UDK:174.47+340.64:616.988.7:64.031.6:368.191:368.8
doi: 10.5937/tokosig2002053V

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POSLOVNA ETIKA U DOBA KORONAVIRUSA

PREGLEDNI RAD

Apstrakt

Dugotrajnu i iscrpljujuću tranziciju kroz koju prolazi privreda stanovništvo doživljava kao egzistencijalnu pretnju i krizu koja predugo traje. U periodu kada je stanovništvo osiromašilo, kada se postojeće tradicionalne vrednosti preispituju a modeli ponašanja u poslovnoj praksi koriguju, veoma je teško ustanoviti pravac koji vodi ubrzanom napretku društva u celini. Pandemija koronavirusa dodatno je otežala to krhko stanje.

Finansijske institucije na plećima nose teško breme odgovornosti za zdravlje i stabilnost ekonomije. Stoga one snose moralnu odgovornost za profesionalno ponašanje, kao i obavezu da donose odluke koje su od opšteg interesa u pogledu ubrzanog razvoja društva.

Paradoks je da je ta delatnost etički najranjivija. Dobra vest je da finansijski sektor može rešiti taj problem doslednom primenom etičkih normi budući da „Etika predstavlja pokušaj da se reši sukob između sebičnosti i nesebičnosti, naših materijalnih potreba i naše savesti.“²

Ključne reči: *etika, moral, osiguranje, kovid, kriza, biznis, finansijsko tržište.*

Uvod

Kriza koja je zaustavila ceo svet nije zaobišla nijedan segment ljudskog postojanja. Već sada se sa sigurnošću može izvesti zaključak da je kovid 19 devastirao ekonomiju. Ono što trenutno ne možemo sagledati jeste dalekosežnost te krize, mada je izvesno da će se u budućnosti promeniti kako svakodnevni život pojedinaca tako i rad u kompanijama, pa i funkcionisanje država u celini. Ništa više neće biti isto, ali da li će nas ova opomena suočiti sa sopstvenim postupcima na osnovu svesti o posledicama?

Da bismo mogli naslutiti kako bi glasio odgovor na to pitanje, potrebno je da se vratimo unazad i priznamo kako nismo bili dobri. Izneverili smo održivost

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Rad je primljen: 13.05.2020.

Rad je prihvaćen: 21.05.2020.

² Dempsey, Mike. (1999). „An Agenda for Window-Dressing or for Radical Change?“ <http://panopticon.csustan.edu/cpa99/html/-dempsey.html>

razvoja mnogih sistema, pa i našeg. Nismo odoleli različitim iskušenjima, pre svega pohlepi. Pojedinci su, više nego ikada u istoriji, postali egoistični, stavljajući svoje materijalne potrebe ispred savesti i opšteg dobra.

Šta je dobro a šta ne, određuje čovek kao racionalno biće. Dakle, svaki čovek može prepoznati šta je *dobro*, s tim što *dobro* predstavlja individualnu percepciju, a to ostavlja mogućnost da se ono razlikuje od osobe do osobe. Isto važi za pojmove kao što su poštenje, istina, pravda, pravičnost, vrednost. Nedostatak moralnih standarda i delovanje koje odstupa od tih vrednosti i ispravnog čovekovog ponašanja ugrožava zajedničko *dobro*.

Etika u doba kovida 19

U svetu koji postaje sve nesaglediviji, cilj etike je da čoveku pruži pomoć u njegovim običajima usmerenim odlukama.³

Pojedinci moraju donositi odluke o kojima nikad ranije nisu razmišljali. U novim uslovima, njihovi interesi mogu biti u sukobu s interesima članova porodice. Kompanije moraju da procene interese svih zainteresovanih strana – zaposlenih, stejkholdera i šire društvene zajednice.

Tokom ove krize etika, dakle, postaje presudna. Brojna pitanja koja su se sporadično javljala u prošlosti sada kulminiraju zbog teških okolnosti s kojima se kompanije suočavaju. Kako bi doveli svoje kompanije do oporavka, na liderima je da pokažu vrhunske veštine i sposobnosti, od etičkog odlučivanja do upravljanja promenama.

Odluke lidera uvek imaju snažan uticaj na uspešnost kompanija, ali u situaciji svetske krize ovih razmera, etička razmatranja mogu pružiti veliku potporu efikasnom odlučivanju.

Pandemija kovida 19 pokazala nam je da odsustvo etičkih normi u poslovanju nanosi ne samo veliku štetu pojedincima i kompanijama, što je i do sada bilo na delu, već i gubitak ljudskih života koji se meri stotinama hiljada. Ukupna svetska javnost je s velikim uznemirenjem i tugom ispratila vest da je doktor Li Venlijang, prvi koji je upozorio na smrtonosni virus i bio optužen za „širenje lažnih vesti“ i „uznemiravanje javnosti“, preminuo od posledica koronavirusa. Etično postupanje nadležnih u Vuhanu ustuknulo je i ostavilo za sobom pustoš.

Uticaj kovida 19 na osiguranje

Kovid 19 utiče ne samo na sektor osiguranja već i na privredu i društvo uopšte. Na početku pandemije, menadžment osiguravajućih društava, kao i većina organizacija, formirao je timove za delovanje u kriznim situacijama. Prvi i osnovni zadatak delovanja kriznog štaba bio je očuvanje zdravlja i bezbednosti zaposlenih.

Glavni izazov koji se od samog početka nametao jednakom žestinom bio je kako održati kontinuitet poslovanja a ne ugroziti zdravlje i bezbednost zaposlenih, partnera, saradnika, klijenata.

³ Prof. dr Wolfgang Rohrbach, *Etika i osiguranje*, Naučna polemika, 2013, str. 15

Većina zaposlenih radila je od kuće, što je zahtevalo od IT funkcija da obezbede neometan i bezbedan pristup računarima i datotekama s alternativnih lokacija. Podrška IT stručnjaka bila je od krucijalne važnosti za to da se zaposlenima obezbedi da posao rade van kancelarije. Pored toga, CISO menadžeri morali su obezbediti sigurnu razmenu poverljivih informacija među zaposlenima koji se povezuju izvan poslovnih prostorija.

Ali ono što je iznad svega bilo bitno jeste to da se omogući prava i blagovremena razmena informacija, to jest funkcionisanje sveobuhvatnog sistema komunikacije. Zaposleni, sadašnji i potencijalni klijenti, dobavljači i uopšte svi koji na bilo koji način stupaju u interakciju s osiguravajućim društvom, imali su pravo na pošten i fer odnos, da budu na transparentan način obavešteni o načinu poslovanja i planovima za održanje kontinuiteta poslovanja.

Pitanje poverenja

Organizacija koja se bavi istraživanjem javnog mnjenja „Gallup“ sprovedla je 2019. godine istraživanje u Americi, tražeći od anketiranih da ocene iskrenost i etičke standarde ljudi koji se bave različitim profesijama, i to dodeljivanjem jedne od tri ocene: veoma visoka / visoka, prosečna ili veoma niska / niska.

Visoko poštovanje Amerikanaca za zdravstvene radnike u velikoj je suprotnosti s njihovim procenama berzanskih posrednika, stručnjaka za reklame, prodavaca osiguranja, senatora, članova Kongresa i prodavaca automobila.⁴

Percepcija javnosti u vezi sa zaposlenima u osiguranju je loša, a niska ocena njihove čestitosti iz godine u godinu veoma se malo menjala, tačnije, prilično je dosledna tokom 40 godina, koliko „Gallup“ sprovodi ovo istraživanje. U 2019. godini samo 13% ispitanika smatralo je da su zaposleni u delatnosti osiguranja poštenu i da imaju poželjne etičke standarde. U Srbiji nije sprovedeno uporedno ispitivanje, ali se može naslutiti da se finansijske institucije, a samim tim i delatnost osiguranja, ne doživljavaju kao visokoetički standardizovane ustanove. Tome su doprineli brojni finansijski skandali koji su glasno odjeknuli u javnosti. Kako kaže Džon Kosta (John Costa), poslovni svet je pun skandala, od trgovine i banaka, preko osiguranja, do lažnih troškova menadžera.⁵

Promena percepcije

Kriza s kovidom 19 nanela je štetu celokupnoj svetskoj ekonomiji. Svaka kriza, a ova pogotovo, zahteva brzu reakciju i pronalaženje načina za njeno prevazilaženje. To mogu biti jednostavna, kratkoročna rešenja koja nemaju trajan karakter. Takva rešenja umanjuju konkurentsku prednost, jer najbolji zaposleni napuštaju kompaniju tražeći bolje uslove rada, a na duže staze izazivaju veću

⁴ <https://news.gallup.com/poll/274673/nurses-continue-rate-highest-honesty-ethics.aspx>

⁵ <http://www.sijakovic.com/02/poslovna-etika/> preuzeto od John Dalla Costa, *The Ethical Imperative: Why moral leadership is Good Business*, Perseus Publishing, 1998.

štetu nego korist jer uzrokuju porast nepoverenja, što je pak osnova poslovanja osiguravajućih društava.

Što je atmosfera lošija, to se više otvara mogućnost za različite oblike prevara, skrivene i nedobronamerne postupke u poslovanju. Otaljavanje radnih obaveza, konfliktne situacije, ogovaranja i podmetanja, iznošenje poslovnih tajni, nelojalnost – samo su neki od pojava oblika neetičkog ponašanja zaposlenih, što može doneti **nesagledivu** štetu osiguravajućim društvima. Ako se tome dodaju „fleksibilne“ moralne norme u radu i ponašanju, razoren sistem pozitivnih poslovnih i životnih vrednosti u nerazvijenim sredinama kakva je naša (društvo u tranziciji), onda se može govoriti o eldoradu za različite vrste prevara i poslovnih skandala.⁶

U takvim uslovima potrebno je potencirati značaj visokih moralnih standarda i etičkih odnosa unutar i izvan samih kompanija. To takođe podrazumeva da osiguravajuća društva još više insistiraju na poslovnoj kulturi i atmosferi u kojoj nema mesta za nemoralne postupke pojedinaca, niti za izbijanje skandala. To pre svega znači osnažiti zaposlene da se ponašaju etički, prvenstveno ličnim primerom rukovodstva. Nije dovoljno samo napisati i ažurirati etičke kodekse. Potrebno je demonstrirati poslovnu etiku kod najodgovornijih – menadžmenta kompanije.

Zaključak

Delatnost osiguranja razvila se iz ljudske potrebe za sigurnošću, iz potrebe da se savlada neizvesnost te da se ograniče gubici u slučaju štete, a samo neki od principa na kojima ona počiva jesu poštenje, pravičnost, dostojanstven tretman, istinitost, pouzdanost, lojalnost, vernost, integritet, poštovanje prema drugima i pravda.

S druge strane, nemilosrdna tržišna utakmica, sada potpomognuta krizom svetskih razmera, otežala je poslovanje svih finansijskih institucija. Dodatni pritisak na osiguravajuće kuće, kako se situacija razvija, jeste to što se od njih očekuje da i dalje služe kao amortizeri za ekonomiju i društvo.

Preporuka koja bi se mogla dati osiguravajućim društvima jeste da, poučeni događajem kao što je pandemija kovida 19, izvrše određena prestrukturiranja i obezbede plan delovanja za budućnost. Tu se pre svega misli na finansijsko, ali i na etičko osiguranje od potencijalnih izazova i opasnosti.

Uspešne reforme podrazumevaju promenu načina razmišljanja i usađivanje samoregulacije kod ljudi. Pisana pravila deo su reformi i mogu pomoći u očuvanju i učvršćivanju kulture, ali sama za sebe nisu dovoljna. Zaposleni moraju instinktivno znati šta smeju a šta nikad ne smeju činiti. Oni, naime, moraju internalizovati kulturu koja vrednuje striktno poštovanje etičkih standarda ponašanja.⁷

⁶ <http://www.sijakovic.com/02/poslovna-etika/>

⁷ <https://www.svijetosiguranja.eu/poslovna-etika-u-financijskom-sektoru/>

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UDK:174.47+340.64:616.988.7:64.031.6:368.191:368.8
doi: 10.5937/tokosig2002053V

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CORPORATE ETHICS IN THE AGE OF CORONAVIRUS

REVIEW ARTICLE

Abstract

People perceive long-lasting and exhausting transition of economy as an existential threat and a crisis that has been going on for too long. When population is impoverished, when the existing traditional values are re-examined, and business behaviour models are adjusted, it is very difficult to pave the way for the accelerated progress of the society as a whole. The coronavirus pandemic has further aggravated this fragile state of affairs.

Financial institutions bear the heavy burden of responsibility for the health and stability of the economy. Therefore, they bear moral responsibility for professional behaviour, as well as the obligation to make decisions that are in the general interest and relate to the accelerated development of society.

Paradoxically, this is the most vulnerable activity in terms of ethics. Good news is that the financial sector can solve this problem by consistently applying ethical norms since „Ethics represents the attempt to resolve a conflict between selfishness and selflessness, between our material desires and our conscience.²“

Key words: *ethics, morale, insurance, Covid, crisis, business, financial market.*

Introduction

The crisis that stopped the whole world has not bypassed any segment of human existence. It can already be concluded with certainty that Covid-19 devastated the economy. What we cannot see at the moment is the far-reaching nature of that crisis, although it is certain that everyday lives of people, work in companies, and general functioning of the countries will change in the future. Nothing will be the same anymore, but will this warning make us aware of the consequences and confront us with our own actions?

In order to be able to guess what the answer to that question would be, we need to go back and admit that we were not well behaved. We have betrayed the development sustainability of many systems, including our own. We have

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Paper received on: 13.05.2020.

Paper accepted on: 21.05.2020.

² Dempsey, Mike. (1999). „An Agenda for Window-Dressing or for Radical Change?“

<http://panopticon.csustan.edu/cpa99/html/dempsey.html>

not resisted various temptations, notably greed. Individuals have become selfish more than ever in history, putting their material needs before conscience and the common good.

What is good and what is not is determined by humans as rational beings. Thus, every person can recognize what is *good*, however, *goodness* represents individual perception, which leaves the possibility that it differs from person to person. The same goes for concepts such as honesty, truth, justice, fairness, value. The lack of moral standards and actions that deviate from these values and correct human behaviour endanger the common *good*.

Ethics in the Age of Covid-19

In a world that is becoming increasingly inconceivable, the goal of ethics is to help humans in their custom-oriented decisions.³

Individuals have to make decisions they have never thought about before. In new circumstances, their interests may conflict with the interests of family members. Companies must assess the interests of all stakeholders - employees, stakeholders, and the society.

Thus, during this crisis, ethics becomes crucial. A number of issues that have arisen sporadically in the past are now culminating due to the difficult circumstances facing companies. In order to bring their companies to recovery, it is up to leaders to demonstrate superior skills and abilities, from ethical decision making to change management.

Leaders' decisions always have a strong impact on the success of companies, but in a situation of global crisis of this magnitude, ethical considerations can provide great support for effective decision-making.

The Covid-19 pandemic has shown that the absence of ethical norms in business causes not only great damage to individuals and companies, which has been the case so far, but also the loss of hundreds of thousands human lives. It is with great anxiety and sadness that the entire world public learned the news that Doctor Li Wenliang, who was accused of "spreading false rumours" and "disturbing public order", and was the first to warn of the deadly virus, passed away as a result of coronavirus infection. The ethical conduct of the authorities in Wuhan did not raise to circumstances.

Impact of Covid-19 on Insurance

Covid-19 affects not only the insurance sector but also the economy and society in general. In the beginning of the pandemic, the management of insurance companies, like most organizations, formed teams to act in crisis situations. The first and basic task of the crisis committees was to preserve the health and safety of employees.

³ Prof. Wolfgang Rohrbach PhD, *Ethics and Insurance*, Scientific Debate, 2013, pp. 15

The main challenge imposed from the very beginning and with equal intensity was how to maintain business continuity and not endanger health and safety of employees, partners, associates, and clients.

Most employees worked from home, which required IT functions to provide uninterrupted and secure access to computers and files from alternative locations. The support of IT professionals was crucial for ensuring that employees could work outside the office. In addition, CISOs had to ensure the secure exchange of confidential information among employees that were connected outside business premises.

However, of paramount importance was to enable a proper and timely exchange of information, that is, the functioning of a comprehensive communication system. Employees, current and potential customers, suppliers and generally all those who in any way interact with the insurance company, had the right to a fair and honest relationship, and to be informed in a transparent manner about business operations and plans for maintaining business continuity.

Matter of Trust

The Gallup Poll conducted a survey in America in 2019, asking respondents to rate the honesty and ethical standards of people in different professions with: very high / high, average or very low / low.

Americans' high regard for healthcare professionals contrasted sharply with their assessments of stockbrokers, advertising professionals, insurance salespeople, and senators, members of Congress and car salespeople.⁴

The public perception of insurance employees is poor, and the low assessment of their integrity has changed very little from year to year, more precisely, it has been fairly consistent over the 40 years that Gallup has conducted this research. In 2019, only 13% of respondents thought that employees in the insurance business were honest and had desirable ethical standards. Comparative research has not been conducted in Serbia, but it can be inferred that financial institutions, and thus the insurance business, are not perceived as highly ethically standardized institutions. This was contributed by numerous financial scandals that loudly resonated in the public. According to John Costa, the business world is full of scandals, starting from trade, banks, insurance, to the managers' false expenses.⁵

Change of Perception

The crisis with Covid-19 has caused damage to the entire world economy. Every crisis, and this one in particular, requires a quick response and ways for overcoming it. These can be simple, short-term solutions that do not have a lasting character. Such solutions reduce the competitive advantage, because the best

⁴ <https://news.gallup.com/poll/274673/nurses-continue-rate-highest-honesty-ethics.aspx>

⁵ <http://www.sijakovic.com/02/poslovna-etika/> taken from John Dalla Costa, *The Ethical Imperative: Why moral leadership is Good Business*, Perseus Publishing, 1998.

employees leave the company looking for better working conditions, and in the long run these solutions cause more harm than good because they spread distrust, whereas the business of insurance companies is based on trust.

The worse the atmosphere, the more possibility opens up for various forms of fraud and hidden and ill-intentioned actions in business. Sloppy fulfilment of obligations at work, conflicts, gossip and subterfuge, disclosure of business secrets, disloyalty - these are just some of the manifestations of unethical behaviour of employees, which can bring irreparable damage to insurance companies. If we add "flexible" moral norms at work and behaviour, a destroyed system of positive business, and life values in underdeveloped environments such as ours (society in transition), then we can talk about Eldorado for various types of fraud and business scandals.⁶

In such circumstances, it is necessary to emphasize the importance of high moral standards and ethical relations within and outside the companies. This also means that insurance companies should insist even more on a business culture and an atmosphere in which there is no room for immoral actions of individuals or for creation of scandals. This notably means that management should set a personal example and encourage employees to behave ethically. Just writing and updating codes of ethics is not sufficient. Business ethics should be demonstrated by those most responsible - companies' management.

Conclusion

The insurance business developed from the human need for security, from the need to overcome uncertainty and limit losses in case of damage, whereas honesty, fairness, dignified treatment, truthfulness, reliability, loyalty, integrity, respect for others, and justice are but some of the principles on which this business is based.

On the other hand, fierce market competition, now aided by the global crisis, has hampered the operations of all financial institutions. As this situation develops, the fact that insurance companies are expected to continue to serve as shock absorbers for the economy and society places additional pressure.

Recommendation that could be given to insurance companies is that, drawing on the lesson learned from an event such as Covid-19 pandemic, they should restructure and design an action plan for the future. This primarily refers to financial, but also ethical insurance against potential challenges and harms.

Successful reforms involve changing the way people think and instilling self-regulation in people. Written rules are part of the reforms and can help preserve and strengthen culture, but alone, they are not sufficient. Employees must instinctively know what they are allowed to do and what they are never allowed to do. Namely, they must internalize a culture that values strict adherence to ethical standards of behaviour.⁷

⁶ <http://www.sijakovic.com/02/poslovna-etika/>

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