

Ethics

Stakeholder conflicts

- MNC objectives:
 - Shareholder's pressure
 - > maximising profit
 - > distribute dividends
 - Other stakeholders: ethics
 - > imposing lower prices on suppliers (e.g., large supermarkets)
 - > differences in wages within a firm (e.g., managers)
 - > bonuses instead paid to management (e.g., banks)

Unethical working conditions

- Unethical conditions
 - Dangerous conditions (machinery and fire risk, chemical pollution)
 - Long working hours through threats of being fired
 - Long and difficult working conditions with very low pay
- Some conditions may be difficult but not unethical
 - Crowded, hot work space
 - Long working hours (< 12 hours)

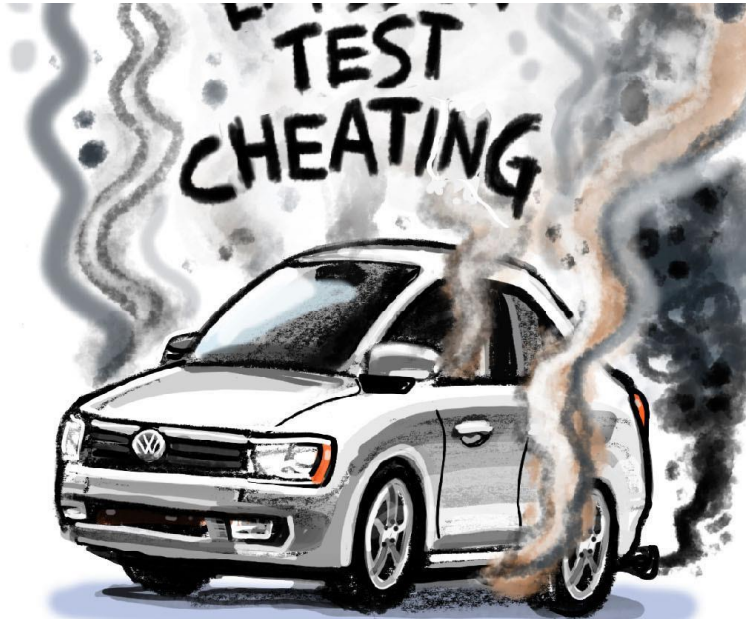


Environmental considerations

- Waste disposal (e.g., sending electronic waste to less developed countries)
- Ghana electronic waste land
- Some are fixed and sold on
- Over 90% of waste is unusable
- Burning: extract precious metals
- See [article](#)



VW BEETLE



VW STiNKBUG

Environmental
considerations

- Emissions are regulated in countries
- If companies hide emission issues that may harm environment and people --> unethical behaviour
- See [article](#)

Supply chain consideration

- Exploitation of *workers* and *child labour*
 - e.g., [Nike timeline](#) and another [article](#)
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- Is banning child labor in developing countries a solution?
 - How responsible does a business to be about the practices of suppliers?

Marketing

- Misleading *product labelling*
 - Benefits of a product
 - Imply properties of product (e.g., 'all natural' for processed food)
- Inappropriate *promotional activities*
 - Promotions that can lead to food waste
 - Encouraging consumption of unhealthy food
 - Setting unattainable images
 - Encouraging low-income consumers to take credit

Welcome to Wonga

£50 - £600 loans sent within 5 minutes of approval

Get **5% cashback** on interest paid on your next **6 month Flexi Loan** when you repay on time.

5% cashback

6 month Flexi Loan

6 monthly instalments you control

Borrow	Term	Daily interest
£200-£600	6 months	0.75%

Apply

Representative example

Borrow	£600 over 6 months
Interest rate	274% pa (fixed)
Five repayments of	£189.72
One final repayment of	£189.69
Total amount payable	£1138.29
Representative	1,086% APR

Short Term Loan

One off repayment

Borrow	Term	Daily interest
£50-£400	1-35 days	0.8%

Apply

Representative example

Borrow	£200 over 14 days
Interest rate	292% pa (fixed)
Total amount payable	£222.40
Representative	1,509% APR

3 month Flexi Loan

3 monthly instalments you control

Borrow	Term	Daily interest
£150-£500	3 months	0.8%

Apply

Representative example

Borrow	£400 over 3 months
Interest rate	292% pa (fixed)
Two repayments of	£200.38
One final repayment of	£200.37
Total amount payable	£601.13
Representative	1,286% APR