
Ethical Constructs and the Workman's Survival Challenge: A Value Formation Perspective in Nigeria Banking Sector

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Abstract: *Ethics has become a subjective phenomenon in business and amongst business practitioners in Nigeria. This study examines the challenge in the subjective application of ethical guide for both the business actors and the customers in the business arena. The banking industry especially in Rivers State, Nigeria is covered in this study. Descriptive statistics which include frequency tables and chi-square analysis are used to analyze data gathered from 200 sampled employees of the 10 major performing banks in the area covered by this study. The recommendations that are drawn from the findings showed that end-results does not define ethical means of performance, duty or task does not have strong defining strength, neither does social context as well as personality conception of morality, but organizations should define their ethical values and acculturate them for the benefits of both customers and employees alike as a body of written rules and regulation which are not subjected to circumstances of duty, the persons experience or end-results.*

Keywords: *Ethics, Social construct, End-result construct, Duty construct, Personality construct.*

1. INTRODUCTION

Arguments about business ethics are frequently confused on what actually can be seen as ethical standards that embrace appropriate actions and behavior that are determined by some standards of moral conducts as against prudence, which could be best understood as the wisdom based on the understanding of efficacy of tactics, and the consequences derived in the social relationship with persons. Getting grips of moral standards encompass understanding and defining complete moral problems that bestride the narrow enclave of our geo-cultural existence. This provides explanations for all moral impacts which include benefits to some, harm to others, rights exercised and rights denied. For Hosmer (2003), the recognition of these benefits and privileges of moral consequences create the total pictures of the economic consequence determination- what we stand to benefit for each course of action, whether they seems to the ordinary eyes as morally justified or not; the legal requirements of our social relations – whether what we do or did not do agrees with the dictates of the given laws of the land as a reflection of our individual or corporate loyalty to existing economic or social legislations. In other perspectives, the confusion is further elongated by the evaluation of our relationship with the ethical duties and obligations we owe our organizations - what does our community or organization expects of us in a form of ethical duties which provide the brand upon which enterprise pride exists as against the practicality of the course of action in the given situation.

It is sometimes very obvious that the ideal or practical scenario may conflict with the existing legal requirements or acceptability especially when such action determines the survival or extinction of an average workman. What should be done in the nick of the moment to solve business or individual problems may be out of tune with the proviso of legal apparatus of the environment but taking such action may in relative terms provide opening for solving immediate business or individual needs. These challenges sum up as the posers for reaching a proposed moral solution. For business actors to comprehend and analyse the ethical dilemma, there must be a process of analyzing the moral problem which involves developing a complete understanding of the immorality at hand. Lewicky(2006), provides a buttress to this argument in maintaining that a grasp of the various subjective standards such as norms, values, beliefs etc at work involves parties recognizing the mix of potential harms, benefits, and rights that involved each party in the situation.

With the problems fully recognized, the labyrinth for a convincing moral solution is opened through the three modes of analysis: (a) determination of the economic outcomes of the potential courses of action, (b) a consideration of the legal requirements that permits that social inputs at the moment or situation and (c) an assessment of the ethical obligations to other involved parties regarding what is right, just and fair. This last element has bearing on the ethical reasoning – benefits from a basic, working knowledge of ethical philosophy. (Velentzas, J. et al, 2010)

Ethics can be broadly understood as applied social standards for what is right from what is wrong in a particular situation or a process of setting these standards. These differ from morals which are individual or personal beliefs about what is right or wrong. It evolves out of the philosophy which purports to define the nature of the world in which we live; provides rules for living together and gives meaning to our individual or corporate achievements. Steinel and de Dreu (2004). Realistically, the Nigerian context of business can be socially estimated around the cultural idiosyncrasies manifested in interpersonal behavior in terms of economic wants and goal achievement. The average workman's challenge streams from the social map attributed to achievements irrespective of the means. Thus, personal definition of ethics becomes a subjective constructs known to an individual and recognized by the community which applauds acceptance and rejects deviance. So if ones achievement is positively appraised on its face values and the means of achieving constitutes no negative stereotype, hence business achievement is great irrespective of its unethical measures. Given the scenario painted above, what then constitute ethics for the workman if the subjects of ethical imperatives are relative or subjective?

2. REVIEW OF LITERATURE

Understanding business ethics means recognizing its application from the perspective of major philosophical and theological theories. Drawing from this attempt, four approaches to ethical reasoning comes to the fore which provides the basis for the measures of our study. These philosophico-ethical constructs embrace the End-Result construct, duty construct, Social construct and Personalistic constructs.

End-Result Construct as propounded by Jeremy Bentham and John Stuart Mill in the later 18th century were concerned about how man defines and measures happiness, pleasure or utility which are likely consequences of actions. Actions to them are right if they encourage more happiness, and more wrong if they promote unhappiness because happiness is measured by the presence of pleasure and the absence of pain. Therefore the collective happiness of all concerned is the goal which becomes the end result or consequence of one's action. Locating this argument in the utilitarianistic assumption, it becomes expedient to define the consequence of short term result as against long term benefits for all concerned. Some workers may want to get the short term result even if the long term result is jettisoned, and unethical means that provide the short termed result is of no concern. The major tenet here is the possibility of trade-off of long term gains that affects all for short term results for few. If people can not create utility for everyone, is it proper to create for a large number of people and how ethical can this be measured. This construct can be well be seen from the lens of Kohlberg's Moral Development Theory which holds that moral reasoning, which is the basis for ethical behavior, among other identifiable development stages are grouped under three levels but the concern here is the *Pre-Conventional Level*: This level of moral reasoning judge morality of an action by its direct consequences, and anchoring this on two ethical orientations: (a) Obedience and Punishment Orientation: Individuals focus on the direct consequences of their actions on themselves. For example, an action is perceived wrong if the one who commits it gets punished, worse the punishment is, act is perceived to be more immoral. And, (b) Self-Interest Orientation: right behavior is defined by what is in one's own best interest. This thinkers' reasoning shows a limited interest in the needs of others unless the interest that is shown on other's benefit improves their position. 'If you scratch my back, I will scratch yours'. One of the challenges of ethical adherence today at work is the misrepresentation of benefits or consequences which are defined subjectively and not objectively. Several ethically questionable incidents in business that upset society involve people who believe that the ends justify the means. They assume that it is acceptable to break the rule or violate a procedure in the service of the greater good of all concern for an individual, the organisation or even the society at large. The debate about the ends justifying the means is still ongoing in our society such that practically everyone sees beyond ethical values and means to achievement so long as what is earned is of benefit to them.

Duty Construct as a conception of ethical manifestation dictates that the ultimate good is a life of virtue based on principles rather than pleasure as advocated by Bentham and Mill(1962). For Kant (1963), righteousness of an action is determined by considering obligations which are applied using universal principles and standards, and that morals should not be adjusted to fit our actions, rather actions should be determined by moral laws. Actions of individuals ought to be based on principles and be restrained by rules. The deontological assumption as is ascribed to these theorists insists that actions or decisions that are seen to be right should not be based on the utilitarian creed of evaluation of outcomes because outcomes may be grievously uncertain as at the time of the decision or actions. For the duty ethical constructs, ones action should be linked to his intention and obligations rather than the outcomes of the action. Kant (1964) argued that one should choose to act in ways and manners that one would want everyone else to act, where they are faced with the same situation or circumstance. To the deontologists, management and workers have the obligation to act in honesty and fairness in all situations whether the outcomes are good or bad because when action is seen by all concerned to be fair the consequence of that action is carried by all parties.

Social Construct explains the concern of functionalism. That people functions in a community where rules and norms are set as standard for all functioning members. Communities become moral bodies for determining ground rules such that duties and obligations bind the community and individual to each other. Thus, what is best for the common good determine the ultimate standard and laws are seen to be important but morality determines the laws and standard for right and wrong. Jean-Jacques Rousseau(1947) who propounded this assumption holds that the rightness of an action is determined by the custom and social norms of a given community. Rather than aggregate a position with the utilitarian and deontologist, social construct ethicists argued that societies and communities as well as organizations and cultures determine what is ethically acceptable for members and thus internalizes these standards into them as they are socialized into the fabric of the organization or community. Ideally, each member of the organization is socially contracted to an implied or even explicit obligation that explains what the expectations and norms that guide all actions or inaction. The problem of change is critical to this assumption. Sometimes, because of the panoramic nature of societies and organizations over given periods, norms and values run out of their contextual applications and organizations members seek new definition of what becomes ethical and acceptable at the given time and place. The revolution of the Martin Luther King against the Roman Catholic order which had hitherto shaped the social map of the people before his protest attempts to ask such questions as 'who makes the rules and what happens when the rules are corrupted?' The Ken Saro Wiwa's civil revolution against the deprivation and degradation of the Niger Delta environment, and the colossal economic and political marginalization of the oil-rich Ogoni minority in the south-south region of Nigeria, these and many more are pointers to the resistance to existing norms and orders that are acclaimed to have been subjected to orthodox corruption. Can an organization be corrupt and her members still remain 'moral'. Society is neither a system, mechanism nor an organism; it is a symbolic construct composed of ideas, meanings and language which are all the time, changing through human actions and imposing constraints and possibilities on human actors themselves. What such an approach clearly does is to emphasize the processes through which people define themselves (their identities) and their environments. People do so by participating in their social worlds, interacting with others and assigning meaning to aspects of their experiences. Constructing social realities is seen as an ongoing aspect of people's everyday lives and relationships. In more recent years, such approaches have recognised the rhetorical aspects of that construction, in that, it is partly a process of persuading oneself and others that one rendering of social reality is more legitimate or credible than any other. Organisations and the workman also share this attribute.

Personalistic Construct provides explanations to the assumption that conscience is the praxis upon which the individual defines truth and what is morally justifiable. The locus of truth and ethics is found in human existence, therefore, conscience within each person influences one to fulfill ones humanness about what is right and what is wrong. The concern of buber(1963) is how we can achieve a collective definition of ethical premise if individuals disagree, because we assume here that rightness of an action is determine by one's conscience. Personal ethos preach that one should though belong and follow group or organizations rules and standard but should also stick up to ones belief because personal decision rules are the ultimate standards. This means that there are no absolute formulas for ethical practices. (Hitt, 1990). The nature of existence leads individual to develop a

personal conscience, an internal sense of right or wrong. Ultimately this rules and standards remain personal, though they may be influenced by social forces that lead people at times to reason ethically. This conscience based ethics provides explanation for individual reasoning about acquired experience and training through society that gives birth to what the individual believe as right to do and wrong to be avoided. The argument here is what happens when what the individual believe does not agree with what society accepts if it is understood that living in organizations and society is a collective one. (Shacklock, et al.2011).

As it stands, the public sector in Nigeria has virtually collapsed. Politics and politicization has systematically bastardised the very essence of the sector. Consequently, morale is weak, remuneration is very poor, efficiency is no more, competence has been ditched and merit abandoned (Weaver, 1993). Whether in domestic or global companies, ultimately, the commitment to business ethics and foundation is built through organizational culture, with ethical values reflected in the workplace (Society for Human Resource Management, 2009). In the banking sector for example, all departments have to be efficient as they have to deliver value for customers’ money. Efficiency encompasses the qualitative and value-laden expectations of the society. In fact, efficient, effective, responsive, transparent and community oriented public service delivery is an imperative prerequisite because without it unethical behaviour will result (Williams, 2005)

3. METHODS

This study is quantitative and moderated by deductive approach. Samples for the study were drawn from selected banks in Port Harcourt Nigeria. The sampled elements for the study consisted of 200 respondents across all the clusters of senior, mid-level and junior employees selected from the 20 branches of 10 major Banks in Port Harcourt using the proportionate random and stratified sampling technique. The choice of these Banks is informed by nature of their service offering, public perception about quality delivery and accessibility. The major instrument used for data collection was the structured questionnaire and the data collected were analysed using Frequency distribution expressed in percentages and Chi-square (X^2) statistics to test the hypotheses formulated for the study.

4. RESEARCH HYPOTHESES

- Ethical standard is socially subjective in the banking Sector in Nigeria.
- Ethical responsiveness is defined by the duty and obligation of the banks in Nigeria
- End-Results defines ethical and unethical standards and practices for banking success in Nigeria.

5. PRESENTATION OF DATA

Legend: SA = Strongly Agree; A = Agree; D = Disagree; SD = Strongly Disagree.

Table1. *Frequency Distribution and Descriptive Response of Participants*

S/Nos.	VARIABLES	N	SA	A	D	SD
1	Customs and norms determine what is right or wrong in your organization.	200	50 (25%)	48 (24%)	50 (25%)	52 (26%)
2	What is best for the common good is seen to be best for all concerns.	200	45 (22.5%)	55 (27.5%)	46 (23%)	54 (27%)
3	Employees are bound by the ethical dictates of society and organization.	200	40 (20%)	48 (24%)	60 (30%)	52 (26%)
4	Your bank trains employees on ethical value development	200	40 (20%)	55 (27.5%)	50 (25%)	55 (27.5%)
5	Customers are more often interested in what they stand to benefit whether they are ethical or unethical.	200	40 (20%)	45 (22.5%)	55 (27.5%)	60 (30%)
6	There are mission, vision or value statements that make reference to ethical workplace conduct in this organization.	200	50 (25%)	55 (27.5%)	45 (22.5%)	40 (20%)
7	Employees concern is service delivery within the confines of duty and obligation.	200	40 (20%)	50 (25%)	50 (25%)	60 (30%)

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8	Each specific duty has its unique ethical obligation that defines what is done right or wrong	200	36 (18%)	40 (20%)	57 (28.5%)	67 (33.5%)
9	It is obligatory on banks to serve the public in all ethical consciousness.	200	40 (20%)	55 (27.5%)	50 (25%)	55 (27.5%)
10	Customers easily detect unethical sharp practices from serving staff.	200	52 (26%)	55 (27.5%)	45 (22.5%)	48 (24%)
11	Morals and ethics is more of considered likely consequences	200	49 (24.5%)	50 (25%)	49 (24.5%)	52 (26%)
12	Happiness is a measure of ethical compliance	200	53 (26.5%)	43 (21.5%)	47 (23.5%)	57 (28.5%)
13	Actions are seen to be right or wrong when promote happiness or anxiety in employees and customers	200	54 (27%)	46 (23%)	47 (23.5%)	53 (26.5%)
14	Collective happiness is seen to be better than happiness of few.	200	50 (25%)	56 (28%)	48 (24%)	52 (26%)
15	Ethical standard that is manifested is influenced by the bank's working condition.	200	58 (29%)	53 (26.5%)	43 (21.5%)	46 (23%)

Source: Field data 2014

6. TESTING OF HYPOTHESES

Three hypotheses were formulated for the purpose of the study and tested at 0.05% level of significance.

Hypothesis One: H_{01} = Ethical standards and practices are not socially subjective in Nigerian banking sector.

Table2

Response	Observed Frequency	Actual Frequency	Residual	Df	P. Value	X^2	Level of Significance
SA	52	50	2				
A	55	50	5				
D	45	50	-5	3	0.000	0.260	0.05
SD	48	50	-2				
Total	200						

The chi-square test statistics with value 0.260, 3 degree of freedom and p-value 0.000 is considerably less than 7.815 at 0.05 level of significance. The null hypothesis is accepted while the alternative is rejected. It is therefore concluded that ethical standards and practices are not socially subjective in Nigeria Banking sector (i.e. $X^2 = 0.260$, $tab = 7.815$, $df = 3$; $p < 0.05$).

Hypothesis Two: H_{02} = Ethical responsiveness is not defined by the duty and obligation of the Nigeria banking sector.

Table3

Response	Observed Frequency	Actual Frequency	Residual	Df	P. Value	X^2	Level of Significance
SA	50	50	0				
A	56	50	6				
D	48	50	-2	3	0.000	0.800	0.05
SD	52	50	2				
Total	200						

The chi-square calculated value 0.800, 3 degree of freedom and p-value 0.000 which is significantly lower than 7.815 at 0.05 level of significance, consequently the null hypothesis is accepted while the alternative is rejected. Therefore, it is concluded that Ethical responsiveness is not defined by the duty and obligation of the Nigeria banking sector. (i.e. $X^2 = 0.800$, $tab = 7.815$, $df = 3$; $p < 0.05$).

Hypothesis Three: H_{03} = End results does not determine ethical standards and practices in Nigeria banking sector.

Table4.

Response	Observed Frequency	Actual Frequency	Residual	Df	P. Value	X^2	Level of Significant
SA	50	50	0	3	0.800	0.800	0.05
A	56	50	6				
D	48	50	-2				
SD	52	50	2				
Total	200						

The chi-square calculated value 0.800, 3 degree of freedom and p-value 0.000 which is significantly lower than 7.815 at 0.05 level of significance, consequently the null hypothesis is accepted while the alternative is. Therefore, it is concluded that end-results does not defined ethical standard and practices in the Nigeria banking sector. (i.e. $X^2 = 0.800$, $tab = 7.815$, $df = 3$; $p < 0.05$).

7. CONCLUSION AND RECOMMENDATIONS

The results of the test of hypotheses above showed from derived data that society and social relations amongst bank staff or management doe not define the standard of ethical practices that are entrenched in the banking practice. Reason seems to suggest that social existence may be corrupted and misrepresented but the banking system does hold its ethical content to provide value for her teaming customers. This same conclusion is seen in the test of duty construct that the duty and role perform by banks doe not necessarily build the ethical base for its function in relation to service delivery.

What this means is that duty call is separated from ethical standards and an employee may decide not to be ethical but still performing his or duty efficiently so long as profit and customer satisfaction are the business of banking. End result construct thus shows from the test of hypothesis that the consequence of an action either profit or loss, good service or poor service delivery does not define the degree or context of ethics standard that the banks demonstrates. The challenge is becoming more obvious as there seems to be a distance between what social existence offer; the manifestation from duty and obligation of roles to customers and the consequence of action (end results) that comes in the forms of satisfaction, happiness or rewards which do not define the ethical value chain in the banks so studied. It becomes imperative to see ethics from the background of banking culture and as a body of rules, morals that does not exist on the influence of society manipulation but strictly on its own conception of positive value for both the banks employees and the customers who are stakeholders of the banks. This recommendation is consistent with the opinion of Mayer, (2012) that there are six basic elements of ethical business culture namely, written standards, ethical training, mechanism for getting advice, means to report anonymously, discipline for misconduct and ethics inclusion in performance rating. All these should be enshrined virtually in all aspects of operations in the Nigeria banking sector. Ethical values should be rightly seen as the ingredient that drives the performance of role and not role influencing the ethical standards.

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