

Chartered Banker

Leading financial professionalism

Kevin is a bright and ambitious trainee manager on his bank's fast track development programme. He excelled in his degree and achieved outstanding results on the Chartered Banker programme – its completion was a condition of employment as a trainee manager. He works in the marketing department and is highly regarded by his manager and colleagues.

As part of his continuous development, Kevin attended an external diploma course. This comprised three separate five-day courses with a final examination. The programme also involved completing assignments. On finishing the programme, Kevin was issued with a certificate of attendance and the details were recorded by the bank in his personal development file.

As a member of staff in the human resources department, you have asked Kevin to let you have a copy of the diploma. You have reminded him on two occasions, but he has simply stated that he forgot and will bring it to the office later.

During an informal discussion with some of Kevin's colleagues who attended the same programme, you're surprised to learn that the college refused to issue a diploma to Kevin as they had compelling evidence to suggest that he had cheated in the final examination and that he had plagiarised the work in his assignments from other participants in the programme.

The certificate of attendance is issued as a matter of routine to all participants, whether they take the examination or not. It transpires that many participants attend this programme for training purposes and opt not to take the examination.

You discuss this matter with Kevin's manager, who is adamant that Kevin is a diligent worker and has an outstanding future. You are left in no doubt that Kevin's manager wants to overlook the issue, as the diploma is not essential to the job and Kevin's earlier academic achievements are exemplary. However, your manager in the human resources department wishes to adopt a harder line on the matter as he feels that Kevin's behaviour is intolerable.

What action should the bank take?

The hard line, uncompromising approach would be to regard Kevin's actions as a breach of trust. He was representing the bank on a training programme and his actions would compromise the reputation of the bank and its employees. Under this interpretation, the bank would be able to dismiss him or take other appropriate disciplinary action.

Those favouring this view would probably support some form of sanction on the grounds that, if he cheated on this occasion, he could possibly have cheated his way to other qualifications. From a deontological perspective, the employee has a duty to act with integrity and has failed in that duty. And, if he's done this once, he could do it again.

A more measured course would be to gather the facts from the training programme provider and from Kevin himself to establish whether the serious allegations have foundation. If Kevin has indeed cheated his way through the diploma course, there's a strong argument in favour of disciplinary action. However, given his hitherto impressive record with academic qualifications and in the workplace, there may have been mitigating factors. The bank cannot act without knowing the facts.

If Kevin has cheated, as a Chartered Banker he was in breach of two, and probably three, of the principles in the CIOBS Code of Professional Conduct:

- At all times act in a professional and ethical way and uphold the highest standards of honesty, trust, fairness, integrity and diligence.
- Consider the risks and implications of actions, be accountable for them, and for the impact actions may have on others.
- Uphold the name and reputation of CIOBS, the banking profession and the financial services industry as a whole.

Fortunately for Kevin, the Institute would probably not be made aware of his actions, as this could expose the bank to sensitive issues in respect of employee privacy.

A 'softer' response would be supported by Kevin's manager, who doesn't want to lose a valuable team member and feels Kevin has a positive contribution to make to the organisation. The manager might be persuaded to accept that a reprimand is appropriate.

The human resources manager clearly wants to take the matter further and wouldn't be satisfied with this, perhaps feeling that Kevin has been let off with little more than a 'slap on the wrist'. The tougher course of action would be to hold Kevin to account on the grounds that all employees are expected to maintain the highest professional standards.

This was the approach recently of a multinational company that dismissed an employee when it discovered she had misled the company about qualifications obtained some six years earlier. The deception was regarded as a fundamental breach of trust that could not be forgiven, even though the employee had excelled in her job and had been promoted twice.