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Ethics refers to the values, norms, beliefs, and expectations that determine how people within a culture live and act. In a nutshell, ethics is “ how we should live our lives”. An ethical leader is someone who carries good ethical values and transmits these values onto others. This paper describes what it takes to be an ethical leader and also interviews an ethical leader. The person interviews is Carrie, a Market Leader at a big Financial Institution.

Carrie will provide the qualities needed to be a good ethical leader. Individual Assign meet Ethics are the proper values and morals an individual has. An ethical value can be described as the properties of life that contribute to human well-being and a life well lived. Ethical values would include such things as happiness, respect, freedom, integrity, companionship, and health (Hartman & Disregards, 2008). Ethics serve as guidelines for examining ‘ aviate is good or bad” in a certain situation. Ethical leadership is how a person lives life both in and out of the workplace.

A person that exhibits ethical leadership understands his or her core values and lives true to these values, always committing to the common good of mankind (What is Ethical Leadership, 2013). A person that has good ethical values carries them everywhere they go. It is not about just being ethical in the workplace. Through ethical leadership, many people have discovered a way to fulfill not only their needs in life, but also their dreams and potentials. In order to better understand ethical leadership, I interviewed Carrie and got her take on being an ethical leader.

Carrie is a Market Leader at a big financial institution called B&T, and as led many people over the years. First asked Carrie about her ethical background, and Carrie has been a Market leader for 8 years. Carrie is the Market Leader of a bank branch and she leads 10 specific individuals daily. Carrie stated that she believes having good ethical values in and out of the workplace is the key to a successful life. “ l like to lead by example because I believe that my employees look up to me and have to set a good example for them”, Carrie said.

Everyone that chooses to develop and live this way of life choose their own ethical standards. Many people that choose these to live y these standards are always keeping in mind the common good of society. Values must be designated so that an ethical leader can integrate them with the choices he or she makes, both within personal and public environments. A person’s leadership background says a lot about how they carry these values throughout their life. A great way to be consistent in carrying out your ethical values is have a set standard that is expected to be carried out by all employees.

The next question I asked Carrie was if her financial institution has any set values that they try to portray to their clients and employees. Carrie stated that “ B is a mission-driven organization with a clearly defined set of values. We encourage our employees to have a strong sense of purpose, a high level of self-esteem and the capacity to think clearly and logically. ” The great Greek philosophers saw values as guides to excellence in thinking and action. In this context, values are standards which we strive to achieve. Values are practical habits that enable us as individuals to live, be successful and achieve happiness.

It seemed to me like B&T has a great set Of values. Carrie then went on to talk about B&T’s philosophy as an organization. “ B’s values form the foundation of the way we do business. Our vision, our mission, and our statement of purpose help to articulate how those values guide our relationships with our clients,” Carrie said. B&T’s vision is to create the best financial institution possible, and Carrie stated that she strives every day to make this happen. Carrie then stated that she encourages her employees to make this happen by enforcing her employees to deliver the ‘ perfect client experience’.

The perfect client experience is given when the employees are reliable, responsive, empathetic, and competent. Carrie believes that if her employees can deliver all of these qualities to their clients, then they can be the best of the best. Then went on to ask Carrie how she carries out B mission, which is to make the world a better place to live by. Carrie stated this can be done by helping their clients achieve economic success and financial security, creating a place where their employees can learn, grow and be fulfilled in their work, and making the communities in which we work better places to be.

If all of these things are accomplished, it optimizes the long-term return to their shareholders, while roving a safe and sound investment. We then went on to discuss B’s purpose, which Carrie stated was create superior long-term economic rewards for our shareholders. Carrie said that “ our purpose to create superior long-term economic rewards for our shareholders can only be accomplished by providing excellent service to our clients, as our clients are our source of revenues.

Carrie stated that she believes each and every one of her employees have the full bill?? y’ to serve their clients. “ To have excellent client relations, we must have outstanding employees to serve our clients. TO tract and retain outstanding employees, we must reward them financially and create an environment where they can learn and grow”. Carrie then went on to describe how she keeps her employees motivated to keep striving to be the best they can be. Asked her, do you select teams based on their personal ethical code?

What ingredients do you believe make a successful team in regards to performing in an exemplary ethical manner? Carrie then stated that she does not pick certain employees to be on a team, she believes the whole entire branch should always work as a team in whatever task they are raying to accomplish. Carrie said that creates a ‘ goal board” every week for the branch to conquer as a team. If the branch completes the goal together, they get rewarded, which motivates them to do better from week to week. “ l also pull each team member aside individually once each month”, Carrie said.

Carrie does this in order to show the team member how well they did in certain areas, and what they need to work on in other areas. She refers to this act as a ‘ coaching session’, and believes that it helps her gain a stronger relationship with her employees as well as helping the team member to improve. Having a clear and consistent ethical code is the best way for it to be followed. If all employees are following this code, there should not be any uprising issues. I have always believed that ethics should always be consistent. Hint that Ethics requires consistency in the sense that our moral standards, actions, and values should not be contradictory. Examining our lives to uncover inconsistencies and then modifying our moral standards and behaviors so that they are consistent is an important part of moral development (Velasquez, 2012). The next question I asked Carrie was how important it was for her to keep the branch consistent. She then stated that “ In a rapidly changing and unpredictable world, individuals and organizations need a clear set of fundamental principles to guide their actions.

At B&T we know the content of our business will, and should, experience constant change. Change is necessary for progress. ” I found this quote interesting because even though it is important to have a clear ethical code, it is important that employees keep up with the changes that take place within our world. After talking about B&T’s ethical standards and how Carrie portrayed them, I began to ask Carrie about how she personally prepares her employees for success. Since everyone is working for a financial institution, selling accounts is the best way to make the branch profitable.

At B, selling is about identifying our clients’ legitimate financial needs and finding a way to help the client achieve economic goals by providing the right products and services, Carrie said. She believes that effective selling requires a disciplined approach in which the B&T employee asks the client about financial goals and problems and has a complete understanding of how our products can help the client achieve objectives and solve financial problems. Carrie said that the best way do to this is simply by having a conversation with the client and listening to what they need.

Most of the time the client will tell you what they need without even knowing. The next question I asked Carrie was, “ Have you ever had any employees break an ethical code under your supervision? ” Carrie then went on to describe that a financial institution has very strict laws that cannot be broken. For instance, the Federal Deposit Insurance Corporation (FIDE) enforces the Grammar-Leach-Bailey Act’s (GAL.) consumer provisions to ensure that financial institutions protect consumer’s uncial information. GAL. became law in 1999. The new law applies to many types of financial institutions.

The law covers banks, savings and loans, credit unions, insurance companies and securities firms (FIDE, 2010). This law states that you cannot share any financial information with someone who is not entitled to have it. Carrie went on to describe a time when a woman’s husband came into the branch and asked how much money was in his wife’s bank account. The employee did not see anything wrong with this because they were husband and wife, and she had already properly identified the man. However, after the husband left the branch with the account balance information, they discovered that the husband and wife were on separate accounts.

The husband had no right to access this information since they were on separate accounts, and the employee that gave out the information Was breaking ethical code and did not enforce the Grammar-Leach Bible Act. It turned out that the husband and wife were going through a divorce and that is why the husband wanted to find out her account balance. The account owns husband was also breaking ethical code because he knew that he had no right to the information. After Carrie finished telling the story, I asked her how she ensures that an incident like this won’t happen again.

She said that she first pulled the employee aside and explained to them why they broke ethical code by giving out the information, and then she held a team meeting and made sure the rest of her employees knew as well. She then set up a Powering presentation for all of the employees to see, and it described the Federal Deposit Insurance Corporations and the Grammar-I-each Bible Act. So far nothing like this has ever occurred again in their branch. TO sum up our interview together, I asked Carrie one important question. Do you think it IS important for an individuals to learn ethical values before then enter the workforce? “ Absolutely’, she said. Teaching an employee or an adult later on ethics later on in life does not seem very effective. Personal values and ethical behavior should introduced to young individuals so they can grow up with the necessary morals and values. It is important to learn ethical values at a young age because it helps us to understand the concept of right and wrong. Ethics help us to prepare ourselves to react to a situation long before that happens. If we learn ethics at a young age, by the time we grow up and enter the Rockford we will already be able to distinguish between right and wrong.