

FIELD RESEARCH ON OCCUPATIONAL ETHICS IN BANKING: THE COMPARISON OF ETHICS PERCEPTIONS OF EMPLOYEES WORKING AT THE BANKS IN KARAMAN AND KONYA

O uzhan Aytar¹, kbal Karata^{liii}, Namık Kemal Erdemir^{liii}
Karamanoglu Mehmetbey University, Karaman, Turkey

ABSTRACT

Today, at the helm of those issues mostly discussed and create trouble is the impropriety of actions to the term of social responsibility. The case besides being accepted as a sub-title of the term of ethics, it can be claimed that the employees have the key role in practice for the point of origin of the ethics discussions. Because, the banks that traditionally provide monetary services, have free movement area in terms of the marketing of some services - despite various regulations. In brief, there exist staffs that use initiative. These initiatives involve different behaviour patterns by the staff to the customers according to their business volumes, giving more importance to more efficient customers and even un-fair practices such as those customers who object are right. However, due to the ethical rules, employees are obliged to procure the execution of activities in accordance with the foundation, objective and policies of the bank and to obey the principles of justice, accuracy, honesty and social responsibility for management. In the study it is mentioned clearly that employees and the management may use initiatives and the discussions on ethics may occur, and then a survey on the level of ethics of the employees working at the banks in Karaman and Konya is conducted. In the survey there are questions directed to demographic distribution and traditional scaled-questions directed to the level of understanding of some ethical issues, besides after presenting some real life cases the attendance of the responders is ensured through asking them to tell how they would behave in such cases. Then a comparison between the reflected (ideal) case and the practice (the reality) is made and some analyses are made on ethical values.

JEL CLASSIFICATION & KEYWORDS

■ M12 ■ M19 ■ M40 ■ ETHICS ■ BANK EMPLOYEES
■ PERCEPTION

INTRODUCTION

The fact that people are social beings is one of the undeniable realities of present-day and there is no necessity to mention or discuss it. Individuals live gregariously and therefore can solve the problems that they could not overcome on themselves and attain gains that they couldn't individually. However there are some negative aspects of living together. If these negative aspects could not be pacified effectively with sanctions, and if they are even regarded as skills as the result of social corruption, the sequence of mistakes that would end up with a disaster would have been initiated.

Therefore in order to prevent this social corruption, sanctions based primarily on ethical and moral principles step in. If there is no moral corruption in the family that can be accepted as the core of society and the primary source of many behaviours, and in the environment of degree one in

¹oguzhanaytar@hotmail.com

terms of first interactions, namely neighbourhood, school, etc., then it is possible to talk about an idealised society in which everybody respects each other and complies with rights and law. However, in the process of conscious conducts there is a cycle that causes a dilemma. In fact, designating this process as a dilemma and cycle is nothing but to try to ease one's conscience. People frequently ask themselves "Where is the problem?" The endeavour for comforting oneself hinders the attainment of solution to the problem. Because with the famous discourse, "If everybody sweeps the doorstep, everywhere would be spotless", that is if everybody seeks the problem in itself and try to solve it, social corruption and unethical conducts would be minimised. In such a case, the only article for authorities to achieve is to make the regulations that create an environment in which individuals explore the truth by using their consciences and mercies. If such an environment is achieved, ethical discussions may not take so much time (as should be) and people would canalise their energies to more useful areas. However, unfortunately, the concept of ethics has become much more debated issue in recent years.

Ethics and Professional Ethics

Besides it is accepted that there is no standard related to what is good or bad, or what is correct or wrong in the society, a consensus on the existence of universal ethical standards in some areas has been achieved. In this context, every profession has its own ethical values and principles in its sphere of activity. Members of the professions operate in line with these values and principles (Erdemir, Öz, & Güleç, 2004). This discipline known as ethics in western languages and as a sub-branch of philosophy has been referred to as morals or science of morals in our language until quite recently (Bedük, Erdemir, & Öz, 2005). Ethics that can be defined as auxiliary features for deciding between good and bad, and right and wrong generating human behaviours, is the set of values that indicates what we should and should not do, and are various criterion developed for praising or reviling the behaviours of individuals (Erturhan & Filizöz, 2011). It mentions the control and responsibilities inside individuals. Professional ethics, generally used as a synonym of morals and including all the principles of moral is the set of principles and rules. While the principles of moral may differ among societies, ethical provisions are more universal and standardised (Eryılmaz & Biriciko lu, 2011). Some sources define ethics as a feature of an ideal person that controls himself/herself in a manner exceeding legal necessities (TECA, 2009).

When speaking of the concept of ethics today, it is classified as the behaviours that the individual mean no offense and behaviours the results of which are known by the person. Under no circumstance there occur people suffering as a result of these behaviours in both cases (Ruacan, 2003). As the banks are institutions constructed on reliability the damage emerged due to these behaviours has significant effects of the reputation of banks in the eyes of depositors.

In order to refer to the concept of ethics as a professional ethics, primarily the concepts of profession and professional ethics should be examined. The concept of profession is defined as "occupation based on systematic knowledge and skills acquired with a certain education and the purposes of which are to produce goods for the benefit of humanity, to serve and in return to make money under certain rules determined" by Turkish Language Agency (TLA). People conducting this occupation are specified as profession experts or professionals. Occupation yields reputation, prestige and privileges to those professionals conducting the occupation. Those people more skilled compared to other colleagues find more approval. The most complained issues in an occupational group are the existence of non-expert individuals in the group, the shortage of qualified personal and besides those individuals shorn of professional ethics. Another definition of professional ethics is to take legal actions, to produce reliable information taking the value judgement of society into account and to maintain the relations with customers, members of other professions and occupational organisations under certain rules during the conduct of actions by the members of the profession or during the periods no professional activities are conducted (Kutlu, 2008). In this process, standards of professional ethics are being developed today due to the corruptions experienced. The rules and standards established should be both in harmony with existing regulations and public moral principles, and encouraging that would continuously take the level of ethics expectations of the members of the profession one step further. Viewed from this aspect, if there is a contribution of the occupation to the image and social status of individuals, as said, nobody would desire to be called as corrupt or called with unethical behaviours because of his/her occupation. After all it is seen that a negative situation or behaviour of a member of any occupation shown in movies is sued by the chamber of the profession. This is a striking example as an indication of the acceptance of occupations by professionals. Then why do people exhibit unethical behaviours? Do only excessive ambition, desire of getting rich, propensity no to be qualified as unsuccessful or another sense make people so blind that they are directed to unethical behaviours? Or are people really prone to entropy and want to behave unconscionable at the first opportunity or during an authority gap? Surely there are individuals in each occupational group that would behave unethically or that are prone to behave but generalising this fact is an improper behaviour as much as an unethical behaviour and is taking the easy way out. However it is necessary to prevent the creation of an environment where these kinds of behaviours and individuals are increasing and these kinds of behaviours are not condemned. The corruption in ethical process resulted with the contagion of the discussions of ethics into many fields and institutions. Today, the establishment of ethical rules are the result of science ethics, scientific ethics, public administration and ethics, accounting ethics, banking and the rules of ethics, breach of ethical rules and the increase in these breaches.

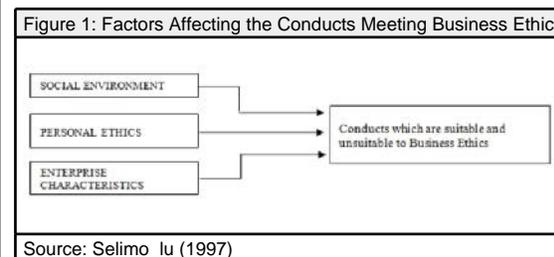
A good set of professional ethics should have a structure that is based on and should feature and praise personal ethics, honesty, purity; should be highly reliable, planned; should pursue the rights of customers and employees; should recommend moral values; should ease the obedience to rules for both top management and for all the employees (Kutlu, 2008).

Furthermore the rules of professional ethics should be directed in a way that the members of professions should not contrast with the concept of social responsibility. As

required by the concept of social responsibility it is necessary that the members of professions should consider the interests of not only the workplace or the sector they work but also the whole society (Karasio lu & Aracı, 2010). Anyway they are the members of the society and share the same environment with the society. Furthermore enterprises subsist by means of the society. Thus they should avoid actions that contradict the values of the society (Tak, 2011). Still, social responsibility is a task. It is examined under two headings: the social responsibilities of i) individuals and ii) institutions. Today there are almost no company that is not interested in the concept (Ya ar, 2007). In the management process of social responsibility environmental analyses should be made, strategies should be determined and those strategies should be applied and the control process should be conducted. The supervision process should be conducted in order to be informed about the changes in environmental analyses, to make predictions about potential changes, to develop strategies, to measure success level of strategies following the application of them. In order to conduct the social responsibility process efficiently a sample processing is as follows (Özgener, 2009):

- go into preventive actions before needs arise,
- pay attention to efficient elements in solving reciprocal problems,
- establish a private system that is consistent with sectoral standards,
- accept your faults,
- be interested in proper social programs,
- be among those trying to solve the environmental problems,
- keep up with the change,
- form an executive board,
- enlist social support,
- try to make a profit according to the principles.

The occupational ethics is adversely affected by the existence of two parties coinciding with each other and by the existence arguable dimensions of both sides (ethical dilemma) and by the unethical decision making (ethical deviation). The concept of occupational ethics meaning a moral sentiment transcending legal regulations would affect the social environment that a person would interact, personal values shaped with the growth process and the features of the company worked for and rival companies in the sector engaged in and finally the obedience of person to the rules of professional ethics.



As a result of behaving according to ethical values, there are the benefits such as earning reputation, credibility, a good image and taking help in case of a problem (Ba pınar & Çakıro lu, 2011). Besides, the settlement of ethical values in the workplace and the provision of the harmony with these rules would increase productivity and quality and also

contribute to the cooperation among employees. On the contrary, in a society and a work place dominated by corruption the burnout syndrome increases, there occurs the loss of self-confidence, the quality and confidence become of secondary importance and problems would increase (Ba pınar & Çakıro lu, 2011).

Recently the concepts of ethics and morality are one the most important problems of many professions and occupational groups. Hence various occupations and enterprises publish codes of conduct and ethical rules and form commissions. In such a case it would be a mistake to set financial sector encompassing sectors such as insurance, investment, banking etc. apart from these discussions because such recruitments should first be implemented to financial sector. The financial ethics that should be published not only in the business space but also in the social environment is a phenomenon transcending the confidence, is concerned with the recruitment of merit and ethical ideals of market players and participants. In this field the most frequent immoral conducts are as follows:

- the marketing or marketing efforts of improper financial products in the insurance sector,
- detention of the customers from choosing the most profitable products among alternatives,
- use of customer accounts in different ways that are against the purpose,
- fraud and manipulation,
- speculative movements,
- asymmetric knowledge,
- insider trade.

In order to prevent the ethical problems in this sector, ethical regulation should be made in the markets, studies that would enhance the ethical level of employees should be made and the participation of employees should be ensured (Çke and çke, 2011).

The banks that can be defined as the enterprises gathering the savings of natural and legal persons and directing them into businesses that would yield income, mediating payments, money transfers, collections, safety deposits, electronic banking services, giving a security etc. (Altan, 2005) are known as the heart enterprises of the economies all around the world as they mediate the idle funds through the financial intermediation activities they undertake, as they contribute to the development of national economy and hence the enhancement of welfare through productivity increases by creating the optimal capital accumulation (Do an, 2012). A crisis in this sector or a shrink in the financial position of the banks would have significant damages on national economies all around the world. For example the mortgage originated crisis in the USA in 2007 caused a lot of banks to fail all around the world. This, in return, decreased the reliance for financial institutions (Parasız, 2011). Concerning the causes of the crises experienced it is impossible to talk about a consensus. Finding a scape goat in such circumstances is easy on the one hand and difficult on the other hand. However, greed, disregard of rules for more success and being unwary are frequently expressed by specialist. The number of people complaining the side effects of doctrines estranged from moral bases is increasing (çke & çke, 2011).

According to the studies, the intensification of studies about professional ethics would have positive contributions to the performance of employees. According to the study of Çelik

(2010), 80% of the employees mention that reputation is more important than money.

Research on Banking Sector

The efficient and productive conduct of the banking sector in a country is quite significant for the economy of the country. With the globalisation the day by day increase in the competition conditions in the sector urges banks to utilise the sources more efficiently. The ever increasing competition is not only on the variation and proliferation of services and products. The increase in the sensitivity to interest rates among demanders and suppliers of funds has enhanced the importance of short term floating rate investments while it has decreased the attraction of long term financial instruments. The good performance of banks depends particularly on the performance of branches. In this context, in order to increase the performance of banks, it is necessary to measure the performance of the branches on the criterion of effectiveness, productivity, the quality of work life, innovation, service quality and profitability, and then to take precautions according to the findings attained (Takan & Boyacıo lu, 2011).

As banks are significantly important for both the financial sector and the economy as a whole, the problems and the crises in the banking sector would spread to the whole economy in no time. In this context, the auditing of banks and then taking the necessary precautions following these audits are quite significant (Günel, 2010).

One of the most important causes of customers to deposit money in banks is the secrecy of deposit accounts so that nobody can obtain information about the details of the account. Any behaviour that would cloud this secrecy negatively affects the secrecy of deposit accounts and the good image of banks in terms of confidence. In the 3rd article of 73rd clause of the Law of Banking assesses the issue differently. That is, "shareholders of the banks, members of the board of directors, members, persons and officials acting on behalf of these people could not express any secret of the banks or customers that they learned because of their titles and jobs to anyone excluding the people explicitly authorised by the Law". This decision is applied to employees and to those institutions from which the bank purchases support service. With the decision of "This responsibility resumes after the resignation" (Do rusöz, 2006) the necessity to protect such information by the employees of banks after the completion of their service life is mentioned.

As aforementioned banking sector is quite significant for national economies. A negative fluctuation in this sector may have a broad repercussion in the whole world with a domino effect. In the study of Alaoglu (2005), among the reasons of crises experienced in the banking sector are found to be capital adequacy, asset quality, managerial problems, risks of liquidity and market. Furthermore moral corruption is found to be another reason. In their study based on the data of 65 countries Hutchison and McDill determine moral corruption as the underlying cause of crises experienced in Japan

In the study a comparison about the perception level of bank employees about ethical issues is made in the banks operating in the provinces of Karaman and Konya. The questions in the survey have been shaped with the interviews made with bank employees and managers incorporated to the survey.

Research Results

54.2% (58 persons) of the respondents work in Karaman while 45.8% (49 persons) works in Konya. 63.6% (68

persons) of the respondents are males while 36.4% (39 persons) are females. If the education level is examined it is seen that 1 person (0.9%) is primary school graduate, 4 persons (3.7%) are secondary school graduates, 5 persons (4.7%) have associate diplomas, 80 persons (74.8%) have bachelor's degrees and 17 persons (15.9%) have master's degrees. Also, 50.5% (54 persons) of the respondents are civil servants, while 32.7% (35 persons) of them are service authorized, 15.9% (17 persons) assistant manager and 0.9% (1 person) is manager.

	Frequency	Percent
Yes	51	47.7
I like it even I sometimes get bored	41	38.3
No	15	14
Total	107	100

Source: Authors

If employees are asked whether they like their job, the rate of those who directly give the response of 'yes' is 47.7%.

	Frequency	Percent
Yes	67	62.6
I took some lessons but I believe that these are not sufficient	27	25.2
No	13	12.1
Total	107	100

Source: Authors

Banks have offered rather intense education opportunities especially on the responsibilities and rights regarding customer relations (frequency 84, 87.9%). Still 12.1% of the employees find the education insufficient.

	Frequency	Percent
Rather influence	34	31.8
Influence	46	43
No idea	13	12.1
Do not influence	9	8.4
Never influence	5	4.7
Total	107	100

Source: Authors

74.8% of the employees state that work load influences their ethical approaches. The rate of indecisive people is 12.1% while of those who state 'no influence' is 13.1%. Consequently, the commitment of employees to professional principles reveals the relationship of them with the working hours. The conclusion here is that those employees who have less work load are more tied to ethical principles. According to the Table below it is possible to claim that the obligation to display performance increases the habit of behaving non-ethically. Performance-based salary system implies the problem of not receiving expected salaries hence regarding the ethics 73 persons (68.2%) state that target pressure and performance-based salary system influence their behaviours.

The employees do not believe that they master corporate legislation. 25% of the employees find the trainings on customer relations inadequate and 47.7% of them give an answer apart from 'adequate'.

	Frequency	Percent
Rather influence	34	31.8
Influence	39	36.4
No idea	13	12.1
Do not influence	12	11.2
Never influence	9	8.4
Total	107	100

Source: Authors

	Frequency	Percent
Adequate	56	52.3
Neither adequate nor inadequate	39	36.4
Inadequate	12	11.2
Total	107	100

Source: Authors

	Frequency	Percent
Right	29	27.1
Partly right	29	27.1
Wrong	49	45.8
Total	107	100

Source: Authors

If the case is evaluated in the context of this provision, it is seen that those who answer the question as 'wrong' is more or less equal to the total of 'right' and 'partly right'. If the answers given are assessed as answers belonging to two extremes, it can be clearly seen that although there are employees working in different provinces and branches, there is no common ethical approach or there is no concern on ethics. This necessitates the obligation to develop banking professional ethical codes and turn into an acceptable situation.

	Frequency	Percent
Right	30	28
Partly right	46	43
Wrong	31	29
Total	107	100

Source: Authors

On the other hand, while it is found by 45.8% of the bank employees that the procedure is wrong, if the evaluation criteria is the branch, the rate of employees stating wrong decreases from 45% to 29%. This situation reveals that those behaviours that cannot be accepted individually can be exhibited freely when they are 'on behalf of the branch'. This, in turn, creates the result that there is no relation between ethical values of the individuals of the previous studies on ethical values and the activities made on behalf of the corporate. When two tables above are evaluated together, according to another point of view, it would be seen that the totals of those stating 'partly right' and 'wrong' are more or less the same.

The number of those finding the interference of service authorised to the case is 45 and the frequency of individuals do not like this behaviour is 40. The number of people that

	Frequency	Percent
I would be satisfied	45	42.1
I do not like it but I keep silent as I am desperate	21	19.6
I would gain experience	22	20.6
I would certainly be annoyed due to this behaviour but I would not make it clear	13	12.1
I would mention my annoyance	6	5.6
Total	107	100

Source: Authors

do not state any positive or negative provision but instead would gain experience is 22. 21 of those stating 'I do not like it' mention that they would keep silent as they are desperate; 13 of them state that they would certainly be annoyed but would not make it clear. However the number of those that mention they state their annoyance is only 6. This situation reveals that those who have complaints about top management are afraid of stating these complaints.

	Frequency	Percent
I would hang the customer on the phone under no circumstance	20	18.7
I would make the customer to wait in the branch	18	16.8
I would perform both operations	35	32.7
I would direct the customer in the branch to another employee	34	31.8
Total	107	100

Source: Authors

There is no consensus among respondents about the evaluation of the proceedings of Mrs Gönül. This reveals that there is either no ethical values or they are not settled proof of such ethical values in the banking sector. Although the behaviour patterns of some professions such as medical doctors, policemen there is a professional ethical principles against alternative cases, there is no a common answer yet for bankers. The reasons of the subject would guide further studies.

	Frequency	Percent
I would wait.	51	47.7
I would leave but come back later	20	18.7
I would prefer to file a complaint	34	31.8
Total	105	98.1
Missing System	2	1.9
Total	107	100

Source: Authors

Evaluated with the above Table, the bank employees are asked what they would do if they were customers. The highest frequency among the answers belongs to 'I would wait' (51, 47.7%) and the least to 'I would leave but come back later' (20, 18.7%). However, in the above Table, the frequency of the respondents who state 'I would make the customer wait' is 18 while the same figure for 'I would wait' is 51. Therefore there is a positive reflection here that is to say is the service is now the respondents try not to keep waiting, when they receive service they are ready to wait.

Questions on ethical provisions: In this part of the study, it is desired from respondents to reply 28 different provisions

concerning ethical problems encountered in the banks. These provisions and ethical presence and its failure are as follows: In the scale the assessment is as follows: 1- Not ethical at all to 5- Certainly ethical

In Table 11, the provisions are arranged according to the redundancy (frequency density) of the answers given as 'not ethical at all'. On the other hand, the answers in the column titled 'before' show the sequence of questions asked to the respondents. According to the answers given, the least ethical behaviour found by the respondents is the 'using the sources of the branch for individual actions' (not ethical at all frequency 72 and 67.28%, not ethical frequency 12 and 11.21%; then 'for routine transactions to accept presents from the customers or to attain advantages from them or their line of business', 'Speaking negative of branch authorised persons', 'Not buying the required personal/equipment in order not to increase branch expenditures' follow), the most ethical behaviour among provisions is the 'recreation with customers out of working hours' (certainly ethical, frequency 14 and 13%) and 'Having informal intercourse with the customers or to use informal wording (e.g. uncle, aunt)' (certainly ethical, frequency 15 and 14.01%) and 'Acting arbitrarily in repayment of card fees, account maintenance fees, etc.' (certainly ethical, frequency 15 and 14.01%) follow.

Evaluated in terms of cumulative frequencies, the frequency of 'not ethical at all' given by 107 respondents is 1586 and the addition rate is $1586 / 2996 = 52.93\%$. Similarly, the same figure for 'not ethical' is $528 / 2996 = 17.62\%$, for 'no idea' $445 / 2996 = 14.85\%$, for 'ethical' $192 / 2996 = 6.4\%$ and for 'certainly ethical' $245 / 2996 = 8.17\%$. When the responses of employees are examined in general, it is seen that respondents give negative responses to the provisions presented to them.

CONCLUSION

Today the application of technological developments in the business world and the transformation in consumer paradigms has created differentiation particularly in the customer perception of financial sector. The competition prevailing in the service division of financial sector is among the most crucial issues in terms of employee behaviours and efficiency. If the performance expected from the actors in banking sector and the customer sensibility are taken into account they would create pressure on the reflections of the ethics perception of employees. Besides the ethics perception determined by the corporations it is seen that professional and social principles are neglected by some behaviour patterns that are made obligatory by competition. It is seen that the most important reason of these behaviour patterns are high performance expectations and work load densities. While banking sector employees are requested to obey corporate rules having positive effects on the trust and reputation levels of the corporation, it is seen that ethical principles regarding customer perception are ignored due to branch density and performance policies.

As a result of the study, despite the high level of banking sector employees' awareness of ethical approach, it is seen that the most important reason of behaviours that are not in line with these principles is the pressure of performance expectation. Also workload and work stress are other causes of unwanted behaviours. Consequently, for the efforts of managers in the banking sector for customer satisfaction to give efficient results, the working conditions of banking sector employees should be enhanced. We have the opinion that the job satisfaction of employees in the banking sector, reductions in the workloads, and the harmonisation in the

Table 11: Ethical Judgements								
After	Before	Provisions	1	2	3	4	5	Total
28	1	Recreation with customers out of working hours	34	25	22	12	14	107
2	2	Behaving customers according to their deposits	39	23	22	11	12	107
1	3	Having informal intercourse with the customers or to use informal wording (e.g. uncle, aunt)	40	11	23	18	15	107
7	4	Comparison with other employees	46	24	17	9	11	107
13	5	Chatting with customers after the completion of the transaction	48	26	21	5	7	107
4	6	Pressure of chiefs	49	17	27	7	7	107
6	7	Decreasing the branch profitableness through free of commission transfers for acquaintances	49	18	21	6	13	107
8	8	Giving priority to acquaintances	49	22	17	10	9	107
5	9	Making a transaction that belong to another branch as the customer is familiar to him/her	50	20	19	9	9	107
15	10	Talk on a cell phone during the banking hours	51	22	21	3	11	107
21	11	Guiding customers in a way that would excite customers anticipation	52	15	22	7	11	107
10	12	Behaving differently to an unwanted customer	55	25	11	8	8	107
26	13	Connecting to internet and make downloads with a PC of the branch	56	21	15	7	8	107
9	14	Acting arbitrarily in repayment of card fees, account maintenance fees, etc.	59	19	12	2	15	107
3	15	Working irregularly	60	19	16	5	7	107
12	16	Behaving differently because of positions and statuses	60	20	15	10	2	107
22	17	Marketing a product without adequate knowledge	61	25	10	5	6	107
17	18	Reviling rivals while marketing products	62	16	12	6	11	107
16	19	Transactions made by security or cleaning staff	63	19	13	5	7	107
19	20	Not paying the deposit of the customer without any reason	63	16	14	5	9	107
20	21	To obstruct the operations of unwanted customers (to direct the customer who wants cancel his/her credit card to call centre, to calculate higher payments for those customers who transfer the credits to another bank, etc.)	63	21	9	5	9	107
14	22	Slowdown	64	18	12	8	5	107
23	23	During the rush hours, although being free not working by claiming that the work does not belong to him/her or (s)he is authorised, etc.	64	16	13	5	9	107
18	24	Marketing a bank product through reviling the rival banks through mentioning their names	65	19	12	3	8	107
11	25	For routine transactions to accept presents from the customers or to attain advantages from them or their line of business	71	15	10	5	6	107
24	26	Speaking negative of branch authorised persons	71	13	11	7	5	107
25	27	Not buying the required personal/equipment in order not to increase branch expenditures	71	11	13	7	5	107
27	28	Using the sources of the branch for individual actions	72	12	15	2	6	107
Total			1586	528	445	192	245	2996

Source: Authors

performance expectations would enhance the level of sensibility of banking ethics among employees.

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