most important

4 - For the fourth most important

5 - For the fifth most important

6 - For the sixth most important

**a) Factors causing higher standards**

	1	2	3	4	5	6
Public disclosure, publicity, media coverage, better communication						
Increased public concern, public awareness, consciousness and scrutiny, better informed public, societal pressures						
Government regulation, legislation and intervention, federal courts						
Education of bank managers, increased manager professionalism and education						
New social expectation for the role banks is to play in society, young adult attitudes, and consumerism						
Bank's greater sense of social responsibility and greater awareness of the implications of its acts, business responsiveness, corporate policy changes, top management emphasis on ethical action						

Others specify \_\_\_\_\_

**b) Factors causing lower standards**

	1	2	3	4	5	6
Society's standards are lower, social decay, more permissive society, materialism and hedonism have grown, loss of religious and home influence, less quality, more quantity desires						
Competition, pace of life, stress to succeed, current economic conditions, costs of doing business, more businesses compete for less						
Political corruption, loss of confidence in government, water gate, politics, political ethics and climate						
People more aware of unethical acts, constant media coverage, TV, Communication create atmosphere for crime						
Greed, desire for gain, worship the money as measure of success, selfishness of the individual, lack of personal integrity and moral fiber						
Pressure for profit from within the organization from superiors or from stock holders, corporate influences on managers, corporate policies						

Others specify \_\_\_\_\_

3. What factors you feel are, in general influencing unethical decisions of employees in Banks? Please tick the appropriate number.

5-Very important

4- Important

3-Neutral

2- Less important

1-Very less important

	1	2	3	4	5
Behavior of superiors					
Formal policy or lack thereof					
Industry ethical climate					
Behavior of one's equals in the bank					
Society's moral climate					
One's personal financial needs					

#### Part IV - My opinions

1. Acceptable unethical behaviors in present day banks.

It is common for some students to bunk the classes and to copy in examinations. Similarly, in banks it is reported that practices of the kind listed below exist. Use the following scale and please tick one number after the other behavior to indicate your response.

1. Very acceptable	5. Somewhat unacceptable
2. Acceptable	6. Unacceptable
3. Somewhat acceptable	7. Very unacceptable
4. Uncertain	

**a) Employee Practices**

	1	2	3	4	5	6	7
Calling in sick when some personal time (e.g. play golf or take in a movie) is needed							
Using a company telephone, fax, or computer for personal business							
Making personal copies on a company copy machine							
Using a company car to make a personal trip							
Charging wine and cocktails as well as food on a company business trip							
Taking a relative along on a company business trip at the company's expense							
On a company business trip, charging large amount for taxi to your expense account when actually walked or taken a public transport							
Taking home a few supplies, stationary, gifts and compliments							

**a) Banking practices**

	1	2	3	4	5	6	7
It is all right to exaggerate the performance of a service in order to achieve higher sales							
It is okay to sift through a competitor's garbage to obtain their documents.							
It is acceptable to break apart a competitor's product to study its inner working							
It is alright to give gifts to customers, to get business							
It is alright to indulge in poaching talented employees from other organizations							

## Part V – Ethics in my Organization

**1. In case of the following, please tick the statement(s) that are applicable to a typical organization like yours.**

A. Do you think ethical practices are given importance in banking organizations in India?

Yes ☐ No ☐

B. Recognition and attention to the issue of ethics in the banking organizations is

- Confined to a few individuals in the firm ☐
- Centered at senior management level ☐
- Centered at lower management level ☐
- Found throughout the Organization ☐

C. Ethical issues have been discussed in employee meetings.

- Now and then ☐
- Many times ☐
- Not so far ☐

D. On the ethical scale how do you rate the banking industry?

- To a large extent ethical ☐
- Opportunistic, ethical whenever possible ☐
- Less ethical ☐
- Unethical ☐



E. On the ethical scale how do you rate your bank?

- To a large extent ethical ☐
- Situational, ethical whenever possible ☐
- Less ethical ☐
- Unethical ☐

F. In every industry there are some generally accepted business practices. In your banking industry, are there any such practices that are unethical from idealistic point of view? (Please check one only.)

- No ☐
- Yes, a few ☐
- Yes, many ☐
- I don't know ☐

If yes, please describe the one unethical practice you would most like to see eliminated

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2. Which of the following steps are taken to ensure ethical behavior in your banking organization?

**Please tick the statements that are applicable to your organization**

Our organization has created an ethical code of conduct for employees	
Our organization encourages leadership with principles	
Our organization has an Ethics Committee to check unethical behaviors	

In our organization we have ethical policies to guide managers in making decisions	
Our organization encourages employees to report unethical practices they have observed	
In our organization people are rewarded for good ethical conduct	
Our performance appraisal has items relating to ethical behaviors	
In our organization ethical values are communicated through slogans like <b>honesty is best policy</b>	
In our organization we undergo ethics training programmes	

3. Assume, for the moment, that an ethical practices code has been drawn up for your banking industry by experienced executives. What do you think such a code and its reasonable enforcement would accomplish?

To tell us, please tick the number which best corresponds to your opinion of each of the possible consequences listed below. (Please do not tick more than one number for each possible consequence.)

1. Agree      2. Partly agree   3. Neutral   4. Partly disagree   5. Disagree

	1	2	3	4	5
The code would raise the ethical level of the industry					
The code would be easy to enforce					
In situation of severe competition, the code would reduce the use of sharp practices					
Executives would welcome the code as a useful aid when they wanted to refuse an unethical request impersonally					
The code would protect inefficient firms and retard the dynamic growth of the industry					
The code would help executives by defining clearly the limits of acceptable conduct					
People would violate the code whenever they thought they could avoid detection					

4. Assume, for the moment, that an ethical practices code has been drawn up for your banking industry. Which one of the following groups would you choose to enforce the code? (Please tick one only.)

A group of executives selected from various banks	
A government agency	
The management of each bank, i.e., self-enforcement	
A group composed of executive from the industry plus other members of the community	

Others specify \_\_\_\_\_

5. Listed below are some of the unethical practices, which do you want to eliminate? Answer by placing a tick mark in the boxes against each statement.

Gifts, gratuities, bribes, call girls	
Price discrimination, unfair pricing	
Dishonest advertising	
Miscellaneous unfair competitive practices	
Cheating customers, unfair credit practices, over selling	
Price collusion by competitors	
Dishonesty in making or keeping a contract	
Unfairness to employees, prejudice in hiring	

Others specify \_\_\_\_\_

6. What suggestions do you have to make banking organizations ethical in India?

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## **Part-VI Profile of respondents (for statistical purposes only)**

- 1. Specify your title and your level in the organization. Select one from each group**  
Senior / Junior
- 

- 2. Age:**

- |             |   |   |
|-------------|---|---|
| A. Below 30 | { | } |
| B. 30-39    | { | } |
| C. 40-49    | { | } |
| D. 50-59    | { | } |
| E. Above 60 | { | } |

- 3. What type of bank are you in?**

- |                         |   |   |
|-------------------------|---|---|
| A. Public Sector Banks  | { | } |
| B. Private Sector Banks | { | } |

- 4. Gender:**

- |           |   |   |
|-----------|---|---|
| A. Male   | { | } |
| B. Female | { | } |

- 5. Your income group (monthly):**

- |                       |   |   |
|-----------------------|---|---|
| A. Rs. 40000 - 60000  | { | } |
| B. Rs. 60001 - 80000  | { | } |
| C. Rs. 80001 - 100000 | { | } |
| D. Above Rs. 100000   | { | } |

- 6. Your formal education ended at:**

- |                    |   |   |
|--------------------|---|---|
| A. Bachelor Degree | { | } |
| B. Post Graduate   | { | } |
| C. Others          | { | } |

- 7. Size of the Bank (total number of employees throughout the institution ):**

- |                |   |   |
|----------------|---|---|
| A. Below 10000 | { | } |
| B. 10001-20000 | { | } |
| C. Above 20000 | { | } |

**8. Experience:**

- |                  |   |   |
|------------------|---|---|
| A. Up to 5 years | { | } |
| B. 6 – 10 years  | { | } |
| C. 11- 15 years  | { | } |
| D. Above 15 yeas | { | } |

**9. Did you ever take a formal course in ethics or moral philosophy in college?**

- |        |   |   |
|--------|---|---|
| A. Yes | { | } |
| B. No  | { | } |

**10. What is your religious affiliation?**

- |                          |   |   |
|--------------------------|---|---|
| A. Hindu                 | { | } |
| B. Christian             | { | } |
| C. Muslim                | { | } |
| D. Buddhist              | { | } |
| E. Other (specify) _____ |   |   |

**Thank you for your kind cooperation in sparing your valuable time in filling the  
questionnaire.**