

Virginia Bankers Association
2020 School of Bank Management

Home Study Problem
Ethical Decision Making

Please answer all questions below.

- **You may use up to one side of one page for each response. Please note: appropriately thorough responses will fill at least 3/4 of the page.**
- **Please begin each response on a new page of paper.**
- **Your final paper should be exactly five single-spaced pages.**

Please know that all responses are treated with confidentiality. I am the only one who reviews and evaluates your papers. Feel free to contact me by phone (804.289.8556) or e-mail (rcoughla@richmond.edu) if you have any questions about the assignment.

- (1) In your own words, what four values best describe the culture of your company? You must limit your response to exactly four values. For each value, provide a two or three sentence description of the value and, if possible, add a recent example of the value coming to life.

For this question, I am most interested in your own personal views about where the company's culture is today. I am not asking you to recite the stated values of your organization, which may or may not provide an accurate picture of the culture.

Please just think hard about the values that capture the current culture. In formulating your answer, please consider what drives decision-making at the bank and how employees interact with each other and the bank's customers.

- (2) In what specific ways are the values listed above incorporated into the recruiting and hiring processes at the bank? In other words, does the bank have any processes in place for identifying how a candidate's values align with the bank's values before he/she is hired? If so, explain. If not, describe how these processes might be improved to better capture values.
- (3) Recall the 4C Framework I presented during our time together. To what degree are the three pillars aligned at your bank? How well does each pillar do in supporting the bank's culture? Please provide a few examples to illustrate your main points.
- (4) Imagine that you have been named Chief Accountability Officer at your bank. (I just made up that title.) Your job is to ensure that the culture has an appropriate level of the right kind of accountability, as discussed in class. What one specific change would you make to achieve this objective? Explain how that change would lead to increased accountability.
- (5) Do you tend to focus more on duties or consequences in rendering decisions at work? Has your perspective on this question changed over time or based on the role you occupy? How might your choices be different if you shifted your focus to the approach you currently use less often?