

**Business Ethics and Sociology of Money Laundering**

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Business and Society Independent Research Capstone

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February 24, 2021

## **Introduction**

Money laundering is one of the biggest global crimes while also being one of the hardest to prevent. According to a study conducted by the United Nations Office on Drugs and Crime, around 2-5 percent of the global GDP is involved in money laundering (Illicit Money). But less than 1 percent of this money is currently being seized and frozen, according to the report "Estimating illicit financial flows resulting from drug trafficking and other transnational organized crime" (Illicit Money). In this paper, I describe the background of two specific cases of money laundering, explain multiple theories concerning why money laundering can happen through lenses of sociology and business, and describe two proposals of ways in which money laundering can be prevented. A reduction in money laundering can lead to a more prosperous global economy and the weakening of criminal organizations.

## **Background**

Money laundering is the process of "cleaning" money made through illegal means by putting it through legitimate financial institutions to mask its illegitimate source. The goal of money laundering is to allow criminals and organizations to collect and use money made through illegal methods without coming under scrutiny of the law (Chen). Money laundering is used by many different groups, most notably criminal organizations such as gangs and cartels and large institutions of wealth and power such as banks (FATF). Persons and organizations involved in illegal enterprises engage in money laundering, in part because banks are required to report large cash transactions and other suspicious activities that could be indicative of illegal actions (Chen). But in some cases, as discussed below, banks and other financial institutions are in on money laundering operations themselves or are unknowing parts of the operation. In some cases an

individual's silence is bought through bribery, or an individual or group within the financial institution intentionally engages in money laundering to reap the benefits.

The basic process of money laundering can be generalized into a 3 step system (Clark). The 1st step is placement, which is centered around putting the illegally made money into some entity that processes money, such as a business or financial institution such as a bank. The 2nd step is layering, which refers to concealing the source of the money by putting it through a series of transactions (Clark). The 3rd step is integration, which is when the then cleaned money is put back into the economy in some form, such as a purchase or transfer into a bank (Clark). A practical example of this process is a restaurant being used as a front for a drug cartel. The organization would hide the money by utilizing it in the restaurant. The money would be discreetly layered throughout the restaurant by putting small amounts of money into the daily cash receipts from sales. Once the cash receipts have gone into the restaurant's bank account, the money could be taken out and used as the source would appear as revenue from the restaurant being used by the owner or an investor. But this does not represent all methods of money laundering, as money laundering can be conducted in many different ways depending on the operations being utilized. While this process does represent money laundering as a whole, it is important to understand that this process is very flexible.

Modern technology and large scale communication have allowed for many variations of money laundering. The most significant of these variations is electronic money laundering. "The rise of online banking institutions, anonymous online payment services and peer-to-peer (P2P) transfers with mobile phones have made detecting the illegal transfer of money even more difficult. The integration step of the money laundering process can be almost impossible to detect due to the difficulty in tracing IP addresses. Through these means money can be laundered

through systems such as online auctions, gambling websites, online gaming websites and currency for exchanging goods and cryptocurrency. (Chen)” Cryptocurrency is an electronic financial system that has greatly shaken up modern economics by being far harder to trace and having value that is formally accepted in many trades. Cryptocurrency has been used frequently in criminal acts such as money laundering, blackmail, and drug trade as a safer alternative than traditional currency.

While the act of concealing illegal money has always existed, money laundering only properly became a concept within the 20th century. It was primarily kept to certain factions of the illegal drug trade earlier in history. Properly recognizing and cracking down on money laundering started in large part due to the attack on 9/11 terrorist attack in 2001 (Perryer). With the world, especially the United States, in panic over terrorisms, surveillance and studies into international criminal activity led to the confirmation of money laundering happening on large scales. These money laundering operations were believed to serve as funding for terrorist operations. One case study that reveals the difficulty in making a criminal case of money laundering is the investigation into the Somali Al-Barakaat money transfer firm conducted by the FBI started some years before 9/11 (Terrorist Financing). They were being investigated out of suspicion of funding the terrorist organization Al-Itihaad Al-Islamiya (AIAI) terrorist group. The FBI believed this group had been given money by Osama Bin Laden to start their operations at the beginning, with their later profits going back to Osami Bin Laden in return. It was found that Al-Barakaat had offices all across the United States and across the world. They concluded that the firm was engaging in money laundering through money transfers between international accounts, the gains of which went to terrorist groups such as Al Qaeda. It is believed that illegal trading of items such as drugs were also involved in these transfers. There were many aspects of

the situation that made it incredibly difficult to turn into a proper criminal case. The Terrorist Financing document explained the convoluted process very well. “One of the major difficulties was that the money was impossible to track once it left the United States. All of the transfers went to the UAE, and there the investigators lost the trail. To pick it up again, they would have to get records from the bank the money was being wired to—the Emirates Bank International in Dubai. But U.S. law enforcement could not simply ask the EBI for the records. Rather, the agents would have to ask the government of the UAE to ask the EBI for the records. Then, the UAE could turn the records over to the United States” (Terrorist Financing). Obtaining records from a foreign government is a long and cumbersome process (Terrorist Financing). Each country has its own jurisdictions and policies towards giving out private banking information (Terrorist Financing). Nations without formal treaties have to deal with paranoia over what the nation’s true reason for needing the information is, leading to denials and longer talks before information is shared (Terrorist Financing). Due to this complicated process between structures, it was incredibly hard to track the money. Multiple times the FBI made efforts to properly incriminate Al-Barakaat throughout the investigation. They had field officers investigating specific offices while gaining information about Al-Barakaat and Al-Itihaad Al-Islamiya (Terrorist Financing). But none of their efforts could be realized due to these issues.

After 9/11, the US government became aggressive towards any possible terrorist threats, leading to investigations such as these gaining more funding and importance (Terrorist Financing). With the western world radicalized towards terrorism, the FBI was able to get support for this investigation from many different countries in which Al-Barakaat offices were located. With extreme anger and suspicion towards any inkling of support for terrorists, the UN decided they knew enough and made the call to do raids on multiple Al-Barakaat offices. While

there was some evidence to support the transfer of money to terrorist groups, it was believed that this effort did not even ring as true as intended. The CIA judged the Islamic terrorist funding network to be so robust that the Commission staff could not discover evidence that the closing of the al-Barakaat network hurt Al Qaeda financially (Terrorist Financing). Even through all this significant action, there was no hard evidence found that they directly funded terrorist groups. The FBI found multiple anomalies that made them suspicious, such as fund transfers to Somali charities, but those could not be said for certain to be terrorist linked (Terrorist Financing). But according to undisclosed financial sources in Somalia, it was common knowledge that Al-Barakaat was a money laundering operation connected to Osama Bin Laden (Terrorist Financing). But due to the convoluted nature of these operations, it was still difficult to say for certain that this was a case of terrorist backed money laundering. Investigators such as the FBI were confident that this was a case of terrorist backed money laundering, with multiple sources supporting this conclusion, but proving it within the law was not possible. In 2003, the investigation was closed with a genuine criminal case not having enough traction to move forward (Terrorist Financing).

Another modern example of money laundering surrounds Danske Bank. In July 2018, Estonia's prosecutor general opened a criminal investigation against Danish national lender Danske Bank following allegations of a mass-scale money laundering operation. Over 200 billion Euros in suspicious transactions had reportedly flowed through a tiny Estonian branch of the bank between 2007 and 2015, predominantly through the accounts of British and Russian entities (Perryer). This scandal is among the biggest money laundering scandals in history. Howard Wilkinson, a whistleblower of the Danske Bank money laundering scandal, revealed a large amount of the info that opened up the case (Kroft). In a CBS interview, he explained that

the Estonian branch of Danske bank was not checking where money came from and where it went (Kroft). He found out through internal investigation that there were millions being transferred electronically between the branch, Russian criminal organizations, and foreign locations that were known for money laundering and banking secrecy (Kroft). He had gained clear evidence of money laundering. But when he brought this information to executive members of the bank, he was told by an executive “This bank is not the police, that the bank has no obligation to report false client’s information to the authorities” (Kroft). They knew perfectly well that money laundering was taking place, but chose to not do anything internally to continue making money from it. None of the people he told took any action among executives and other lower workers, leading to him resigning and leaking the story (Kroft).

### **Theories**

There are multiple reasons as to why an individual or organization would engage in money laundering. Looking through the lenses of sociology and business ethics, I will explain multiple theories and concepts that may reveal why money laundering takes place.

One of the most important factors of money laundering taking place is the dysfunction between various systems that money laundering is involved in. Lawmakers cannot keep up with criminals, money laundering techniques and progressing technology in communication and finances due to political systems being too slow and unconnected. Attempts at cracking down on money laundering are hindered by bureaucratic processes that require long lengths of time to achieve proper action. Many anti money laundering procedures take months to complete due to manual entry of information. With each nation having its own systems of government, communication, and laws, it is extremely difficult for nations to properly cooperate to go against money laundering engagements within their borders (EuropeanCEO). One direct example of the

process being slow can be seen with electronic money laundering, where old systems and older leaders in power do not have the knowledge to keep up with the complexity of modern technology. This topic is touched on in the structural holes theory by social theorist Ronald Burt. A structural hole is a gap between two entities that have complementary information to share. The negative outcome of the presence of structural holes is a loss of social capital, which refers to value generated from social networks (Zaheer). In the case of Al-barakaat, the structural hole is between financial institutions and government entities that need to work together to combat money laundering. The investigation into money laundering was extremely difficult on account of the many different entities and systems involved in the process of investigating money laundering. During the investigation, the FBI struggled to find evidence due to the huge amount of time it would take to communicate information between themselves, other governments, and the financial institutions in order to make persecutions. The holes present in the current system are the differences in laws, processes, and forms of communication between all these organizations that wish to persecute money laundering efforts. Social capital is lost in the form of information not being passed along that could be used to prevent money laundering. Globalization plays a part in why structural holes are present due to the increased need for communication between unconnected organizations across the globe to combat crime.

Globalization has a role in facilitating money laundering in contemporary society according to many postmodern researchers. Giddens and Griffiths (2006) note that in recent years, organised crime groups have become more globalised, operating across borders instead of remaining within their native territorial areas (Khaled). Even groups that are not large enough to engage in globalisation practices have been able to forge links with groups in other countries, in order to allow them to evade detection in their home countries. These practices make it much

easier for organised crime groups to base their operations in the lowest risk countries, where there is less chance of detection. For example, Russia's fairly unregulated banks facilitate money laundering taking place in the Al-Barakaat situation. Organizations operate in countries such as these to get away with their crimes. We see this situation in effect with Danske bank, where the small Estonian Branch was able to get away with money laundering between them and Russian criminal groups for many years (Kroft). It is important to improve economies across the world, as prosperity dissuades crime by increasing the ratio of risk to return. In a healthy economy, people are less likely to resort to illegal means of income. To combat negative outcomes of globalism, global efforts must be made.

Socio-economic issues play a large part in how money laundering takes place. This can be most significantly seen with poverty. Poverty in a nation can make it very difficult for governments and financial entities to take the proper measures to uncover and prosecute money laundering. The subprime mortgage crisis of the mid 2000s left many companies and banks fearful of staying afloat. I believe this is an important reason as to why members of Danske Bank engaged in and/or overlooked the money laundering operations. Money laundering is an easy to conceal crime that works within already existing systems that could help them stay afloat. Increased financial constraints also made it harder for those in the bank not involved in the crime, such as internal investigators, to detect the crime. According to a Thomson Reuters survey conducted in 2017, only 47% of banks have taken action to implement all new regulations for anti money laundering (Thomson Reuters). Over a third of the surveyed banks in this survey cited the primary issue as to why they have not is financial issues (Mitek). There are many competing financial pressures that businesses deal with. If a business is struggling just to survive, then they cannot afford to direct expensive efforts towards issues they feel are not as critical to

their overall operations and survivability. It is important to understand the impact poverty can have, as systematic issues in one country can affect other countries. Modern anti money laundering efforts rely on efforts on a global scale since many money laundering operations involve multiple countries. Poverty further exacerbates structural holes as poorer countries may struggle even more to properly take action against money laundering.

But even when survival is not the main issue, businesses may still put profit first. Patrick Pharo likens the pursuit of wealth in capitalism to drug addiction, where people have symptoms of wanting, withdrawal, craving and tolerance (Pharo). Making money has become a culturally constructed need that can bring about problematic behavior. The constant desire for upward mobility and the idealism of wealth can lead to profit being put before ethics. In Denis Collin's paper on "the fall of business ethics in a capitalist society", he describes how the worship of wealth can lead to the abandonment of virtue. His work was founded by socio-economic theorists such as Adam Smith, who stated that in modern capitalism, the focus on purely benefiting the self leads to the degradation of social welfare (Collins). When people do not care for social welfare, they care less about how their actions affect others. So in the pursuit of wealth, people disregard how criminal actions such as money laundering negatively impact society. In the Danske bank case, we saw that the executive did not feel responsible for the illegal activity and should overlook it for the money it brings in. This is an example of an individual, representing a company, disregarding social wealthfare in order to make more money.

Another supporting theory of companies putting money before ethics can be seen in Max Weber's studies of social action (Weber). The most common type of social action is the Instrumental-Rational category of action. With this type of action, an entity is aiming to accomplish a goal as efficiently as possible by calculating the advantages and disadvantages of

different methods of accomplishing this goal. This is the typical type seen with modern businesses, as it focuses on objective gain while not taking into account values. This theory supports why some workers of Danske bank such as the executives would allow the money laundering to happen rather than bring it forward. It would be more beneficial to them to continue gaining revenue from those transactions without dealing with any possible punishments from the law.

Culture is an important aspect of how humans act. Acts such as money laundering can come about as a result of work cultures of conformity and corruption. Socialization is one of the driving forces of human behavior. Socialization is a theory which states that people internalize values and behaviors based on witnessing them in our social environment (Kemper). For a situation of money laundering in a business, there might be individuals who noticed it happened and feel it is wrong but were compelled to keep quiet because they see everyone else keeping quiet. Conformity is one of the driving forces of human behavior within groups. One of the reasons why criminal activities such as money laundering can be overlooked within businesses is due to pluralistic ignorance, a term created by sociologists Floyd Allport and his students Daniel Katz and Richard Schanck. Pluralistic ignorance is a term for a situation in which individuals feel that something happening is wrong, but because they assume everyone else does not see it as wrong, they accept it (Student Attitudes). Generally it is assumed that almost all people within the specific situation feel this way. This can come about as a result of the culture of a company encouraging people to overlook crimes when they benefit the company or have seen them happen before and assume it must be part of the culture. With Danske bank, many people likely chose to not stand against money laundering because they believed everyone else did not take issue with it. It is critical that businesses address the presence of negative culture.

There are multiple ethical traps that individuals can fall into that encourages or allows unethical behavior in businesses. Robert Hoyk and Paul Hersey describe the concept of ethical traps as “The influence of the situation often overpowers the influence of personality. Even if we have good ethical values to begin with, given certain situational pressures, every one of us can become unethical” (Hoyk and Hersey). One aspect of how people can engage in or ignore crimes is when the victim is not directly known. Money laundering has indirect victims for most parts of its operations. Not seeing the outcome of a crime lessens the moral weight of it on an individual. Whether it is a politician overlooking the criminal activity, an officer accepting a bribe, or an employee of a bank putting dirty money through their system, they do not see the harm they create. This is the ethical trap called the faceless victim (Hoyk and Hersey). This could be relevant to the case of Al-Barakaat. While they did not appear to be directly engaging in terrorist activities, many likely knew their money was going towards questionable activities. But since they do not directly see what Al-Qaeda was doing, their feelings towards the situation are not as strong. Listening to an authority figure is another ethical trap that is relevant to money laundering (Hoyk and Hersey). As stated, many employees in most cases are to some degree aware of ethical wrongdoing when it happens, even if they are not directly involved. But when put under pressure from figures such as their bosses, they can justify behaving unethically. They can also use the order as a justification for themselves, as they are not making a decision to do entirely on their own. An ethical trap that an authority figure could also play a part in imposing is putting the goals of the company before yourself. This is seen in the Danske bank case, where employees overlook crime because they do not want to bring harm to the company by bringing the issue to light.

### **Proposals**

As stated previously, one of the biggest challenges of combating money laundering is the international nature of many money laundering efforts. By operating across borders and bodies of water, criminals make it harder for their actions to be noticed and acted on by law enforcement, governments, and any other entities involved such as banks. Traditional processes are failing to keep up with current technology. Slow communication networks and differences in anti money laundering policies make cooperation difficult between many organizations. I propose that a new multilateral organization be created to focus entirely on international money laundering. This organization would be a cooperative effort between many countries so that information could be centered in one entity that has consistent policy. The creation of an organization with this type of framework currently has a good amount of support within Europe. Action towards this has already started taking place, with a multilateral agreement being made in 2019 between the European Supervisory Authorities, European Central Bank, and other authorities responsible for supervising compliance of credit and financial institutions with anti-money laundering and countering the financing of terrorism obligations under the fourth Anti-Money Laundering Directive (European Banking Authority).

One of the advantages to an organization such as this is that it would take financial pressure off poorer nations involved in anti money laundering efforts. The costs of this program would be split between all the nations involved, keeping individual burdens low. A strong central force would also not be burdened by individual issues within each country. Poorer countries can experience higher rates of money laundering because the people are so poor that they resort to criminal action, and the government does not have the economic means to properly tackle these crimes. An organization such as this would be able to function properly in all areas if it works as intended. One of the challenges of this proposal is that it would require unified legislative action

between all parties involved. In the case of an organization representing the EU, all members of the EU would have to confer the AMLD regulations into law in a wholly unified way to ensure that criminals could be charged regardless of which country they were caught in (Perryer). While this is not an easy task, this is possible. As said by Katie Jackson of Deloitte, an advocate for this type of organization being made, “We do have Europe-wide institutions and organisations that work very effectively across member states – there’s no reason why that couldn’t happen” (Perryer). Systematic change requires proper cooperation to combat money laundering in the modern day. A multilateral organization would allow for unprecedented efficiency and effectiveness towards preventing money laundering across national borders. I believe this proposal would work exceptionally well in situations similar to the Al-Barakaat investigation. The only reason why the case was able to get as far as it did was because of the international support it received in the wake of the 9/11 attacks. A multilateral organization would have an easier time dealing with the communication and bureaucratic issues between the investigative body, financial organizations, and governments that made the investigation difficult.

It is possible to combat work cultures of corruption and conformity. There are many strategies available to lessen unethical behavior and prevent scandals. The most important way a business can go about this is to maximize open communication between all levels of the business. By encouraging open communication, individuals will be more likely to speak up when they witness unethical behavior. It is also important to have strict codes of conduct that all employees are aware of, as they serve as a central guide for the behavior and values employees of an organization should exhibit (Ethics and Compliance). The code of conduct is a formal concept that an employee could use to call out bad behavior without worrying about consequences. And for this to work, it is also critical for businesses to properly follow it and

punish employees who do not. Businesses should also make clear their policies on ethical responsibility. Unethical behavior can be avoided by making clear what the business's goals and standards are outside of making money. If employees understand that high profits are not the sole goal of the organization, they will be less likely to put ethics aside for profits. By making clear how drastic the consequences for illegal behavior are, the company can reduce the risk of employees engaging in illegal behavior. It is important to make clear the incentive for banks and businesses to avoid money laundering.

Money laundering is a grave international concern. Socio-economic and political issues make money laundering possible. Through stronger international cooperation and ethical guidance, money laundering can be reduced.

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