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EDITORIAL
Prof Naveen Gupta
Chief Editor

With great pleasure I am presenting this fourteen issue of "Journal of Management Development and Information Technology" a peer reviewed annual journal brought out by Hindustan Institute of Management & Computer Studies, Farah Mathura.

The journal endeavours to provide forum for academicians, practioners and researchers interested in deliberations and exchange of knowledge on current and future issues and challenges impacting the society and promoting and disseminating relevant, high quality research in the field of management and information technology.

The journal encourages submission of theoretical and empirical papers, case studies and executive experience sharing and review articles in the different domain of management and information technology. Book reviews and commentaries on recent business updates are also considered for publication .The journal further wants to accomplish lots of milestones in term of defining and redefining paradigms to achieve excellence in the area of applied research.

Keeping up with the trend of previous years we are dedicating our efforts on current issues confronting the society. The first paper is "Assessing employee ethics in an Ethiopian bank" that explores the importance of ethical values among employees of any bank. The employees who have strong ethical values are honest, having positive attitude and they work with integrity and accountability.

The next paper "Bracing up for future" explores the threats which are coming in the world economy. This paper focuses on the techniques procedures and methods for preparing India from upcoming economic calamities.

The paper titled "Cloud Computing: A breakthrough in era of computing focuses on the need and benefits of cloud computing in coming era.

The paper titled "Ensuring financial stability besides ensuring financial inclusion", focuses on sustainable economic growth. The paper discusses the various elements of financial stability and components of financial inclusions which gave a way towards economic growth.

The next paper titled "factors influencing online consumers purchase and repurchase intentions: An empirical e tailing study in India" focuses on the growth aspects of ecommerce market in the world. The paper examines the effects of different factors on satisfaction of customers with special reference to e commerce consumers. The paper also quotes the strategies followed by marketers to boost their sales.

The last paper titled "Gen Y and role of HR", focuses on the changing workforce paradigm. The paper focuses on the strategic actions to be followed by HR management for Gen Y and Millennials.

I am more than confident that interested students, research scholars, practioners as well as teaching fraternity would find this issue very useful. I thank the editorial board and advisory board for their continuous support and valuable inputs.

Finally I thank each one of the authors for their outstanding contribution to the issue and to the reviewers for their punctual and valuable comments. I do look forward to similar response for our next issue. Also your views that can help us upgrade the journal are welcome.

Assessing Employee Ethics In An Ethiopian Bank (A Study Conducted at Commercial Bank of Ethiopia- Wolaita Sodo Branch)

Dr PK Agarwal & Wondmagene Urgessa Urissa

The study was intended to assess employee ethics. Ethical behavior among workers in any organization ensures that employees complete work with honesty and integrity. Employees who use ethics to guide their behavior adhere to employee policies and rules while striving to meet the goals of organization. In this regard, the main objective of this study was to assess employee ethics in commercial bank of Ethiopia in Sodobranch. The research was conducted in June –July 2017 at WolaitaSodo, Ethiopia. The study used descriptive type of research design because the main purpose of this study was to describe the state of nature of affairs as it exists at present. The researcher used both qualitative and quantitative data types. Both primary and secondary data sources were used. The researchers also used census inquiry with target population of 60 people which consisted of both employees and manager of study organization. To analyze collected data the researcher used tables and percentages. The results of the finding show that there is a core ethical value in the commercial bank of Ethiopia Wolaitasodo branch. The core ethical values that the majority of employees have in the bank are honesty, positive attitude, and integrity and accountability. Results of finding also shows that the majority of employees have very well awareness about those above stated ethical values and employment policies.

1. Introduction

Ethical behavior among workers ensures that employees complete work with honesty and integrity. Employees who use ethics to guide their behavior adhere to employee policies and rules while striving to meet the goals of organization. Ethical employees also meet standards for quality in their work, which can enhance the company's reputation for quality products and service the company's reputation for quality products, and service Ethics are principles and values an individual

uses to govern his activities and decisions. In any organizations small or large, a code of ethics is a set of principles that guide the organization in its programs, policies and decisions for the business. The ethical philosophy an organization uses to conduct business can affect the reputation, productivity and bottom line of the business. The ethics that leaders and managers use to manage employee may have an effect on the morale and loyalty of workers. The code of ethics leaders use determines discipline procedures and the acceptable behavior for

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Key words:	Employee ethics, Ethical behavior, Ethical leadership and ethics policies

all workers in an organization when leaders have high ethical standards; it encourages workers in the organization to meet that same level. Ethical leadership also enhances the company's reputation in the financial market and community. A solid reputation for ethics and integrity in the community may improve the company's business (Luanne kelchner, 2008)

Research evidence indicates that the absence of commitment can reduce organizational effectiveness. People who are committed are less likely to quit and accept other jobs. Thus the costs of turnover are not incurred. In addition, committed and highly skilled employees require less supervision and rigid monitoring control process are time consuming and costly. Further a committed employee perceives the value and importance of integrating individual and organizational goal (Luanne kelchner, 2006)

2. Statement of the problem

If unethical practice continues without being addressed they can create conflicts in the work place. Improper ethics in the organization will have a negative effect on employee motivation. But the affects of workplace conflicts employee motivation. But the affects of workplace conflicts will be the kiss of death to workplace motivation. Handle ethics and other issues by reading the article on managing conflicts in the workplace. High levels of stress can also lead to unethical actions and conflicts; put this article on why stress management in the work place is important. There was already an outcry from employees for improvements in workplace behavior ethics. The way organizations were managing ethics in the workplace was starting to change (Luanne Kelchner, 2006).

The failure of employers to recognize employee rights can cause extensive loss, such as extensive lawsuits, damage to the organizations reputation, and impairment of employee value. Hence, employers should balance the need for productivity with regard

to employee rights to privacy, safety and security.

Focusing on accomplishments rather than time spent in the workplace should be the main concern for any employer. In other worlds, there is no need to police a workforce because no one can work 8 hour without breaks, and a culture of disloyalty and distrust within the organization may emerge Luanne Kelchner, 2006). However employees should be aware that there is numerous software packages that could they key log everything they type, search and read on their computers.

Taking commercial bank of Ethiopia Wolaitasodo branch as a case study, the researcher needs to know what problem exists at that organization. However, as no research study conducted before at that organization which is related to employee ethics, it would be difficult to get real problem. For this reason the researcher was needed to study on it and he would try to compare the results of study toward his attitude which initiates him to conduct on employee ethics at the end of this research study.

From the above statement of the problem, the research possessed the following research questions to specify whether present policies and procedures are satisfactory to ethics of employee in the selected organization or not.

3. Research Questions

The research tried to answer the following research questions.

- What are the current existing employee ethics policies that practiced adequately in the organization?
- How much should managers know about their employees and how far should they go in controlling their behavior in the workplace?