

PROFESSIONALISM AND ETHICS

THE IMPACT OF PROFESSIONALISM AND ETHICS ON BANKING INDUSTRY

ABSTRACT

- In recent past the Banking industry has witnessed various incidents of frauds, greed, insider abuse, poor ethical values and internal controls, increasing non-performing assets etc. These incidents resulted from lack of strong ethical principles on the part of the management. This study attempts to highlight whether unethical practices have led to Bank frauds, has greed played a role in the number of bank forgeries? etc. Ethical practices are increasingly understood to be fundamental to any company's operations, but even more so within banks. When

On Business Ethics In Banks

IM Harris



On Business Ethics In Banks:

Business Ethics After the Global Financial Crisis Christopher Cowton, James Dempsey, Tom Sorell, 2019-01-31 The global financial crisis GFC that began in 2007 concentrated attention on the morality of banking and financial activities Just as mainstream businesses became increasingly defined by their financial performance banks it seemed got themselves and everyone else into trouble through an over emphasis on themselves as commercial enterprises that need pay little attention to traditional banking virtues or ethics While the GFC had many causes criticism was legitimately levelled at banks over the ethics of mortgage creation excessive securitisation executive remuneration and high pressure customer sales tactics amongst other things These criticisms mirror those that have been levelled at the business more generally particular in the last decade although the backdrop provided by the GFC is more dramatic and the outcomes of supposed wrongdoing more severe This book focuses on business ethics after the GFC not on the crisis itself but how we should respond to it The GFC has focused minds on the proper role of ethics in the understanding and conduct of business activity but it is essential to look beyond the crisis to address the deeper challenges that it highlights The aim of this volume is to present examples of the latest philosophically informed thinking across a range of ethical issues that relate to business activity using the banks and the GFC the consequences of which continue to reverberate as a point of departure The book will be of great value to researchers academics practitioners and students interested in business ethics in general and business ethics in particular

The Ethics of Banking Peter Koslowski, 2011-04-20 The Ethics of Banking analyzes the systemic and the ethical mistakes that led to the crisis It keeps the middle ground between excusing all failures by the argument of a systemic crisis not to be taken responsibility for by the financial managers and the moralistic reproach that only moral failure is at the origin of the crisis It investigates the role of speculation in the formation of the crisis and distinguishes between productive speculation for hedging and for securing market liquidity on the one hand and unproductive and even detrimental hyper speculation going far beyond of the degree of speculation that is necessary in a developed economy for the liquidity of financial markets on the other hand Hyper speculation has increased the risks of the financial system and is still doing so

Ethics in Banking Jes Villa, 2015-09-22 The solution to the uninhibited lending that was commonplace before the financial crisis has been to introduce tighter regulation to ensure robustness within banks However this solution has overlooked the underlying problem of ethical failure in the industry In the wake of numerous bank collapses many survivors continue in unprincipled conduct because ethical virtues have not been instilled This book investigates the ethical basis of banking practice It explores the conflict between the interests of banks and their customers and how this conflict plays out in relation to the lending policies and fee structures of banks Where such lending policies have a significant effect on banks their customers and a range of stakeholders the author investigates the views of leading bankers on their lending practices The author then goes on to debate the events of the global financial crisis from a moral perspective and argues that ethical failure

triggered the American sub prime calamities which have devastated homeowners and the global economy The book argues that American banks and regulators both operated on the erroneous supposition that the quest after extreme profits would be restrained by free market forces Where banks have a central role and importance in all commerce and hence in all societies the author concludes by revealing a set of virtues that are necessary for banks to espouse moral conduct He suggests that these virtues can be embedded through leadership and cultural change with the aim of developing an account of the virtues appropriate to bankers and banking

Situational Conflicts in the Banking Industry. An Analysis from a Business Ethics Perspective Gabriel Socha, 2019-07-03 Essay from the year 2019 in the subject Business economics Business Ethics Corporate Ethics grade 2 0 Leipzig Graduate School of Management language English abstract This paper aims to clarify ethical dilemmas within the financial sector according to the concept of moral discernment To achieve the goal of this paper two ethical theories namely deontology and utilitarianism are briefly explained Then two banking industry specific situational ethical conflicts are illustrated The first conflict mis selling of financial products is analyzed by the concept of deontology The second conflict the use of artificial intelligence in credit scoring is analyzed from a utilitarianism perspective Additionally various ethical concepts are introduced to give practical measures on how firms can cope with these situational conflicts Today's business world is often characterized by VUCA volatility uncertainty complexity and ambiguity In such a world managers are faced with constantly changing challenges that can lead to ethical conflicts within business environments Therefore more than ever before guidelines are needed to prevent business behavior that destroys relationships between stakeholders As the internet and in particular social media increase transparency ethical behavior within companies is of significant priority to build and hold relationships that are both profitable and sustainable At least since the global economic crisis in 2008 the banking industry is in strong criticism due to unethical and partially illegal actions Even though this strong criticism created high pressure on regulators and banks to prevent these business practices banking scandals do not seem to subside Thus it cannot be denied that the banking industry has problems dealing with moral conflicts Business Ethics in the Banking Sector, 1996 **The Ethical Dimension of Financial Institutions and Markets** Antonio

Argandoña, 2012-12-06 Discussing ethics applied to finance can become a trivial and selfjustifying task if left to the practical men or a task with no connection to reality if performed by philosophers This book however turns out to be an exciting piece of work useful provocative full of ideas and suggestions as experts in ethics discuss specific issues related to the financial institutions and markets with the men and women that carry out the daily practice in such institutions and markets as well as with scholars of economics and finance Thus the book covers everything from daily subjects to issues of a deeper nature using a simple and clear language with solid foundations in economics and ethics from a necessarily plural and open perspective **Business Ethics** Patrick O'Sullivan, Mark Smith, Mark Esposito, 2012 Events such as Trafigura's illegal dumping of toxic waste in Côte d'Ivoire and BP's environmentally disastrous oil spill in the Gulf of Mexico have highlighted

ethical issues in international business at a time when business leaders academics and business schools were reflecting on their own responsibilities following the global financial crisis The scope and scale of the global operations of multinational businesses means that decisions taken in different parts of the world have far reaching consequences beyond the national settings where employees are located or where firms are registered and as such an awareness of these responsibilities needs to be integrated into all levels and all subjects Using four guiding principles a critical multi level approach rooted in the tradition of European social theory a comparative and international perspective a global rather than just a European or American stand point and engaging with subject specific issues this book aims to mainstream business ethics into the work of teachers and students in business schools This comprehensive volume brings together contributions from a range of experts in different areas of business studies thereby facilitating and encouraging a move away from business ethics being a box to be ticked to being an integrated consideration across the business disciplines This impressive book brings ethical considerations back to the heart of the business curriculum and in doing so provides a companion for the progressive business student throughout their university career

Business Ethics W. Michael Hoffman, Robert E. Frederick, Mark S. Schwartz, 2014-02-10 The fifth edition of Business Ethics addresses current intriguing often complex issues in corporate morality through 53 readings and 30 pertinent case studies Now significantly updated it includes new leading articles related current cases and mini cases based on MBA student dilemmas Addresses a broad range of the most current intriguing often complex issues and cases in corporate morality Provides impartial point counterpoint presentations of different perspectives on the most important and highly contended issues of business ethics Updated and significant case studies are included to reinforce student learning Now contains mini cases based on actual MBA student dilemmas Each author has substantial experience in teaching writing and conducting research in the field

Ethics in Investment Banking John N. Reynolds, Edmund Newell, 2011-09-28 The financial crisis focused unprecedented attention on ethics in investment banking This book develops an ethical framework to assess and manage investment banking ethics and provides a guide to high profile concerns as well as day to day ethical challenges

Research Handbook on Law and Ethics in Banking and Finance Costanza A. Russo, Rosa M. Lastra, William Blair, 2019 The global financial crisis evidenced the corrosive effects of unethical behaviour upon the banking industry The recurrence of misbehaviour in the financial sector including fraud and manipulations of market indices suggests the need to establish a banking culture that conforms to the highest standards of ethical and professional behaviour This Research Handbook on Law and Ethics in Banking and Finance focuses on the role that law should play and the effectiveness of newly introduced regulations and supervisory actions as a driver for ethical conduct so as to reconnect the interests of bankers and financiers with the interests of society

Banking Resilience: New Insights On Corporate Governance, Sustainability And Digital Innovation Sabri Boubaker, Marwa Elnahass, 2024-01-23 The banking industry plays a critical role in ensuring global economic and financial stability Effective governance is essential for

mitigating bank risk taking and limiting managerial opportunism in this industry which is constantly under regulatory and market scrutiny. However, the complexity and diversity of banking financial instruments and transactions gives rise to substantial information asymmetries and ongoing debates regarding contemporary governance, sustainability and data innovation issues. This book is one of the first to address these contemporary issues collectively, offering a comprehensive and holistic understanding of the challenges and opportunities facing the global banking industry. It provides new insights, evidence-based recommendations and future perspectives on the role of governance mechanisms, digital innovation, climate change and green finance in shaping the industry pre and post COVID 19. The book is a valuable resource for a wide range of stakeholders in the banking sector, including international regulators, practitioners, policymakers, institutional investors and auditors. It features contributions from renowned international scholars and offers a variety of theoretical, empirical and policy-based perspectives. It provides updated evidence and new insights crucial for rethinking the global banking model and dominant regulations and offers evidence-based recommendations and measures for promoting financial stability and resilience in this industry.

Contemporary Issues in Banking Myriam García-Olalla, Judith Clifton, 2018-07-23. This book offers insights into the contemporary issues in banking with a special focus on the recent European regulatory reforms, governance and the performance of firms. Written by prestigious professors and expert academics in the field, the book also covers a diverse set of topics that have gained great importance in this sector, such as firm financing, culture, risk and other challenges faced by banks. The book is of interest to scholars, students and professionals in banking.

Business Ethics and Corporate Governance K Viyyanna Rao, G Naga Raju, 2017-10-31. The present volume covers a wide spectrum of issues from Governance to Ethics. What contributes to the survival of a business is its sincerity to the society. Keeping this as the core of the discussion, the book covers the topics including governance practices in India and abroad, the role of board of directors, independent directors, audit committees and auditors. The book also contains discussion on the role of SEBI, stock exchanges and the Government of India. An analysis of the provisions incorporated in the Companies Act 2013 is unique. Another major part of discussion pertains to the precepts and practice of Corporate Social Responsibility. Presentation of Live Cases drawn from the contemporary developments is another highlight of the book. Salient Features: Ideas and tools for implementation of ethics with the help of qualitative and quantitative analysis and interpretation; Corporate governance reforms and best practices for a global perspective and business ethics from behavioural and applied aspects; Maximum flexibility in presenting the amount and order of materials on corporate governance and business ethics; Live and practical examples in the form of case studies exhibited at relevant places.

JAIIB Paper-2 Study Notes: Principles & Practices of Banking, **Corporate Governance in Banking** Benton E. Gup, 2007-01-01. A heavily researched text especially for advanced students, scholars and professionals in the field, highly recommended for the economics studies shelves of college libraries. Midwest Book Review. While corporate governance in general has received considerable attention from economists in recent years, governance of

banks specifically has received relatively little. Yet this is an important area both because banking is a large and important sector and because it is highly regulated so that the stakeholders and directors must share their governance authority with government regulators. This volume helps fill the gap. The 13 chapters primarily by economists from a number of different countries analyze governance in banking in both the US and other countries. Thus the reader can evaluate both the quality and effectiveness of bank governance across different economic environments. This makes the volume highly valuable to corporate investors and managers as well as researchers and government policymakers. George Kaufman, Loyola University, US. Recent corporate scandals together with the effects of globalization have led to an increasing interest in corporate governance issues. Little attention has been paid, however, to international laws and recommendations dealing with corporate governance in banking from a global perspective. This impressive international set of expert contributors—academics, practitioners, and regulators—remedies the lack of attention by examining the various issues and concerns of this important topic. The regulation of corporate banking and accounting is increasingly promoted through various international bodies. Against this background, the contributors explore such aspects of corporate governance as bank regulation and activity expansion in the US, board structure, community banks, the Enron and WorldCom corporate governance failures, a survey of characteristics of the top 100 world banks, as well as case studies of Australian, German, and Hungarian banks. Scholars, regulators, and those on the boards of financial institutions will find the analysis of this understudied area of great interest.

Strategic Approaches to Banking Business and Sustainable Development Goals Ibrahim Nandom Yakubu, 2025-02-12. This book offers a comprehensive exploration of strategic approaches to banking within the context of sustainable development goals (SDGs). In a world grappling with urgent social, environmental, and economic challenges, banks have a unique role in contributing to sustainable development. This book bridges the gap between theory and practice, offering a strategic framework that enables banks to integrate the SDGs into their decision-making processes. Divided into five parts, it covers essential topics such as green finance, financial inclusion, ethical banking, remittances, and macroeconomic stability, providing a comprehensive understanding of the role of banks in sustainable development. Through case studies, empirical research, and theoretical insights, the book offers practical guidance for aligning banking business strategies with SDGs. Whether you are a banking professional seeking to align your institution's practices with sustainable development, a policymaker crafting regulations for responsible banking, a researcher exploring the potential of sustainable finance, or a student aspiring to understand the role of banks in driving positive change, this book provides essential insights and guidance for leveraging the power of banking to create a more sustainable future. It will also appeal to multinational organizations like the IMF and World Bank, as well as monetary authorities including central banks. It combines rigorous analysis with practical recommendations, making it an essential resource for anyone interested in the intersection of banking and sustainable development. Banking and Financial Systems Laura Guercio, 2024-04-11. This book explores the intricate interconnections between states and

banking and financial systems examining how the dominance of banks influences global politics It delves into the multifaceted impact of government regulations on business operations and the economy emphasizing the crucial role of central banks in managing money supply and inflation Positioned at the nexus of society banks and financial institutions exert significant influence on various societal concerns and play vital roles in the global economy The book proposes that banks can drive social impact by focusing on areas such as their employees customers and the ripple effect created by their investments It raises essential questions about whether the financial system's influence extends beyond shaping choices to impacting policy decisions societal behaviors and even opposition to state determinations The work advocates for scholarly inquiries into the modern functions of states and financial institutions addressing the pivotal actors shaping decisions within societies While referencing preceding research the book establishes a novel typology of research recognizing the need for further refinement and elaboration within this relatively scarce domain of study aiming to contribute to a deeper understanding of the evolving dynamics between states and financial systems

Corporate Governance and Banking in China Michael Tan, 2013-09-02 As China began its economic reforms in the late 1970s and made a transition from planned to a market economy corporate governance of the banking sector became an increasingly pressing issue Further in the aftermath of the Asian Financial Crises in the late 1990s Chinese authorities became acutely aware of the importance of corporate governance to ensure that their banking system would not suffer similar fates to those of other Asian countries This book examines corporate governance in city commercial banks which are the main source of loans to the dynamic small and medium enterprises that are crucial to the development of China's economy By the end of 2008 there were 136 city commercial banks in China 13 of which had foreign partners and this book clearly demonstrates the positive effect of these foreign partnerships on corporate governance practices in addition to financial performance With evidence from extensive interviews with 10 city commercial banks in China Michael Tan explores the different models of corporate governance and in turn asks which model is most suitable to China how are Chinese authorities overcoming problems with corporate governance and how do these problems compare with those in other transition economies Whilst the primary focus of this study is on China's city commercial banks there are lessons that apply much more broadly to the industry and it therefore will be invaluable to foreign banking institutions wishing to invest in China This book will also be of great appeal to students and scholars of Chinese business and economics corporate governance and banking

Corporate Social Responsibility in Poland Aneta Długopolska-Mikonowicz, Sylwia Przytuła, Christopher Stehr, 2018-12-19 This book examines the development and adoption of corporate social responsibility CSR in Polish businesses and social and environmental organizations and analyzes the corresponding impact at the strategic and operational level in these fields It presents the status quo of CSR in Poland from three main perspectives The first presents theoretical works based on current research and recent advances while the next takes a closer look at empirical findings in the different fields of CSR e.g. finance reporting

law and presents best practices from major international companies operating on the Polish market. Lastly, it presents a range of case studies from small and medium companies and NGOs in Poland and gives an outlook on the future development. Readers will benefit from an in-depth discussion of the opportunities and challenges that businesses and organizations in Poland are currently facing with regard to traditional national values and the influx of new cultural and social dimensions and patterns produced by international businesses entering the Polish market. Taken together, the lessons learned, case studies, and snapshots of the latest developments provide a comprehensive overview of the state of the art of CSR in Poland as well as a blueprint that can be applied to other Eastern European countries.

Innovation in Banking and Financial

Intermediaries Enrico Fioravante Geretto, Egidio Palmieri, 2025-07-18. This volume provides a thorough examination of the drivers of recent innovations in the financial sector. The book's distinctive feature lies in its unique integration of two subjects of particular relevance in the fields of finance and banking: Environmental, Social, and Governance (ESG) policies and Fintech innovations. This integration provides a comprehensive perspective on their interdependent influence and implications for financial intermediaries and the financial sector. The book offers an analysis of the theoretical and empirical essentials behind these transformations, including empirical analyses of the bank-specific impact of ESG factors on ratings, loan quality, and internal control systems. While facilitating broader research regarding sustainable finance and providing essential findings for those hoping to comprehend and implement the aforementioned strategies into practice, the volume showcases the increasing significance of environmental issues in financial decision-making. Finally, the book addresses the way financial technology innovations are causing disruption to so-called traditional credit markets and affecting banking stability in general. It offers a comparison of green and brown Fintech, examining their safety and sustainability dimensions and discussing the trade-off between progress and the need for responsibility. This work serves to bridge a significant gap between theoretical and practical approaches, providing findings and implications for researchers and academics studying finance, technology, and sustainability. Through multiple methodologies, the authors explore changes related to ESG and Fintech, facilitating deeper understanding of their operational implications and significance.

Reviewing **On Business Ethics In Banks**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is really astonishing. Within the pages of "**On Business Ethics In Banks**," an enthralling opus penned by a very acclaimed wordsmith, readers attempt an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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