SUSTAINABILITY IN A DISRUPTIVE CHANGE:
AN INNOVATIVE DECISION-MAKING FRAMEWORK FOR BANKERS

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Abstract

Sustainability has been a never-ending concern of every manager and every organization irrespective of type, level and size, and it has been empirically evidenced that organizational ethics is one of the most vital sustainability issues or practices. Banks are not immune to this problem. In the modern business context with fast-developing technology, the disruption caused by innovative, non-banking financial service companies are much apparent. Effective and ethical decision-making by bankers create an 'ethical image' in the society. The stability of a county's economy depends on the stability of its financial services industry, mainly on the stability of its banking industry. Banks do business with public money. Hence, creating and maintaining an 'ethical image' through an ethical workforce is critical to win public trust and confidence. Without creating and enhancing the ethicality of every organizational decision-maker, the realization of sustainability will become a goal that will never be reached sufficiently. This paper is a systematic and scholastic attempt to present a discussion of sustainability, organizational ethics and the role of human resource management in organizational ethics. Finally, a pragmatic and theoretically sound framework is presented for the purpose of ethical decision-making: solving ethical dilemmas at work. It is believed that this framework will become a reality rather than a rhetoric.

Key Words: Sustainability, Organizational Ethics, Normative Ethics, Human Resource Management, Ethical Dilemma, Bank Managers

Introduction

The purpose of this paper is to discuss, first the meaning and importance of sustainability from managerial perspective and organizational ethics, the role of Human Resource Management (HRM), and then present a practical framework for ethical decision-making, which will have a significant academic value, and may have a significant pragmatic value. I consider the framework which will be presented to the reader as an innovative management thinking.

There is a compelling reason for goals of the organization to be expanded to address current challenges being faced by HR Managers and other managers in contemporary organizations, including banks. They are increasingly expected to serve not only owners and other direct stakeholders (customers, employees, and suppliers), but also the society and natural environment. In the modern corporate world, it is a must for every organization and every manager to be concerned with making significant and positive contributions to environmental, social, and economic performance of the organization. Sustainability is the most important issue that you and I have to deal with now, and will have to deal with in the future too.

Sustainability

According to the literature, the most widely used definition of 'Sustainability' is the definition given in the report titled "Our Common Future", prepared by the World Commission on Environment and Development (1987, as in Rompa 2011). Accordingly, 'sustainable development is development that meets the needs of the present, without compromising the ability of future generations to meet their own needs'. Three fundamental components of sustainable development, i.e. (i) the economic growth, (ii) the environmental protection, and (iii) social equity were highlighted by the Commission. A sustainable future is badly expected and it needs to be economically viable, environmentally sound, and socially equitable.

It is indeed that sustainability has a broad focus on environmental, social, and economic performance of organizations, and therefore it is a **broad view** of environmental, social, and economic results, which are favorable for the world. It is because of that the needs of people today and needs of future generations are taken into consideration under sustainability it is a **long-term perspective.** It is an **umbrella term** that covers a lot of ideas and actions towards minimizing or avoiding adverse environmental and social effects of operations of business organizations. Of course, it is an **ultimate goal** to be achieved by every organization and every manager for the betterment of humans and non-humans.

Here, I would like to present the working definition of sustainability, which was specially developed by me to include our concern of non-human beings:

"Deliberate constant endeavour to utilize human and other resources, and natural environment to meet needs of current human beings as well as non-human beings while maintaining and if possible enhancing human and other resources, and natural environment to meet needs of future human beings and non-human beings(Opatha 2016 p. 2)."

It has been generally observed that the unlimited and greedy pursuit of economic performance by firms contributes to numerous and enormous environmental problems, and profits are maximized at the expense of natural environment. There is a compelling need to stop this in order to avoid the situation in which we all will be in serious trouble, including those owners who get constant maximized profits. It is true that consideration of environmental and social aspects into business decisions and operations, and engaging in certain sustainable actions

and programs, require additional and considerable effort, time, and money on the part of the organization. Being sustainable is not natural, and it is deliberate and expensive. However, one must ascertain that survival of the organization and its stakeholders depends on the survival of the environment. According to research, clear business reasons exist for sustainability (Opatha 2019).

In addition, there is a moral case for environmentally sustainable business practices (Opatha, 2019 p. 7):

"A business organization gets the license to operate its business so as to do the pursuit of a fair profit. It has no license given by the members of the society to maximize profits by doing any harm to general well-being of the people in the society and the Earth in which people live. If business operations advertently or inadvertently do any harm to society and the Earth, the business organization becomes responsible for that. Hence, morally a business organization is obligatory to act as a responsible corporate citizen."

American Management Association (AMA) (2007) summarizes that the modern concept of sustainability has evolved from mostly separate streams of parallel conversations into a holistic notion that rejects the premise that social-environmental and economic issues are competing interests; and this, new, integrative perspective contends that social, environmental, and economic performance can and must be optimized simultaneously for both, short-term and long-term success. According to Daft (2014) although doing the right thing might not always be profitable in the short run, many managers believe that it can provide a competitive advantage by developing a level of trust that money cannot buy. A sustainable enterprise does create and enhance trust and loyalty within its employees, customers, and suppliers, resulting in that employees retain until their retirements, customers revisit and repurchase, and suppliers continue on supplying various inputs.

According to a research done in 2010 by the Economist Intelligence Unit, the most important motivation for promoting sustainability policies is "do the right thing ethically".

As per **Table 1** that shows the results of the 2007 AMA/Human Resource Institute Sustainability Survey (by using 1,365 respondents), there are 18 sustainability-related issues and the most important sustainability-related issue is 'Business ethics and integrity'.

Table 1: Results of the Survey about the Importance of Sustainability-related Issues

On a scale from 1-5, how important are the following sustainability-related issues to you personally, and how important do you think are to your company?					
Issues	**Rank**	**You Personally**	**Rank**	**Your Company**	**Difference**
Business ethics and integrity	1	4.77	1	4.46	0.31
Safe and healthy work environment	2	4.68	2	4.31	0.37
Affordable quality health care	3	4.66	4	4.00	0.66
Well-being of employees	4	4.64	5	3.87	0.77
Clean water	5	4.43	7	3.67	0.76
Corruption in all its forms	6	4.43	3	4.24	0.19
Worker job security	7	4.40	8	3.57	0.83
Safe and reliable food sources	8	4.36	12	3.38	0.98
Human rights abuses	9	4.22	10	3.46	0.76
Affordable clean energy	10	4.13	9	3.50	0.64
Assistance after natural disasters	11	4.10	6	3.73	0.37
Poverty and homelessness	12	3.94	13	3.17	0.77
Climate change	13	3.90	15	3.13	0.77
Epidemics	14	3.82	11	3.42	0.40
Diverse ecosystem	15	3.81	14	3.14	0.67
Open immigration	16	3.37	16	2.97	0.40
World population growth	17	3.36	18	2.85	0.52
Right to collective bargaining	18	3.23	17	2.92	0.32

Source: AMA/HRI (2007)

Organizational Ethics

In a general sense, ethics is the code of moral principles and values that governs the behaviour of a person or a group with respect to what is right or wrong (Daft 2014). Ethics are principles about right and wrong or good and bad behaviour of the individuals or groups (De Silva and Opatha 2015).

Further, Opatha (2019 p. 88) defines:

"The application of ethics to behaviour of personnel in a particular organization refers to as **Organizational Ethics.** *When general ethical principles are applied to organizations it is called organizational ethics.* **Organizational ethics includes a set of moral principles about right and wrong that needs to be followed by individuals and groups of the organization when making decisions.** *Organizational ethics is a critical aspect of the organizational management that consists of* **the moral values, beliefs, and rules which are utilized to govern the way employees are supposed to behave when dealing with parties inside and various parties outside the organization and when making decisions individually and collectively.** *Alternative terms for organizational ethics are business ethics and managerial ethics"*

Many pages will be required to show the importance of organizational ethics, if actual cases where evil consequences occurred owing to unethical behaviour are specifically written. Opatha (2019 p. 90) stresses:

"It has generally been observed in Sri Lanka that incidents such as giving promotions to unqualified persons, appointment of personnel for top positions on political influences, unnecessary foreign trips and local functions, sexual harassments, bullying behaviours, retaliations, evil conflicts, assassinations, character assassinations, assaults, abuse of public properties, receiving various gifts and gratifications by assigning contract work to relatives, friends or associates, receiving a high commission on the basis of purchasing various assets or properties at higher prices for government or organization, and misappropriation of public funds occurred. In fact, by the time of writing this Chapter, the plight has been getting increased. It is more likely that future Sri Lankan society will be distressing and full of problems including serious damages to the natural environment unless a serious intervention by way of application of organizational ethics is not made".

The big challenge is how to ensure the adherence to organizational ethics in an organization? What are the critical ethics to be adhered? Here, I will focus only on Normative Ethics, not on Meta Ethics. Normative ethics is the branch of philosophy that is concerned with prescribing certain moral attributes, norms and rules to apply for decision-making. It has two sub types, i.e. virtue ethics and rule-based ethics. **Exhibit 1** gives definitions of different variants of ethics.

Exhibit 1: Definitions of Different Variants of Ethics

Type	Definition
Virtue Ethics	Virtue ethics are about personal character qualities for being morally good. Examples of personal virtues include patience, self-discipline, tolerance, humility, etc. while social virtues include honesty, respect, loyalty, gratitude, benevolence, caring, etc. Vices include jealousy, deception, desire for others' things, greed, selfishness, anger, hostility, reprobation, retaliation, lust, etc.
Rule-Based Ethics	
Teleological Rules	Teleological rules derive from teleology or utilitarianism which is a philosophical approach that attempts to do the greatest good for the greatest number of people. It has the objective of doing the greatest good for the greatest number of people. Under this approach, when attempting to decide what right or wrong behaviour is, the consequences of the decision should be the focus.
Deontological Rules	Deontological rules derive from deontology which is a philosophical approach that attempts to ensure certain **universally accepted principles** such as honesty, fairness, privacy, safety, and respect for humans. Deontology focuses purely on the intrinsic rightness of an action, without regard for its consequences (Robinson, n.d.). It has the objective of promoting the absolute necessity of duty, irrespective of the rewards or punishments that may follow.
Justice Rules	Justice rules derive from justice approach. According to Daft (2014), the justice approach holds that moral decisions must be based on standards of equity, fairness, and impartiality.
Human Rights Rule	Human rights rule derives from human rights approach which is a generally accepted very influential view that stresses that all human beings have basic human rights which must not be violated. Some rights include (1) **The right of privacy** (right to choose own life style off the job; to deny access to information about private affairs), (2) **The right of freedom of conscience** (right to refuse something you consider as immoral or against your religious beliefs), (3) **The right of** free consent (right to treat a person as he or she freely consents to be treated), (4) **The right of free speech** (right to speak freely about issues including the right to criticize others on ethical and legal grounds without infringing the rights of the others), and (5) **The right of due process** (right to have a fair and impartial hearing).

Liberty Rule	Liberty rule is that the only restriction on behaviour should be preventing harm to others and unless the actions harm others, people should be free to do as they please (based on material by Mac and Calis 2012).
Care Rule	Care rule is that an action is right if it cares for those individuals with whom the decision maker has a special relationship; and it is alternatively called Caring Theory (based on material by Gusdorf 2010).
Stakeholder Rule	Stakeholders are the people who have a stake in how an organization performs, and whose interests are affected significantly by activities of the organization. They are basically internal stakeholders (owners, employees, and the board of directors) and external stakeholders (customers, suppliers, government agencies etc.). Stakeholder rule is that an action is right if it is useful for all stakeholders concerned in some significant way. If an action is harmful to at least one major stakeholder it is unethical.

Source: Based on material by Opatha (2019)

The Role of HRM

HRM plays a critical role in creating and enhancing employee ethicality which is the extent to which employees utilize the moral values, beliefs, and rules when dealing with parties inside and various parties outside the organization and when making decisions individually and collectively. Employee ethicality is the extent to which employees in the organization think, decide, act and react ethically. Ethicality can exist at two levels: (1) individual level, which can be labelled as 'personal ethicality' and (ii) group level, which can be labelled as 'collective ethicality' (De Silva, Opatha and Gamage 2016). HRM functions can be performed by incorporating ethical matters so as to make employees ethical. **Exhibit 2** presents ways of making employees ethical under respective HRM functions.

Exhibit 2: Ways of Making Employees Ethical under HRM Functions

HRM Function	Ways of making employees ethical
Job Analysis	• To include ethical dimension as a duty in Job Description. • To include ethical competencies as a special component in Job Specification.
Recruitment	• To include ethics-related criteria in the recruitment messages. • To communicate the employer's concern about ethics through recruitment efforts.
Selection	• To select applicants who are sufficiently aware of ethics to fill job vacancies. • To select applicants who have been ethical as citizens under their private life domain.
Hiring	• To include ethical standards expected from the new employee in a pledge, explain and get it signed. • To include ethical standards expected from the new employee in the letter of appointment.
Induction	• To make new employees familiar with ethics and organizational efforts in making employees ethical. • To develop induction programs showing ethical behaviour of current employees.
Performance Evaluation	• To evaluate employee's job performance according to ethics-related criteria. • To include a separate component for progress on ethicality in the performance feedback interview.
Training	• To impart right knowledge and skills about ethics (normative ethics, meta-ethics, unethical behaviour, etc.) to each employee through a training program exclusively designed for making a person ethical. • To do training needs analyses to identify training needs of employees in respect of ethics.
Pay Management	• To integrate ethical standards, in addition to performance levels when considering pay. • To connect 'input equity' of pay to ethical performance and ethical competence.
Incentives Management	• To give financial incentives to employees for their ethical performance of job. • To give non-financial incentives such as praises and recognitions to employees for their ethical behaviour.

Welfare Management	• To provide certain welfare services such as time-off services, advances and loans, and transport services to only those who are ethical.
Management of Employee Promotions	• To consider ethicality of the employee as a main criterion for giving promotions. • To appoint members who are highly ethical to promotion committees.
Discipline Management	• To formulate and publish rules of conduct relating to ethics. • To develop a progressive disciplinary system to punish employees who violate the rules with regard to right and wrong.
Grievance Management	• To allow whistle-blowing. • To appoint an ethics officer to deal with claims of unethical behaviour.

Source: Opatha (2019)

Human Resource Manager or the Head of the Department of Human Resources in an organization can become an ethical maven, and as an ethical maven, he/she needs to play four roles which include advocate, builder, leader and practitioner (Opatha, 2019). As an Advocate, he/she is required to make the case that ethicality is an essential competence of performing jobs and doing business for betterment of all stakeholders. As a Builder, he or she is required to help identify and construct the knowledge and skills needed to make ethicality a core competence of all the responsible people in the organization. As a Leader, he or she is required to lead and motivate employees (managers and non-managers) in order to ensure that their behaviour is ethical. As a Practitioner, he/she is required to lead by example by improving his/her own ethical competence.

Ethical Dilemmas

Today management problems are not simple and managers will have to face ethical dilemmas which are complex and which cannot be settled easily and shortly. A systematic and objective attempt was made by the author to develop a practical framework for ethical decision making and this framework was originally developed in 2010 and an extended version of the same was developed and published in 2019 in his book titled 'Sustainable Human Resource Management'. **Appendix 1** gives the framework which is in fact the published material in the book (pp. 108-117).

Conclusion

Sustainability has become the most important issue to be dealt with by all of us. It has a profound effect on thoughts and behaviour of every manager/professional in future as they should be in line with it. One of the most important areas or practices of sustainability is organizational ethics and without the ethicality of everyone who makes decisions in an organization, the achievement of sustainability becomes seriously hampered, perhaps impossible. A practical framework with twelve criteria such as personal character, utilitarianism, deontology, justice, human rights, liberty, care, stakeholder, disclosure, reversibility, happiness, and the most virtuous person-in-belief were presented for the purpose of ethical decision-making: ethical dilemmas.

Author believes that this framework possesses a high-level of value for all decision makers, in personal or professional ethical decision-making. Specially, it would be of high value for bank managers, who are engaged in making regular critical decisions on employees and other stakeholders, including factors affecting the society and natural environment. In the present business context, the 'change' caused in the traditional banking industry by rapidly growing technology is inevitable and it continues to redesign the future of banks, globally and locally. In such a disruptive change, taking the most appropriate decision by bank managers with regard to ethical dilemmas at work will be very important. Author recommends managers/decision-makers to use this innovative Management Framework, for ethical decision-making in organizations.

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Appendix 1: A Practical Framework for Ethical Decision-Making: Ethical Dilemmas

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(Source: Adapted from Opatha 2019)

The essence of management is decision making. Every manager is required to make various decisions throughout his or her managerial life. Even in personal life one has to make various decisions. **Decision making generally refers to choosing a course of action from several possible alternatives in order to achieve a goal or solve a certain problem** (Opatha 2010; Opatha and Teong 2014). To make a decision may be easy or may be difficult. A dilemma is a difficult situation in which a decision has to be made. It is a tough situation to resolve. There are at least two options in a decision-making situation and it is difficult to choose one of the two. It may be that both alternatives seem to be right. Or it may be that both alternatives have significant costs. An ethical dilemma may be defined as a situation in which a solution to a problem is right in one way and not right in another way. Bovee et al. (1993 p. 120) define: "Ethical dilemma is an unresolved ethical question in which each of the conflicting sides has an arguable case to make." Kinicki and Williams (2008 p. 84) define: "An ethical dilemma is a situation in which you have to decide whether to pursue a course of action that may benefit you or your organization but that is unethical or even illegal." Daft (2014 p.140) defines: "An ethical dilemma is a situation in which all alternative choices or behaviors have potentially negative consequences. Right and wrong cannot be clearly distinguished."

Read carefully the following situations:

1. Mrs. Priyanthi is the Marketing Manager of an organization which does agribusiness. Her superior, i.e., CEO wants her to do an extensive marketing campaign to increase the number of chemical fertilizers by 100% for the next year. In addition, you are aware of the fact that chemical runoff reduces the number of fish in the local tanks and some of the farmers have become ill owing to the usage of the chemical fertilizers.

2. Mr. Raja is a Deputy GM of a government's enterprise engaged in a bank. He expects to be the CEO of the bank and he receives a telephone call from one of his close friends requesting him to hire his son to the vacant post of Accountant. Mr. Raja who is in charge of filling the vacancy knows that his friend has a close relationship with the Minister of Finance. There are 12 applicants who have applied for the post.

3. Mr. Nilantha is the principal of a national school and a married person having two kids who are schooling and wife is not employed. One of people whose children had applied for the next year Grade I admission to the school came to see the principal and expressed his willingness to offer one million as a gift if his son gets admitted. The principal is in need of money badly to build his own home as he is currently residing in the official residence provided by the government. He knows very well that it is almost impossible to buy a land and build a home by using the savings from his salary even within next 10 years.

4. The post of Assistant Manager (Human Resources) in a large manufacturing organization became vacant. There are two Senior HR Executives working within the organization but they are not qualified (only having a Diploma in HRM) as there must be a recognized university degree specializing in HRM as per the current job specification. Hence, the HR Manager who is a Buddhist decided to meet the CEO in order to start the work of filling the vacancy through external recruitment (by making an open newspaper advertisement). Suddenly, the CEO who is an outstanding top manager met the HR Manager in person and forced her to change the current job specification so that one of the Senior HR Executives can be promoted to fill the vacancy. The one to be promoted was also declared by the CEO. It is a known fact that the CEO is not a person who is having mal-relationships with women and is a tough person, being a highly qualified professional with a very good reputation in industry. The company has a policy that states that when there are no suitable internal candidates, the vacancy is filled externally.

The above situations can be identified as ethical dilemmas. In each of the situations, how to make a decision which is ethically right? This is a difficult task needing a good framework for the decision-maker to apply. When a manager faces a complex ethical decision making or an ethical dilemma, how does he or she make a decision that is ethically right? How do we know whether the decision made is ethical or not?

It is possible to present a useful framework for ethical decision making. This framework is in the form of an **ethic test** that will have to be performed for the purpose of deciding whether the decision is ethically right or wrong. Here several criteria which can be called as focuses or perspectives will have to be taken into consideration. Eight criteria or perspectives derive mainly from normative ethics. They are:

1. **Personal Character** (Virtue Ethics)
2. **Utilitarianism** (Teleological Rules)
3. **Deontology** (Deontological Rules)
4. **Justice** (Justice Rules)
5. **Human Rights** (Human Right Rules)
6. **Liberty** (Liberty Rule)
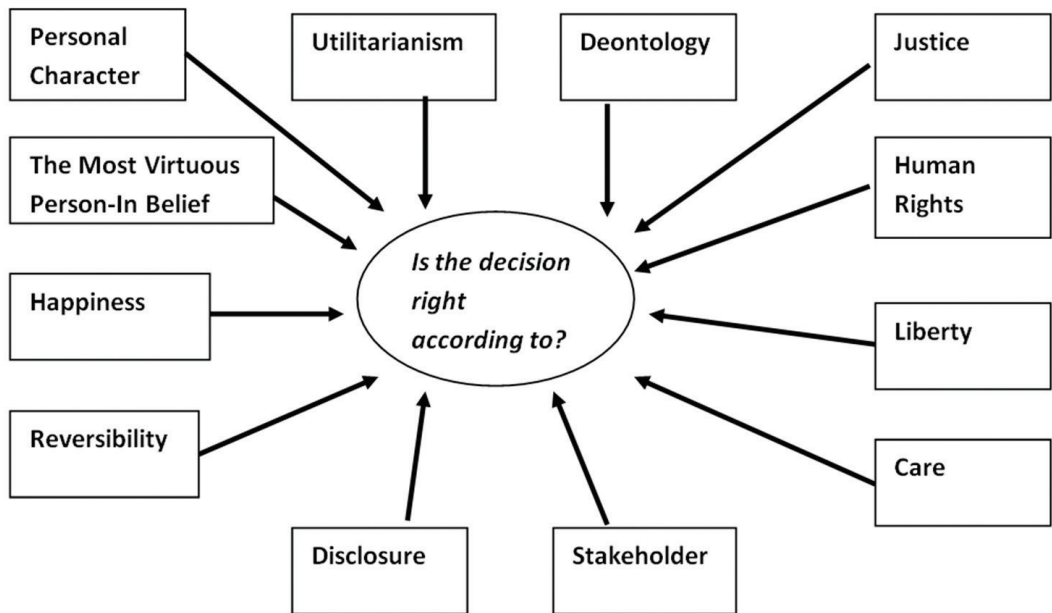7. **Care** (Care Rule)
8. **Stakeholder** (Stakeholder Rule)

In addition to the above, following four criteria are also considered in order to develop the practical framework. These criteria derive from the ethical tests developed by DuBrin (2000), Opatha (2010), Opatha and Teong (2014).

1. **Disclosure** (the act of causing others to know all the relevant details of the decision)
2. **Reversibility** (the act of wanting to be treated in the same way used for others)
3. **Happiness** (the feeling of happiness about the decision experienced by the decision maker when being alone)

4. **The Most Virtuous Person-In-Belief** (teaching or doctrine given by the most virtuous person believed by the decision maker)

See **Figure 1** that presents all the criteria mentioned. When the manager encounters a difficult ethical decision-making, an attempt needs to be done by him or her in order to incorporate all the above focuses or criteria. The manager's goal is to make a decision that is right in terms of ethics. In some cases, practically it may be impossible to satisfy all the criteria. However, the manager is required to satisfy or meet as many criteria as possible.

Figure 1: Criteria for Ethical Decision Making

By considering all the criteria, an ethic test or an ethical test questionnaire was developed and it is given in **Exhibit 3**. Refer to it and ascertain it. Assume that you are the decision maker.

Exhibit 3: Ethical Test Questionnaire (ETQ)

	Question	Yes	No	Points
1	Do you possess virtues such as honesty and self-discipline consistently?			
2	Are you vicious owing to jealousy, anger, hostility, retaliation, reprobation, selfish, deception, etc.?			
3	Genuinely, are you a person of excellent morality?			
4	Does your decision hurt anyone?			
5	Does your decision hurt majority of people?			
6	Does your decision have more benefits than costs?			
7	Does your decision involve respect for persons and property?			
8	Does your decision violate any rule or regulation of your organization?			
9	Is your decision a requirement of your official duties?			
10	Does your decision involve treating all the relevant parties equally?			
11	Did you decide by considering your personal emotion or preference or bias?			
12	Does your decision involve applying the rules impartially?			
13	Does your decision involve violation of human rights?			
14	You used your freedom to make the decision because it does not harm others.			
15	You took the decision by placing a special emphasis on your close relationships with a certain party or parties.			
16	You considered all the relevant stakeholders and took the decision that is useful for all in some significant way.			
17	Do you feel comfortable if the decision and its details are exposed to the public/others?			
18	Do you feel shame and fear if the decision and its details are given to others?			
19	Would you tell your own child (or very close one) to make the same decision you made?			

20	Would you want others to make the same decision for you? (if others make the decision)			
21	When you are alone, do you feel happy about the decision made genuinely?			
22	Is your decision correct according to your conscience?			
23	Is your decision right according to your religion?			
24	Does your most virtuous person-in-belief want you to make the same decision?			

There are questions or question statements tapping the meaning of each criterion. **Exhibit 4** presents the relevant questions. Three questions are for each of the criteria, namely Personal Character, Utilitarianism, Deontology, and Justice. One question is for each of the criteria, namely Human Rights, Liberty, Care, and Stakeholder. For each of the rest of the criteria two questions have been developed.

Exhibit 4: Criteria and Relevant Questions

	Criterion	Relevant Question Number/s
1	Personal Character	1, 2, 3
2	Utilitarianism	4, 5, 6
3	Deontology	7, 8, 9
4	Justice	10, 11, 12
5	Human Rights	13
6	Liberty	14
7	Care	15
8	Stakeholder	16
9	Disclosure	17, 18
10	Reversibility	19, 20
11	Happiness	21, 22
12	Most Virtuous Person-In-Belief	23, 24

How to give points? If the answer is 'Yes' for questions numbered 1, 3, 6, 7, 9, 10, 12, 14, 15, 16, 17, 19, 20, 21, 22, 23, and 24, give one point for each answer. If your answer is 'No' for the rest of the questions, i.e. 2, 4, 5, 8, 11, 13, and 18, give one point for each answer. Maximum possible points are 24. Ideally your decision is to be capable of acquiring the maximum, i.e. 24. However, practically it is hardly possible for getting the total points. The closer the total points to 24, the more appropriate the decision is in terms of ethics. If 95% level is considered as the decision rule, there should be 22.8 points for the decision to be accepted as ethically correct. If 75% level is considered as the decision rule, the decision is to be capable of acquiring 18 points. Here it is important to mention another observation that no attempt was made to introduce weights to criteria. It means that all the criteria have been considered as equally important. If weighting is introduced, different weights have to be given (usually out of 100) to different criteria by considering the relative importance of each criterion toward the ethicality of the decision.

Perhaps, the most important criterion out of 12 criteria is personal character representing virtue ethics. Why? Personal character is within the decision maker and if the decision maker possesses an excellent personal character, it is most likely that the decision taken is ethically correct. A person of this nature will consider almost all criteria and will never make a decision that is harmful to others, non-humans, and the nature, and is never self-serving at the expense of others' well-being. As per the Incomparable Buddha, the life for one day of one who is virtuous is better than if one were to live for a hundred years, immoral. According to Plato, 4th Century BC (as in Robinson, n.d.), all the gold on the earth and under the earth is less precious than virtue. In recent decades some philosophers have held, as Aristotle did, that ethics is primarily about virtues of character rather than principles (Hartman 1998). Hence, the highest weight can be given to personal character which is the first criterion. Then, utilitarianism, deontology, and justice may be considered at the next level of importance. Then, at the next level of importance (third level) disclosure may be considered. At the next level of importance (fourth level) reversibility, happiness and the most virtuous person-in-belief may be considered. At the fifth level of importance, the rest of the criteria can be considered. Refer to **Exhibit 5** that shows points allocated for respective criteria by considering the relative importance. Of course, one may not agree with the author's allocation of 100 points. It is possible to develop alternative allocations. It is suggested to get a consensus among the decision makers for the allocation.

Exhibit 5: Ethical Test Questionnaire with Awarded Points

	Question	Yes	No	Points
1	Do you possess virtues such as honesty and self-discipline consistently?	√		7
2	Are you vicious owing to jealousy, anger, hostility, retaliation, reprobation, selfish, deception etc?		√	7
3	Genuinely, are you a person of excellent morality?	√		7
4	Does your decision hurt anyone?		√	5

5	Does your decision hurt majority of people?		√	5
6	Does your decision have more benefits than costs?	√		5
7	Does your decision involve respect for persons and property?	√		5
8	Does your decision violate any rule or regulation of your organization?		√	5
9	Is your decision a requirement of your official duties?	√		5
10	Does your decision involve treating all the relevant parties equally?	√		5
11	Did you decide by considering your personal emotion or preference or bias?		√	5
12	Does your decision involve applying the rules impartially?	√		5
13	Does your decision involve violation of human rights?		√	2
14	You used your freedom to make the decision because it does not harm others.	√		2
15	You took the decision by placing a special emphasis on your close relationships with a certain party or parties.	√		2
16	You considered all the relevant stakeholders and took the decision that is useful for all in some significant way.	√		2
17	Do you feel comfortable if the decision and its details are exposed to the public/others?	√		4
18	Do you feel shame and fear if the decision and its details are given to others?		√	4
19	Would you tell your own child (or very close one) to make the same decision you made?	√		3
20	Would you want others to make the same decision for you? (if others make the decision)	√		3
21	When you are alone, do you feel happy about the decision made genuinely?	√		3
22	Is your decision correct according to your conscience?	√		3
23	Is your decision right according to your religion?	√		3
24	Does your most virtuous person-in-belief want you to make the same decision?	√		3

Now take one of the situations given above as ethical dilemmas. By using the fourth situation, an attempt is made here to show how the ethical test questionnaire can be applied. Assume that the decision maker here is the HR Manager. Who are the stakeholders in this situation? Senior HR Executive who has been declared to be promoted to the post of Assistant HR Manager, the other Senior HR Executive, the CEO, the HR Manager, all the prospective applicants if advertised externally.

What are the alternative solutions or decisions that can be made in this situation? Some possible alternative solutions or decisions are:

1. HR Manager can make the decision of promoting the Senior HR Executive whom the CEO wants.
2. HR Manager can ignore the request of the CEO and advertise the vacancy externally, and select the most appropriate applicant to fill the vacancy.
3. HR Manager can contact the members of the Board of Management and try to gain support against the CEO.
4. HR Manager can show the respect to the CEO as her boss in specific and as an outstanding professional in general, persuades him about the repercussions of executing the request, and follow the company policy.
5. HR Manager can tell the CEO to wait until the person becomes a graduate and then fill the vacancy.

Assume that HR Manager is a person of excellent personal character. If so, the fourth alternative will be the decision made in order to solve the ethical dilemma. Use of the ethical test questionnaire to the first alternative results in the following (rationale for the evaluation in respect of each question has been given within brackets):

Exhibit 6: Ethical Test Questionnaire with Scoring (Applied to First Alternative)

	Question	Yes	No	Points
1	Do you possess virtues such as honesty and self-discipline consistently? *(Assumption: HR Manager is having an excellent personal character)*	√		7
2	Are you vicious owing to jealousy, anger, hostility, retaliation, reprobation, selfish, deception, etc.? *(Assumption: HR Manager is having an excellent personal character)*		√	7

3	Genuinely, are you a person of excellent morality? *(Assumption: HR Manager is having an excellent personal character)*	√		7
4	Does your decision hurt anyone? *(It hurts the other Senior HR executive, and all potential job applicants if advertised)*	√		
5	Does your decision hurt majority of people? *(The number of people who get hurt is higher than the number of people who do not get hurt. People who get hurt include the HR Manager, the other Senior HR executive, and all the potential job applicants. People who do not get hurt include the relevant Senior HR executive and the CEO.)*	√		
6	Does your decision have more benefits than costs? *(The promoted person is not the right person and therefore will not perform the duties in the right way. Possibility of errors occurs. Customers will not get the right service and then become dissatisfied. The other Senior HR Executive gets discouraged and may resign or may reduce his or her productivity. This will be a bad precedent to HR department and even other departments. The company will lose the right contribution that could have obtained if the right person externally had been hired. HR Manager will feel guilty and uncomfortable. Undervalued job specification for the job of Assistant HR Manager will exist. A danger exists owing to the possibility of direction of similar requests from the CEO. The CEO will lose his credibility and respect from others if this gets known, and consequently will impair his ability to lead. Having come to know, there may be some employees who will approach the CEO to get a similar favor in future. All these are the costs to the company. The CEO will be happy. The relevant Senior HR executive will be happy.)*		√	

#	Question			
7	Does your decision involve respect for persons and property? *(It does not show any respect to the HR Manager, the other Senior HR Executive and all potential applicants, and even customers. If the CEO has the objective of employing the most appropriate person to give the best service to the customers, he will never make a request of this nature.)*		√	
8	Does your decision violate any rule or regulation of your organization? *(It does violate the company policy of promotion.)*	√		
9	Is your decision a requirement of your official duties? *(No, it is not an official duty.)*		√	
10	Does your decision involve treating all the relevant parties equally? *(It involves no equality.)*		√	
11	Did you decide by considering your personal emotion or preference or bias? *(Yes. The HR Manager considered personal emotion and preference of the CEO who was biased.)*	√		
12	Does your decision involve applying the rules impartially? *(It does not involve applying the rules impartially.)*		√	
13	Does your decision involve violation of human rights? *(It involves violation of human rights. The right of freedom of conscience and the right of free speech of the HR Manager are violated. The right of free consent and the right of due process of the potential applicants are violated).*	√		
14	You used your freedom to make the decision because it does not harm others. *(The HR Manager was not free to make a decision that does not harm others.)*		√	
15	You took the decision by placing a special emphasis on your close relationships with a certain party or parties. *(The HR Manager was caring towards CEO who did caring for the relevant Senior HR Executive.)*	√		2

No.	Question			
16	You considered all the relevant stakeholders and took the decision that is useful for all in some significant way. *(Indeed it did not happen.)*		√	
17	Do you feel comfortable if the decision and its details are exposed to the public/others? *(The HR Manager does not feel so.)*		√	
18	Do you feel ashamed and afraid if the decision and its details are given to others? *(The HR Manager does feel so.)*	√		
19	Would you tell your own child (or very close one) to make the same decision you made? *(Most likely, the HR Manager does not.)*		√	
20	Would you want others to make the same decision for you? (if others make the decision) *(It is not so.)*		√	
21	When you are alone, do you feel happy about the decision made genuinely? *(The HR Manager does feel unhappy.)*		√	
22	Is your decision correct according to your conscience? *(The HR Manager knows that it is wrong according to his conscience.)*		√	
23	Is your decision right according to your religion? *(It is not right according to Buddhism.)*		√	
24	Does your most virtuous person-in-belief want you to make the same decision? *(The Buddha shall not want the HR Manager to make the same decision.)*		√	

The total points of the completed ethical questionnaire are only 23. It is possible to conclude that definitely the decision made is not ethical.

If application of the ETQ to fourth alternative is done, you will realize that the total points will be 98. There will be no points for the question item that is relating to the criterion of care (15). As a result, the conclusion is that the fourth alternative decision is ethically right suggesting the manager to make that decision to be ethical. It is possible to apply the ETQ to other alternatives and you will realize that those alternatives become unethical.

Note:

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