

**SIGNIFICANCE OF ETHICAL VALUES AT WORKPLACE: A REVIEW OF RAVI SUBRAMANIAN'S *IF GOD WAS A BANKER***

*Dr. Archana R. Banale, V. M. Senior College, Osmanabad*

As per the information available from Ministry of Statistics and programme Implementation, the number of employed persons in India increased to 29.57 crore in 2012 from 29 crore in 2011. As per the statistics of Trading Economics Global Macro Models and analysts, the Indian employment in public and organised private sector was projected to trend around 32.2 crore in 2021. This forms around 23 percent of overall population of the country. Moreover, the number of women at working place has also increased remarkably in the last ten years. These people almost work for 25-30 years of their life at their workplaces, with an average of 8-12 hours per day. This count is significant one. The different types of jobs require different qualification and different skills. But workplace environment has an overall impact on self, family relations and society. For a nation to be a strong one with healthy competition among its people, the people at work should follow ethical values at their work place.

Workplace ethics refers to the way employees in an organization govern themselves and their overall work attitude, but it can also refer to the morality, or lack thereof, permeating a workplace. Workplace ethics describes the ethical dimensions of organizations and company activities. The term encompasses nearly every issue that may arise in a business, including production, distribution, marketing, sale, and consumption of the goods and services being offered. Workplace ethics are the set of values, moral principles, and standards that need to be followed by both employers and employees in the workplace. It is the set of rules and regulations that need to be followed by all staff of the workplace.

These ethics are implemented by employers to foster both employee-employee relationship and employee-customer relationships. An organization may decide to put these ethics into writing or not they are however meant to be followed.

There exist some general workplace ethics that do not need to be defined by the employer, but are common ethical behaviors employees need to exhibit. In the same vein, some organization-specific ethics may need to be defined in a company handbook.

The way a company operates and is perceived by both the public and competitors often comes down to the workplace ethics. A truly ethical workplace should model ethical behavior from the top down, and from the inside out. Workplace ethics are reflected in how organizations treat their suppliers and customers, how they interact with others, how they perform their tasks, and how they communicate both internally and externally.

At its core, workplace ethics boils down to moral philosophy. It is framed by how an individual or company's morality influences the decisions made and the behaviors exhibited. It is important to recognize the distinction between what is *law* and what is *ethical*. It is possible for a behavior to technically be legal, while still being considered unethical.

**The Role of Work Ethic**

Managerial style can work to improve an employee's work ethic by establishing systems and habits for accomplishing tasks efficiently and interacting effectively in the workplace. By inspiring and even rewarding ethical behavior in the individual efforts of employees, an organization can ensure that ethical conduct permeates all levels of the organization and reaches the public's perception of the company.

The central work ethics are:

1. Punctuality
2. Accountability
3. Responsibility
4. Focus
5. Initiative
6. Productivity
7. Professionalism
8. Dedication
9. Desire to Improve
10. Honesty
11. Respect for colleagues
12. Empathy
13. "Organization First" Attitude

Companies that work on building and maintaining ethical workplace cultures are more likely to be financially successful, as well as having more motivated and productive employees.

#### **Unethical Workplace Behaviors:**

The following kind of behavioral characteristics can be considered as unethical workplace values:

1. Telling Lies
2. Taking Credit for Others Hard Work
3. Verbal Harassment/Abuse
4. Violence
5. Non-Office Related Work
6. Extended Breaks
7. Theft/Embezzlement
8. Sexual Harassment
9. Corrupt Practices

#### **Management/Employers Unethical Behaviors**

Workplace ethics is not for employees alone. Employers are also bound to workplace ethics and may also be tried for unethical behavior.

1. Sex for Job/Promotion
2. Late Night Out/Unpaid Overtime
3. Verbal Harassment
4. Undue Pressure
5. Nepotism
6. Unfriendly Work Environment
7. Unrealistic Expectations

These factual and statistical data can better be understood interestingly when represented in the fictional form. A young banker and writer by choice, Ravi Subramanian has dealt with this theme in his novel, *If God was a Banker*, published in 2007. Having worked with leading multinational banks, he has a good knowledge of banking environment and work culture therein. His depiction enables us to peep into the work culture of corporate sector, and ultimately that of all work places.

*If God was a Banker* revolves around Sundeep and Swami, two management graduates in the rat race for success. These two aspiring IIM graduates enter into the world of Banking without any previous experience. In fact, they both were selected from their respective institutions during the campus interview

itself. So, both of them are inexperienced and yet confident, visionary, talented and hardworking fellows. But similarities end here. They were quite contrary in terms of persona. Though they are friends, they all have their own characteristics and way of working. They all deal with the corporate world based on their principles and lead the way to success. The reader is taken into the lives both personal and professional of these characters. How they deal with their success is told as the story unfolds.

While Sundeep believes in work to be done, without worrying about the methods used to do it; for Swami, the way of doing thing is also equally (or rather more) important than the result. While Swami is very ethical, a little introvert, genuine at heart guy; Sundeep is extrover, flamboyant guy for whom ethics doesn't matter. Sundeep is ambitious and selfish, which leads him to achieve his goals through unscrupulous means. While Sundeep is money-minded and believes in shortcuts to success, Swami is the total opposite of him. He swears by working with honesty and achieving goals with values and integrity towards his bank and customers. Swami sticks to his morals and ethics to ensure success in his career. Swami's ideal and ethics keeps him behind Sundeep in terms of performance at the New York International Bank where they both work. Sundeep's rapid rise up the corporate ladder and his popularity with colleagues disguises his real motives and cunning mind. The story also has a main character, Aditya, who is a friend and counsellor to both of them and he has his own philosophy which is based on his experience and is genuine. He always taught what he deemed right. In spite of all the facts, the temptation of untold riches was too strong for Sundeep and he continued on his quest for more ill-gotten financial gain. All through the novel, the backdrop is the corporate bank environment, which is so polluted that the characters are portrayed as people who are ready to deviate from the righteous path at the drop of a hat.

The story leads the reader into office politics, greedy and lecherous bosses, employees going too far end to achieve money and success and vendors/middlemen ready to make irresistible deals to get their job done. Ravi Subramanian wants to say that working with ethics is good and the one who believes in success through shortcuts loses out on everything, he made the characters unbelievable. The good guy was too good who never lost anything in work and personal life. Even when he was put down and challenged, he rose up and reached the top. On the other hand, Sundeep being a sharp mind lost everything due to his unethical approach to work and life.

The novel ends with a message to be honest, genuine and ethical in whatever you do. The wrong ways may give you intermediate success and pleasure, but ultimately leads you to the wrong destination. And, it can even ruin your life along with that of your family.

The first instance of short cut to success by the deceitful means is presented when Sundeep shares an idea with his boss Aditya Rao. In fact, he has been called by the boss to warn against his casual behavior during training sessions. He takes this opportunity to impress his boss by providing a contrary but reasonable view to bank's proposed policy.

'Aditya, with due respect, I have a concern on the launch strategy outlined in that document. Sundeep was taking a risk. He had decided to challenge Aditya on this.

'We need to launch, in the short run, products and services that are supported by the available technology and systems. And use that to build our brand in the retail space. This will give us some time to set up the required infrastructure.

But what Sundeep did not tell him, and did not intend to, was that his last trimester project at IIM-B was on 'Emerging Retail Banking in India.' He had done an extensive study on this subject, and, hence, knew almost everything that he needed to know. Surprisingly, in his project report Sundeep had argued that the launch strategy for any retail bank in India had to be driven by its credit cards product. Then why did he change his stance now, and say exactly the opposite to Aditya?

Later on, we come to know that Swami has actually shared these views with Sundeep during a break, and Sundeep has realized the reasonability of this stand with respect to Indian market. So here we find an example of using unethical values of stealing a colleague idea for one's own gain *i.e.*, presenting other person's views or thoughts as one's own.

“Sundeep did not tell Swami anything about his discussion with Aditya. Everything he had told Aditya the previous evenings were actually ripped from his lunch time conversation with Swami. Sundeep had chosen not to mention Swami and had passed off everything as his own thoughts. He had no qualms about seizing the opportunity to impress Aditya. Swami would never get to know of the discussion Aditya had with Sundeep. Round one had gone to Sundeep, without Swami even realising it.”

It is not the case that Sundeep was not intelligent and has no ideas of his own. But he was the one who could understand how to take the credit for someone's idea and lead the front.

“While they had thirty-six other colleagues who had joined with them, these two guys were different. Their intellect was far superior, and their understanding of business complexities supreme.”

Sundeep was also a guy who flirts with girls and if it is found that a girl is rather paying to somebody else instead of him, he doesn't hesitate to interfere by any means. One such incident happens when, Kalpana, his classmate at IIM and colleague at New York International Bank along with Swami, is directed by Aditya Rao to accompany Swami for a business trip to New Delhi, Sundeep presents himself to accompany Swami, so that the latter may not get a chance to be intimate with Kalpana.

“No, Swami. I won't be able to come with you. Why don't you go with Kalpana?”

'In case Aditya is unable to come with you, would you want me to come with you, Swami? I have worked with car manufacturers in financing tie-ups.' Sundeep was not really offering help; he wanted to somehow stop Kalpana from going alone with Swami. He had noticed her interest in Swami, but had ignored it, assuming that their closeness was purely professional.”

This is one of the corrupt practices a person may follow at workplace.

Sundeep was a fellow who was easily vulnerable to the unethical practices for the sake of success in career, for power and money. Although he was having a good career at New York International Bank, he desired to get more and that too in a short time and even at the stake of his family.

When Aditya Rao, his boss at New York International Bank, left the bank to start his own business, Suneel Dutt came to take charge of the bank in India. He became a new boss of Sundeep. Aditya Rao was a man of principles whereas Suneel Dutt was a fellow with low morality. Aditya represents a boss with proper ethical values at a workplace, whereas Suneel a completely opposite of him.

“Sunil was not a clean guy and his reputation preceded him. Bit of a wheeler-dealer, he would do anything to get his work done. For him, self was above everything. He was the kind of guy who would sell his wife to get a deal through. More akin to Sundeep than to Swami, he had the reputation of a Casanova.”

In their first meeting, Swami had a perception of his wild nature. He managed somehow through Aditya to get his job in other section of the bank. And Swami's perception of Suneel was true. In the welcome party, Suneel had behaved inappropriately with his personal secretary, Natasha, who also happened to be Sundeep's wife. Suneel represents the employer who has **Unrealistic Expectations or even sexual attachment from their employees.**

“When Suneel saw that Natasha didn't react, he started getting bolder. He moved in for the kill. He was so close to her now that Natasha could feel his breath. Suneel was a professional wooer. He was making it seem like a dance step, but it was not. No one around could realise what he was up to. Only Natasha knew. His hand was all over her back. When he pulled her close to him one more

time, Natasha could make out that he was aroused. 'Where the fuck is Sundeep?' she thought in desperation."

Somehow, she was rescued by Kalpana. But when Suneel complained Sundeep about abrupt leaving of his wife, the latter instead of sensing something evil of Suneel's intentions, scolded his wife for leaving his boss alone on the dance floor.

"Later that night, Sundeep and Natasha had a huge showdown. Sundeep was upset that Natasha had walked away from Suneel on the dance floor. Natasha kept explaining what Suneel did, but Sundeep did not listen. He felt she was overreacting. For the first time in eighteen months, Natasha felt that Sundeep was not the kind of guy she thought he was. 'Did he marry me because he really loves me, or was it something else?' Natasha wondered as she hit the bed that night."

Suneel was a type of boss who was vindictive by nature and Natasha was quite worried to work as his secretary and she cannot even share her problem with her husband, Sundeep as she was sure that he would not empathise with her. Once he suggested her to have sex with him and when she declined, he made her aware that he has the knowledge of a dark secret of her life, thus trying to blackmail her for an undue favour. Somehow, with the help of Aditya and Swami she escapes Suneel's intentions by getting a job in other department of the bank. Such an unethical behavior is shown by many male employers towards their female employee, thus making their life a hell not only at workplace but even at home.

One such example of unethical behavior is exemplified by Sundeep. His proneness to female influence makes him compromise his integrity with work. The greed of sex with different girls provided by an agent named Ram Naresh, Sundeep compromises his integrity not only with bank but his wife and family. With the help of his relations with Naresh as well as his aggression, he reaches to the top position in bank. But he is led to be so extreme in his unethical practices that he has to leave the bank, when he was at the peak of his position in the bank.

On the other hand, the novelist presents Swami as an epitome of an employee who has complete loyalty and integrity with the bank. He is aptly rewarded for this ethical behavior of him.

The author Ravi Subramanian has very aptly described the characters in the novel and with his first-hand experience of working in many international banks, has sketched the characters to bring home his message.

#### **References:**

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