Chapter 1
Introduction
1.1. INTRODUCTION

In the coming years people will live in an ever globalizing world with possibilities and challenges that did not exist before. All sectors in society, from government to private, from industry to services, are affected by this global technological revolution. Because of its intensity, and enormous impact, globalization poses challenges in the sphere of ethics as well.

The issue of ethics has challenged mankind since the beginning of time. Manuel G. Velasquez (2002) has beautifully explained the concept of ethics in his book, ‘Business ethics: Concepts and Cases” by a short case. By concluding the case he stated, “the ultimate aim of ethics is to develop a body of moral standards that we feel are reasonable to hold standards that we have thought about carefully and have decided are justified standards for us to accept and apply the choice that fill our lives.”

This chapter introduces the background of the study covering definition of Ethics and Personal, Team and Organizational Effectiveness. Besides, this chapter states the problem and objectives of the study; thereafter it presents a general scope and significance of the study. The research methods adopted and limitations are also included here. This chapter also details out the overall structure and the flow of this research.

1.2. BACKGROUND OF THE STUDY

Ethics is a body of principles or standards of human conduct that govern the behavior of individuals and groups. Ethics arise not simply from human nature itself making it a natural body of laws from which man’s laws follow. It is more and more the case that what is done or decided in one part of the world has its impact on others. In this connection, ethics becomes an increasingly important issue in global decision making.
Academics in business disciplines have developed useful science based models explaining why business people behave ethically but without a generally accepted definition of ethical behavior. Academics in moral philosophy have attempted to formulate what they believe ethical behavior is, but many seem to ignore or reject the basic mission of the business. That is why many companies, government agencies and non profit organizations are now including ethics as a critical part of their employee training and management. Within the organizational context, ethics is a system of rules or principles of behavior within a group against which actions can be judged and it must be agreed upon by all members of the group to ensure consistency of action.

It is only through human nature, and ethics, that we can inspire greater levels of innovation, teamwork, and process breakthroughs that result in sustainable competitive advantages. The origin of “ethics” is traced from the Greek word “Ethos” which means “customs” or “traditions” and represents the customary beliefs, social norms and common values of society. Ethics is often defined, at least in part, as acting to prevent a substantial harm to others when an individual or group has an opportunity to do so for their own benefit. Velasquez (2002) puts it this way, “Moral standards deal with matters that we think can seriously injure or seriously benefit human beings”. Beauchamp (1982) states, “Moral judgments function to condemn human plans or activities that make things ‘go badly’ (for others); and morality functions to limit selfish actions that cause harm to others.”

Until recently, only few organizations seriously considered ethics to be a legitimate topic for enterprise planning and strategic thinking (Koh and Boo, 2001; Keith, Pettijohn and Burnett, 2003; Wight, 2003). Those at the top of an enterprise regularly spent time developing their organizational and functional strategic plans, their growth strategy, possibly even their brand strategy, but ethics and regulatory compliance was merely an issue for the finance department, legal counsel, and possibly human resources.
Let’s rewind to the beginning of this new millennium when top companies like Enron, WorldCom, Arthur Anderson and even a well-known household name-Martha Stewart were in the limelight for their misconduct. As shocking as it maybe, people became more cautious and aware of the widespread organizational misbehavior and criminal activity that’s happening around them. As a result, political leaders have urged for the creation of a formal ethics strategy to be a high priority for all enterprises, irrespective of their size or structure (Jaramillo, Mulki, and Solomon, 2006; Bart, 2006; Stanley, 2008; Premeaux, 2004). Economy leaders began stressing that in business, the trustworthy conduct of many professions improves the efficiency of industries and the economy as a whole. For example, when accountants fabricate a company’s books, and the stock price balloons, the bubble must eventually pop, and that innocent third parties will bear the consequences. Aside from the unfairness, that situation discourages capital flow to promising ventures later because of investors’ mistrust (Wight, 2003).

Regarding the need for an organization to take an active role in the promulgation and formalization of its ethics, the possibility and viability of such practices was examined in a recent study where Emiliani (2005) stated, ‘White papers,’ and other forms of guidance are generally intended to inform sellers of challenges and opportunities, discourage the use of reverse auctions or clarify domains of appropriate use, or eliminate abuse by market makers, buyers, and sellers depending upon the perspective of the trade group.” In addition, it is important to emphasize that the consideration of ethics in current business management practices is especially critical because practitioners are constantly faced with decisions affecting (directly or indirectly) the marketing function, and each of these encounters renders ethical considerations in decision making all the more important and practical.

Meanwhile, looking at international arena, the increasingly globalization of business has brought about a greater need to deal with ethical questions in new and different settings (Viswesvaran, Deshpande and Joseph, 1997).
These developments have increased both the depth and breadth of business ethics research today. According to a publication by PR Newswire (2006), many Americans place a higher value on a corporation's ethical reputation than on its financial performance or the costs of its products. The study found only 15 percent out of 2000 survey respondents (consist of U.S. adults) said they would purchase stock in a company that had performed well financially but made bad ethical decisions. Half of respondents who owned stock in some organizations had already at some point decided not to purchase stock in a company because they knew of questionable ethical actions by the company's management or employees.

It is not only governments that must come to understand that ethics is power. The same is true of multinational business. The principles of ethical reasoning are useful tools for sorting out the good and bad components within complex human interaction. For this reason, the study of ethics has been at the heart of intellectual thought since the early Greek philosophers, and its ongoing contribution to the advancement of knowledge and science makes ethics a relevant, if not vital, aspect of management theory.

Ethics is a relatively recent arrival to the global business debate. Not so many years ago, ethics was a subject reserved for philosophers. Now ethics has become a starting point from which one can examine the success or failure of a business. In spite of extensive study and efforts to improve business ethics and increase moral responsibility, a quick review of almost any business publication will show that breaches of ethics are a common occurrence in the business community. The debate of ethical practices continues today in virtually all facets of our daily lives. One poll by Fineman (1994) shows that 76% of adults surveyed, believe that the United States is in moral and spiritual decline. Private sector executives have increasingly focused attention on the ethics of both supervisors and employees. Many business schools have begun to include ethics courses in requirements for management/administration degrees. More and more, honesty and fairness have become pertinent to government officials.
In the light of these thoughts, the present study has set out to analyze the perceptions of the professionals regarding attitudes toward ethical behavior, both internal and external, to the organization, in addition to the important role played by such attitudes in organizational efficiency. Further, this study has also attempted to undertake investigations of some of the theoretical approaches presented up to now, and to present some possible implications for a managerial approach to instilling ethical precepts into the organization.

People are personally effective in different ways because everyone has different goals, values and priorities. Skilled communicators, for example, can be effective in numerous ways depending on what they want to achieve. Personal effectiveness means making the most of talents and resources in all of one’s endeavors. At the organizational level, it manifests itself in the form of interpersonal effectiveness and group effectiveness. At individual level, it promotes happiness and well being. It can be derived through one’s work, family or any other means. It is considered to be the combination of many factors that are attributed to personal qualities and external influencing factors that work together in harmony. In the next section, the three variables under study i.e. personal effectiveness, team effectiveness and organizational effectiveness are defined.

1.2.1. Personal Effectiveness

Kenneth R. Andrews, (1973) in “Ethics in Practice” contends that there are three aspects of ethical behavior in organizations: the development of the individual as an ethical person, the effect of the organization as an ethical or unethical environment; and the actions and procedures developed by organization to encourage ethical behavior and discourage unethical behavior. An individual’s behavior and the ethical quality of that behavior affect (1) the person himself (2) Other individuals (3) the society in which the person lives, and humanity, in general.
Back in the early 1990s the Harvard Business Review published an article about personal effectiveness that showed nine major traits. Two researchers, Kelly and Caplan (1991), studied the scientists at bell Labs to see why some are more effective than others in their performance. They found that the various traits traditionally thought to distinguish stars from average performers such as IQ, problem solving skills, will to win and so on did not fully explain the differences in performance between the stars and average workers. Instead the authors found that there are nine major areas where the stars shine better brighter than their average colleagues. These areas are:

1. Ability to take initiative: Self started, taking responsibility and volunteering for additional duties.
2. Self Management: Managing own output, time learning etc.
3. Team working: Taking on responsibility as a member of a team.
4. Leadership: Develop and communicate goals, channel colleagues towards stated goals.
5. Follower ship: Helping the leader as a lieutenant but with initiative of your own.
6. Perspective: Ability to see yourself in the overall context of the organization, taking in different viewpoints.
7. Networking: Gaining information and knowledge beyond your immediate colleagues.
8. Show and tell: Ability to market yourself and your ideas.
9. Organizational savvy: Understanding the politics and power structures, successfully negotiating conflicting interests.

The authors also felt that to achieve basic effectiveness in their jobs, the person had to be technically competent as well as having cognitive abilities such as learning and reasoning skills.

1.2.2. Team Effectiveness

The call for teams and teamwork in organizations remains one of the more prevalent and perennial ideas for many practitioners and academics, often
appearing in management ‘best practice’ lists (Pfeffer, 1998) and proposed as a key attribute in employee resourcing decisions. Furthermore, especially from the 1980s, teams were seen as a well-developed building block and important competitive ingredient in the paragons of corporate success, Japanese firms, both domestically and overseas, and more recently as part of the High Performance Work Systems debates. Nevertheless, team working remains a contested concept in both meanings and outcomes.

Team member effectiveness can be behavioral and attitudinal. Behavioral effectiveness includes team member performance, citizenship behavior, creativity, and so on. Attitudinal effectiveness refers to team members’ psychological states, such as satisfaction and commitment. In the present study, we concentrated on both behavioral and attitudinal outcomes (Cohen & Bailey, 1999).

Team effectiveness can also be understood in terms of team functioning and team empowerment. These are three main characteristics of team functioning:

- Cohesion (among the members of the team)
- Confrontation, that is, solving problems as they arise rather than shying away from them, and
- Collaboration that is, working together and giving to and receiving help from each other.

The four main characteristics of team empowerment are:

- Clarity of roles for different members of the team,
- Autonomy of the team
- Support provided to the team in terms of resources, and
- Accountability of the team for achieving the goals to which a commitment has been made.

Modern life is generally understood to be engineered by Pavlovian motivation. All action is based on stimulus from the environment and the human response to it. The Pavlovian dog salivates seeing the bone and later habit also plays its part. Before science emerged, religion declared that God created man in
his own image. It appears some of the modern experimental psychologists have succeeded in transforming the image of God into the image of dog. All human action is considered as means to serve self-interest, organizational interest, social interest or global interest. Team working and team spirit are the essential strengths of successful organizations today. Such team spirit can not be realized without the team members having the virtues of trustworthiness and dependability. It is only through human nature, and ethics that we can inspire greater level of innovation, team work and process breakthrough that results in sustainable competitive advantage.

### 1.2.3. Organisational Effectiveness

Organizational effectiveness is defined as the ability of an organization to maximize its performance within a competitive external environment. It is achieved when organizational resources are optimally utilized by creating suitable structures, processes and systems, culture and people fully aligned to the organization's business purpose and direction. An organization is a consciously co-ordinate entity with an identifiable boundary that functions on a relatively continuous basis to achieve a common goal or a set of goals. An organization structure defines how roles are defined, tasks are allocated, relationships are reported, and the formal co-ordination and interaction pattern that the organization would follow.

Early Writers generally focus on single criterion of organizational effectiveness which is either profit maximization or goal achievement. Most of the modern writers now favor the use of multiple criteria. Organizations being open systems, both Bennis and Schein (1962) say that they should be judged by their system-level capacity to react with flexibility to changing environmental demands. Thus an organization’s effectiveness should be tested in terms of the following four criteria:

- Its ability to take in relevant information from its environment.
- Its willingness to introduce changes which are demanded by the information obtained.
• Its commitment to its goal
• Its internal flexibility and climate of support.

W. J. Reddin (1970) defines an effective organization as one which prefers:

• To do right things rather than doing things right.
• To produce creative alternative solutions to problems rather than merely solving them.
• To optimize resource utilization rather than safeguarding them.
• To obtain results rather than following duties.
• To increase profits rather than lowering costs.

B. S. George Poulous and A.S. Tannenbaum (1995) lay down productivity, flexibility, and absence of conflicts as the three criteria for effectiveness. Rensis Likert (1967) identifies three sets of variables—causal, intervening, and end result—which are useful in discussing effectiveness over time. Causal variables are those factors which influence the course of developments within an organization. They include strategies, structure, styles, skills, policies, procedures, etc. They are independent variables within the control of organization and its management. Intervening variables are those factors which represent the internal state of the organization. They include such aspects like commitment to objectives, morale and motivation of employees, decision-making and problem-solving skills, communication, and group cohesion, etc. End state variables reflect the results of the organization. They can be measured in terms of production, sales, net profit, etc.

Organizational Effectiveness Criteria

An organization may achieve its goals, but the ultimate test of its success lies in measurement of the results, which contribute to the achieving of those goals. Those responsible and accountable for directing the organization must first determine where an organization stands and what it wants to achieve in a particular period. This must then be translated into sub-goals (or objectives and results), a component of the goals the organization must achieve.
Individual and group performance has to be viewed and evaluated via a predetermined criterion. Certain goals may be qualitative, while others may be quantitative. Qualitative objectives need to be converted into quantitative objectives as much as possible. To achieve desired results, individuals and groups at different tiers have to plan and execute a sequence of actions and activities.

Some of the commonly used criteria for evaluating organizational effectiveness such as productivity, efficiency, profit, quality, accidents, growth, absenteeism, turnover, dividend payment, share price, earning per share etc. are quantitative in nature and can be measured by using well defined variables. However, there are a number of criteria that have a considerable impact on achievement of qualitative criteria but can not be easily measured as they are qualitative in nature. Some of the vital qualitative criteria are job satisfaction, motivation, morale control, conflict/cohesion, flexibility/adaptation, goal consensus, internalization of organizational goals, role and norm congruence, managerial and interpersonal skills, information management, and communication, readiness, utilization of environment, value of human resources, participation and shared influence, raining and development and emphasis on achievement.

**Ethics Leading to Effectiveness**

1. Ethical behavior is usually associated with important positive consequences: Honesty in one’s professional dealings promotes trust and establishes the foundation for relationship development and positive future interactions.

2. From a personal perspective, ethical errors end careers more quickly than any other mistakes in judgment and accounting. Ethical behavior is especially important for organizational leaders because they influence the ethical climate for everyone else. Leaders are role models. When they make ethical errors they are held especially accountable. No one can excuse immorality.
3. Ethical behavior is empowering for all parties: the manager who behaves ethically establishes an organizational climate of supportiveness, honesty and trust. This climate in turn empowers employees to try out new ideas, take risks, express dissent and generally assume enhanced responsibility.

4. Finally, ethical behavior is intrinsically valuable. Those who know that they are honest, who behave humanely in their dealing with others, who are fair in their evaluation of other and who are concerned with the welfare of the organization as a whole and the society it serves, are rewarded with a piece of mind that carries no price tag.

In brief, managers who treat others people with unimpeachable integrity thereby earn those people’s trust and make them more willing to support the organization.

1.3. STATEMENT OF THE PROBLEM

There is widespread recognition that workplace ethics deserve special attention and there is need for the education for the same. In the past few years, almost all internationally reputed business research journals have carried out the articles on the theme.

A view gaining increasing acceptance in recent years is one that upholds ethical behavior for an organization. Ethics is undoubtedly an important concept from the perspective of the individual as well as the organization, Ethical principles continue, even today, to have a profound influence on many modern management fields including quality management, human resource management, mergers, marketing and corporate responsibility. Some of the reasons given as to why managers should be ethical include the following that are set forth by Rushworth Kidder (1997). Kidder suggests that in at least 10 ways, managers are finding that sound ethics can have a practical impact on the bottom line:

- Shared values build trust
- Consistency leads to predictability in planning
• Predictability is essential for crisis management
• Confidence in such rewards builds loyalty
• Companies are as good as their people
• Consumers care about values
• Ethical leadership forestalls oppressive regulation
• Effective partnerships depend on common values
• Ethics is a form of insurance

An examination of these reasons suggests two broad categories of justification:

• Society and stakeholders expect managers to do what is right, fair and just.
• It is in organizations and managers’ best interest to be ethical.

Hence we can conclude from the above that effectiveness whether it may be personal, team or organizational, is the significant part of every individual. Therefore, the present study is focused to study the impact of Ethics in Personal, Team and Organizational Effectiveness.

Therefore, the research questions to be examined in this study are as follows:

• Is there any relationship between personal ethics and personal effectiveness?
• If the personal ethics can have a significant relationship with team effectiveness?
• Is there any significant correlation between personal ethics and organizational effectiveness?
• Whether this relationship varies among different sector under study?

1.4. RATIONALE FOR THE STUDY

Organizational ethics scholars have recognized the need to encourage the development of moral strength in the workplace and that this will require more than a reinvention of programs, policies, and penalties (Verschoor, 2005). Some suggest we ought to instigate a behavioral shift, calling for a “revolution of character and a reintroduction of personal conscience, responsibility, and values” (Gates, 2004).
Today we are painfully aware that, ethics in organizations are becoming increasingly more complex, involving issues such as societal expectations, fair competition, legal protection and rights, and social responsibilities (Koh and Boo, 2001). They also have potential consequences on more and more parties, including customers, employees, competitors and the general public (Vitell and Davis, 1990).

In brief, a research by Sumita Rai and others (2006) has proved that a high performing organization, or effective organization inculcate some selected value realization dimensions, which non-performing organizations do not. Hence realization of values and ethics either at personal or organizational level have an effect on personal and organizational effectiveness, and so long, we need effectiveness, organization need to bring the healthy value system and also the realization of those values, to flourish the positive work culture; a work culture than can have more significant dimensions of effective performance, leading to personal and organizational effectiveness.

1.5. OBJECTIVES OF THE STUDY

The main objective of the study is to identify the role of ethics in personal, team and organizational effectiveness. This main objective has been further broken down into following sub-objectives:

1. To investigate the role of ethics in the behavioral aspects of a person relating personal effectiveness i.e. honesty, trustworthiness, loyalty, and responsibility.
2. To identify the role of ethics on team effectiveness like goal setting, task-completion and co-operation.
3. To analyze the role of ethics in organizational effectiveness like organizational culture, fairness in competition and job satisfaction.
4. To propose a model of personal ethics in relation to personal, team and organizational effectiveness.
Chapter 1: Introduction

1.6. MODEL FOR THE STUDY

This model has been developed for this study and depicts that personal ethics can influence the personal, team and organizational effectiveness.

1.7. HYPOTHESES FOR THE STUDY

To date, many studies have been conducted to investigate the determinants of ethical behavior in organizations. Variables that have been studied include personal characteristics for example, gender, age, education, religion, nationality, employment, personal beliefs and values peer groups influence, top management influence, reward, and sanctions etc. (Koh and Boo, 2001).

Investigating the determinants of ethical behavior in organizations is important because it increases our understanding of factors that are associated with business ethics and ethical decision-making. At a corporate level, much can be gained from understanding the relationship between a firm’s ethical behavior and its performance. On an individual level, consequences of unethical behavior can have significant impact on job satisfaction, stress, motivation, commitment, performance, and customer satisfaction. Thus, this area of business ethics research is potentially useful for organizations as well as individuals.
There are some hypotheses based on the demographical information based on age, sex, education and socio-economic level of the employees. These hypotheses are:

**Hypothesis 1:** There are differences in ethical values due to variations in educational level.

**Hypothesis 2:** There are differences in ethical values due to variations in socio-economic status.

**Hypothesis 3:** There is a significant positive relationship between age and personal ethics.

On the basis of this, following hypotheses have been framed for the purpose of the present study:

**Hypothesis 4:** Personal ethics have a positive effect on personal effectiveness.

This has been further broken down into sub-hypothesis to study the relationship between the different dimensions of personal effectiveness and personal ethics.

**Hypothesis 4(a):** There is a significant positive relationship between honesty and personal ethics.

**Hypothesis 4(b):** Individuals with high personal ethics are more trustworthy.

**Hypothesis 4(c):** There is a significant positive relationship between loyalty and personal ethics.

**Hypothesis 4(d):** Individuals with high personal ethics are more responsible.

**Hypothesis 5:** Personal ethics have a facilitating effect on team effectiveness.

This has been further divided into sub-hypothesis to study the relationship between the different dimensions of team effectiveness and personal ethics.

**Hypothesis 5(a):** There is significant positive relationship between personal ethics and co-operation among team members.
Hypothesis 5(b): Personal ethics are significantly positively correlated with task completion leading to team effectiveness.

Hypothesis 5(c): Goal setting would be easier in a team having the members of high personal ethics.

Hypothesis 6: Personal ethics have a positive effect on organizational effectiveness.

This has been further divided into sub-hypothesis to study the relationship between the different dimensions of organizational effectiveness and personal ethics.

Hypothesis 6(a): Organizational Culture has a significant impact on personal ethics and vice versa.

Hypothesis 6(b): There is a significant positive relationship between personal ethics and job satisfaction.

Hypothesis 6(c): There is significant positive relationship between personal ethics and fairness in competition.

Hypothesis 7: There will be no significant differences in the ethical values in the three sectors under study

Hypothesis 8: There will be no significant differences among the various dimensions of personal effectiveness (in the three sectors under study).

Hypothesis 9: There will be no significant differences among the various dimensions of team effectiveness (in the three sectors under study).

Hypothesis 10: There will be no significant differences among the various dimensions of organizational effectiveness (in the three sectors under study).

1.8. SAMPLE FOR THE STUDY

The sample for the present study consisted of executives at different levels working in public and private sector industrial organization in and around
Delhi. In all, 700 questionnaires were distributed among 11 different industrial organizations in various sectors i.e. Information Technology, Banking and Finance and Telecommunication. A preliminary interview was conducted in various organizations in the sectors under study to identify those organizations which have understood the concept of ethics. However, only 311 questionnaires were received duly filled in thus the sample comprises 311 respondents. Generally, respondents spent about 45 minutes to one hour to fill the 70 questions. In some cases, even the discussion between the researcher and the executives took place.

1.9. SCOPE OF THE STUDY

The scope of the study is limited to the top, middle and junior managers. For the purpose of the study, the definition of these positions is as follows: the Top managers are those who shoulder overall responsibility of the organization. The middle managers are those managers who are active in the hierarchy between top managers and junior managers. The junior managers are those who function under supervision of middle managers and direct foremen and workers for performing the basic work.

1.10. MEASUREMENT PROCEDURES

**Independent Variable:** As depicted in the model, the independent variable for the study are Personal Ethics, which influence the Personal, Team and Organizational Effectiveness.

**Dependent Variable:** The model shows Personal, Team and Organizational Effectiveness as dependent variable which are affected by Personal ethics

1.11. METHODS OF DATA COLLECTION

The data was collected through structured questionnaires, which were delivered to the respondents personally by the researcher, or through e-mail or post along with self-addressed envelops. The concerned person was contacted by phone before sending the questionnaire through email or post. As the questionnaire was self explanatory, the respondents were asked to respond as per the instructions in the questionnaire and were assured of confidentiality.
1.12. METHODS OF DATA ANALYSIS

The data obtained from the survey were coded and fed into the computer. This included processing, coding, tabulation and analysis of data. The raw data was then tabulated for each variable being studied separately for each organization. The computation of the raw data was done in order to do the following statistical analysis.

1. Descriptive Statistics
2. Inferential Statistics
3. Correlational Analysis
4. Multiple Regression Analysis

1.13. SUMMARY OF FINDINGS

- The mean value of personal ethics is greater for graduates followed by post graduates and then by technical. By applying one way ANOVA, it was found that there are significant differences in the ethical values of employees with different educational level.

- There are differences in ethical values due to different income level. One way ANOVA test results revealed that there are significant differences in the ethical values of employees with different income level.

- The mean value of personal ethics is greatest for age group 45-54 years and lowest for 35-44 years age group. The results derived from one way ANOVA, indicate that there are significant differences in the mean ethical values of employees with different age groups.

- Telecom and Banking Sectors represent the highest mean values on various dimensions of Personal Effectiveness i.e. Honesty, Trustworthiness, Loyalty and Responsibility.

- Telecom Sector has got the highest mean scores in team effectiveness in all the three dimensions (i.e. Goal Setting, Task Completion and Cooperation) as compared to the Banking and IT sector.
Telecom sector is found to have the highest mean values at all the dimensions of Organizational Effectiveness named Fairness in Competition, Organizational Culture and Job Satisfaction in comparison with Banking and IT sector.

The results of One Way ANOVA indicate that there is a significant difference in the computed ethical values in the three sectors under study. The employees in the Telecom Sector are having highest ethical values as compared to IT and banking Sector. But the difference in the computation of ethical values of IT and banking people are not very different, providing with a finding that IT and Banking Sector have almost similar ethical values. Telecom sector has significantly greater ethical values as compared to IT and Banking Sector.

By using Pearson product-moment correlation, it is observed that personal Ethics are significantly positively correlated to Personal Effectiveness, Team Effectiveness and Organizational Effectiveness. Among the all three, Personal Ethics are found to be highly correlated with organizational effectiveness which is followed by Team Effectiveness and lastly by the Personal Effectiveness.

The four dimensions of Personal Effectiveness i.e. Honesty, Trustworthiness, Loyalty and Responsibility are significantly correlated to Personal Ethics. Among these, Responsibility and loyalty has the greater correlation as compared to Trustworthiness and Honesty.

The three dimensions of Team Effectiveness i.e. Task Completion, Goal Setting and Co-operation are significantly correlated with Personal Ethics and among these; Task Completion has got the highest correlation with personal ethics which is followed by Goal-Setting and Co-operation.

The three dimensions of Organizational Effectiveness i.e. Fairness in Competition, Organizational Culture and Job Satisfaction are significantly co-related with Personal Effectiveness. Among these fairness in competition has got the highest co-relation with Personal ethics which is slightly more than Organizational Culture and Job Satisfaction.
Among all the factors of Personal, Team and Organizational Effectiveness, the dimensions of Organizational Effectiveness are found to have the greatest positive correlation with Personal Ethics which is followed by Team Effectiveness and personal effectiveness. The findings are leading to the conclusion that the persons with high ethical values are more likely to be fair in competition and satisfied with their jobs. They are also effective team members and also tend to have more personal effectiveness traits.

The results led by Multiple Regression Analysis revealed that the variables Fairness In Competition, Responsibility, Organizational Culture, Loyalty, Trustworthiness and Job Satisfaction are found to be the significant predictors of personal ethics.

In IT sector, the variables Job Satisfaction, Trustworthiness and Co-operation came out to be significant as the p-values of test of significance of their coefficients are less than 0.0.

Similarly, in Banking Sectors, the variables Fairness in Competition, Goal Setting, Loyalty, and Responsibility came out to be significant as the p-values of test of significance of their coefficients are less than 0.05.

In Telecom sector, Organizational Culture, Fairness in Competition and Trustworthiness came out to be significant as the p-values of test of significance of their coefficients are less than 0.05.

1.14. ORGANISATION OF THE STUDY

The various chapters of the study have been organized in the following manner.

Chapter 1: Introduction

This chapter would contain the basic knowledge and relevance of the proposed study; stating its objectives explicitly.

Chapter 2: Theoretical Perspective of Conceptual Variables

This chapter deals with the conceptualization of the variables of the study. How the variables would be defined in this study will be dealt in this chapter.
Chapter 3: Review of Literature

This chapter would contain the research studies conducted in the past that are that are related to the evolution and growth of ethics and its role in various aspects relating personal, team and organizational effectiveness.

Chapter 4: Research Methodology

The sample of the study, the variables of the study, the scales to be used to measure the variables, the research questions and hypotheses and the method of data collection as also the various statistical techniques used for the analysis of the same would be dealt with in this chapter.

Chapter 5: Results and Findings

The findings of the study would be discussed in this chapter.

Chapter 6: Discussion

The impact of personal ethics on personal, team and organizational effectiveness in the three sectors under study would be discussed in this chapter.

Chapter 7: Summary, Conclusion and Recommendation

This chapter would make a comparison for all the observations and the conclusion will be made out of the data analysis. This chapter would include the limitations that will be encountered during the study along with the suggestions and recommendations for the applications of the present study.