Appendix A. Sample Script to Learn Ethics

I have developed and used this script to embrace and promote active, interactive, (interaction between groupmates and also with me), authentic and real life learning among undergraduate engineering students. Although it was primarily developed to teach ethics to engineers the concept may well be extrapolated to other modules and also for graduate students.

Preface/Location: Mary had been persuaded by her manager Fan to join the insurance industry with hidden clauses not being revealed to her. Mary had been accused of using unethical means to clinch her deals.

Characters: Manager- Fan (F), Main character Mary(M), college Don(D),customer X

Scene 1: (Over the phone)
F: Hi, may I speak to Mary?
M: Yes, this is Mary here. Who am I speaking to?
F: This is Fan here. Are you looking for a job now? This is for the position of wealth accumulation specialist. Would you be keen to come down to my office tomorrow for a non-obligation discussion to find out more?
M: (sounds very keen and interested) Yes, I am free and interested to find out more from you.
F: Thank you and I will see you tomorrow at 2pm.

Scene 2: (At the interview)
F: Hi, nice to meet you and thanks for coming down.
M: Hi, nice to meet you too.
F: I am going to give you an overview of what this company is doing and what is your role for this position.
M: Isn’t this the same as insurance agent?
F: Well, we are an insurance company but we do more than just insurance. We also do wealth accumulation and assets protection for our clients.
M: Is it fully commissioned based?
F: Yes it is. But there will be basic given to assist you in your first year in the company.
M: This job is not stable at all and I don’t think I am suitable for it.
F: (urgently recruiting people to meet the promotion quota. Trying every means to persuade her to join)
It’s not true. There will be basic given to you which can go up to as high as $3000 per month which is almost similar to the fresh graduate pay. This is excluding the high commission. A lot of the degree holders quit their corporate jobs to join me as the income they earned here is not capped. It’s very common to see people earning $10k per month here. Ask yourself this question, how many years you have to work outside to earn this amount of income?
M: Do you mean every month I will be getting the basic of $3k and commission as well?
F: Yes, you are correct. Don’t worry, ample trainings and guidance will be given to you.
Scene 3: 3 months after working in the company

M: Why am I not receiving the pay for this month?
F: Your sales for last month had been poor and had not met the minimum target. If this continues, you won’t be getting your basic pay for the next few months.
M: What? Did I hear wrongly? I wasn’t been told about this. I thought it was guaranteed that I will get the basic every month?
F: No, it was not guaranteed. It was all stated clearly in black and white in the contract. I can’t be possibly telling you all the clauses in the contract. You are supposed to read through yourself.
M: (angry tone) I felt that I had been cheated and you are not being transparent with me. I will quit.
F: If you quit within 2 years, you will have to return all the basic pay given to you. In this case, it will be a total of $9k.

Scene 4: Fear of being terminated and resort to unethical means to clinch deals

D: Hi, Mr X, I will see you next week at your office in town for our appointment for the high net worth investment product.
X: Ok sure, just let my secretary know when you are at my office.
M: Hey Don, I overheard your conversation. Your prospect seems to be very rich.
D: Ya, he is the director of the trading company in orchard. He’s interested in investing $100k per year with our company.
M: Wow, you are really lucky! That is really a great deal if you closed it.
D: Thanks. Manager wants to see me in the office now. See you.
M: (Evil thought of high commission run through her mind and she took a snapshot of Mr X profile secretly)
Hi, Mr X, this is Miss Mary here, college of Miss Don. Don will be going overseas for business trip for one month and I will be meeting you instead next week.
X: Hi, ok I will see you then.

Scene 5: Appointment at Mr X office

M: Hi, Mr X. Nice to meet you. This wine is the complimentary gift that I got for you. It’s a small token of appreciation. Hope you will like it.
X: Oh dear, thank you so much. I really like it. Please take a seat and make yourself comfortable.
M: Thank you. I will now do some financial assessment for you first before we proceed further. Based on your current net worth, this high risk high return investment product is very suitable for you.
X: Ok, I will take this then.
M: (Tempted by the high commission again, she succumbed to overselling)
If you are willing to take risk, my company had just launched a new investment product that
can give double returns with only $200k capital. This product can give you a profit of up to 50%.

X: That is very interesting. Ok, I will take up both. I will issue the cheque to you now.
D: Mary, why are you?
M: I am here meeting clients nearby. I got to rush off for my next appointment now. See you.
D: Oh I see, I am having my appointment here also. See you.

Scene 6: Truth revealed
D: Hi, I am here to see Mr X . I had an appointment with him. Please help to pass the message to him. Thank you.
Secretary: Mr X had already left the office after meeting your college from your company just awhile ago.
D: What? Do you mean Mr X had an appointment with my college called Mary just now?
Secretary: Yes you are right.
D: Mary, did you meet my prospect, Mr X just now at orchard road? His secretary told me you had an appointment with him just now.
M: (Denying) What are you talking about? I don’t get what you mean and I never met anyone called Mr X. I think you might have made a mistake.
D: Is it? I will report this to the manager and see what she said.
F: (Retrieving the CCTV footage)
Mary, can you please explain why are stealing prospect information from Don and you are still denying it? Do you know that it’s very unprofessional to do that?
M: I……. I had no choice but to do this. I am really sorry about this. I do not wish to get terminated by the company and repay back the basic.

Discussion Questions:

1. Fan did not tell Mary 2 important pieces of information during the interview. First, Fan did not tell Mary that she will only get the basic of $3k when she reaches the minimum target. Secondly, Fan did not tell Mary that if she quits her job within 2 years, she will have to return all the basic pay given to her. Is it ethical for Fan to use fanciful descriptions to tempt Mary to get the job?

2. Don did not preserve her client information properly which was stolen by Mary. Do you think it is fair for Mary to use such method to meet Mr X bearing in mind that Don had not met Mr X before?

3. Knowing that Mr client X is rich, Mary is tempted by the high commission. As a financial planner, Mary did not do any fact finding of Mr Client X’s financial status and oversell product to him, is this ethical even though client X agrees to buy?