

# Ethical Crossroads: How Far to Go to Make a World of Difference?

**Francesc Relano**

*ICN Business School, France*

**Abstract:** This case study presents a fictitious scenario designed to facilitate reflection on ethical dilemmas at the intersection of professional finance and personal morality. It follows Jean, a high-achieving finance professional, whose career success leads him to question the ethical implications and social value of his work. As Jean's dissatisfaction grows, he becomes interested in addressing global issues, such as world hunger, ultimately leading him to a moral crossroads. The case explores four potential ethical paths Jean could take, each with its own consequences. Through Jean's journey, students are encouraged to explore ethical decision-making frameworks, reflect on the influence of personal values in shaping choices, and consider the broader implications of their decisions, both within and beyond professional contexts. This case is designed for graduate students in business ethics, finance, and management, offering insights into the multifaceted nature of decision-making.

**Keywords:** ethical dilemmas, decision-making, ethical theories.

## 1. Introduction

This case study explores the ethical journey of Jean, a former top student at a prestigious business school whose career in finance led him to question the meaning and impact of his work. Through Jean's story, students will examine the ethical challenges and dilemmas faced in high-stakes financial environments and the potential for personal transformation towards more socially responsible endeavors.

## 2. Case Narrative

This is the story of Jean, a top graduate from a prestigious business school whose career soared to remarkable heights after graduation. Jean began as the branch manager of a major French commercial bank in a small provincial town. During a period of crisis, he managed to achieve excellent financial outcomes for the second consecutive year, far above the average of other branches. This fact caught the attention of the bank's regional director, who offered Jean a position on his

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team at the headquarters in the main city of southwest France: Bordeaux. This new role came with responsibilities that matched Jean's ambitions. Concurrently, he completed an MBA in "trading and financial markets" at a prestigious Parisian university, attending intensive weekend classes for a year. Jean's ambitions and immense personal capabilities allowed him to continue his ascent. After a brief period at the central office in Paris, he was offered a high-responsibility position at an American investment bank in London.

One day, by chance, a small book on the social and solidarity-based economy fell into his hands. He read it out of curiosity, not realizing it would change his life. He learned, among other things, that, according to calculations by several NGOs, it would only take 500 billion U.S. dollars to solve the issue of world hunger. "That is nothing," Jean thought, namely compared to the figures circulating on his screen as he moved from one financial center to another every day (Cf. Box 1 and 2). He found it "curious," but his thoughts quickly shifted toward "more important" issues. Nonetheless, something must have lingered in his subconscious because, as he continued to climb the social and professional ladder and without realizing it, he had unintentionally accumulated several readings on NGOs, social entrepreneurship, fair trade, and the gift economy.

One day, he was offered the position he had secretly dreamed of for a long time at a major financial institution in New York. Jean took a few days to reflect on the offer. At the end of this period, he reached two conclusions: Objectively, the position fulfilled all his ambitions and justified his many years of intense work; the second concern was that, subjectively, he no longer truly wanted it. "Maybe I am a bit tired," he thought. "At worst, it is fear of the final step before achieving the peak of my career." He concluded that he had to move forward to know for sure, so he accepted the position.

In New York, Jean played with the "titans of finance" for a while but his earlier enthusiasm gradually waned. One morning, as he tightened the knot of his silk tie, he was struck by an existential panic attack. He realized that his precious Lamborghini car, his 20,000-square-foot house in the most upscale New York suburb, and the very favorable balance of his bank account no longer brought him expected happiness. Worse still, he was dominated by the idea that his work had become meaningless.

Once again, Jean opted for a forward escape. He tightened his tie knot and went to work as if nothing had happened. However, the "damage" was done, and the "gangrene" that had been incubating for a long time finally surfaced. Within a few weeks, Jean decided to quit everything. With an enthusiasm that he thought had been lost forever, he now devoted himself entirely to his new project: ending the problem of world hunger.

Jean was not an idealist. From a young age, he was fascinated by the power of numbers and the stories they could tell about the world. This passion led him to finance, where he believed he could make a tangible impact while fulfilling his ambition to succeed in a competitive field. During his studies, Jean was motivated