

### Abstract

The core intent of this research paper was to understand the universality of the value system practiced by commercial banks, the effectiveness of loans, equality in banking services and the reliability of the products offered with respect to ethical banking in Kenya. This research forms a framework for ethical banking in the industry by recommending concrete measures on the cases of increasing financial slavery, indiscriminate banking, and unethical conduct. A major finding was found to be that in order to create a formidable ethical banking in Kenya, commercial banks have to be at the fore front of embracing and employing ethical considerations in their banking practices. This study is focused on the ethical considerations in banking industry in Kenya. Taken as a whole, our findings suggest that, there is need to embrace ethical values by commercial banks in creating an ethically inclined banking environment.