
A CASE FOR TEACHING BUSINESS ETHICS IN A COST-BENEFITS FRAMEWORK: ARE BUSINESS STUDENTS MORE DISCRIMINATING IN THEIR DECISION MAKING?

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ABSTRACT

Based on a survey questionnaire of 299 university students, we find that business majors act more ethically than other majors in some cases and less ethically in others. Business students appear more likely to adopt the consequentialist framework to evaluate ethical dilemmas. Our results are consistent with business students being more discriminating based on the perceived costs and benefits of each case. We find differences in behavior based on active versus passive unethical behavior and based on the identity of the potentially harmed party. This evidence suggests that business school curricula that focus on acting ethically because it is the right thing to do may be ineffective. Our results indicate it may be important to openly discuss unethical behavior in a framework that considers the long-term consequences to all affected stakeholders. As a result, business students and future professionals may conclude that ethical behavior is supported by careful cost-benefit analysis.

INTRODUCTION

The well-reported scandals involving many large corporations have recently highlighted the importance of business ethics. These failures have eroded the public's confidence in the character of business leaders. As a result, society is demanding greater responsibility and ethical behavior from business employees and directors. Universities have responded within their schools of business by including greater attention to ethical issues in their programs of study. This coverage often emphasizes acting ethically because it is the right thing to do (Ethics Education Task Force to AACSB, 2004). While this approach seems appropriate, it largely ignores the cost-benefit decision-making tools that business students are taught throughout the rest of their curriculum.

Because business students are more experienced in utilizing cost-benefit analysis, they may consider a wider range of factors when faced with opportunities to act unethically. As a result, business students may act more ethically in some cases and less ethically in others. Our hypothesis is that business students, compared to other

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academic majors, will be more likely to treat ethical decisions as consequentialists, with responses that vary more based on the circumstances of each case.

PREVIOUS STUDIES

Previous research comparing the ethical behavior of business and non-business students produced widely varying results, making the impact of a student's choice of major unclear. Borkowski and Ugras (1998) used meta-analysis to analyze 30 studies that compared the ethical behavior of business and non-business students. They found 6 studies with significant results, 17 with non-significant results, and 7 studies with mixed results, and concluded that no relationship exists between choice of major and ethical behavior. In contrast, Sankaran and Bui (2003) concluded that non-business majors are more ethical than business majors. Rettinger and Jordan (2005) found that business students cheat more than their liberal arts counterparts when taking the same courses. A literature review conducted by O'Fallon and Butterfield (2005) revealed that in 10 of 14 studies conducted between 1996 and 2003, type of education had little or no effect on ethical decision-making. Ritter (2006) and Weber (1990) did not find evidence that business students who take ethics courses make more ethical decisions. Tang and Chen (2008) found that business students who received business ethics intervention reduced their propensity to engage in theft, but the relationship between the love of money and unethical behavior still persisted. The mixed results of these studies may reflect that business majors evaluate the merits of each ethical situation individually.

Ethical decision-making frameworks have traditionally included consequentialist, deontological, and virtue ethics approaches. The consequentialist approach involves an analysis of an ethical dilemma in terms of the costs and benefits that are consequences of the action. A deontological approach derives the rightness or wrongness of an act from the character of the act itself, and virtue ethics focuses on the character or integrity of the agent rather than on the nature or consequences of the action itself. A consequentialist may argue that lying is wrong because of the negative consequences produced, while a deontologist might argue that lying is always wrong, and a virtue ethicist would focus instead on what a decision to tell a lie says about one's moral character.

Business classes often emphasize measuring the benefits and costs of each decision on a case-by-case basis. The academic areas of accounting, finance, marketing, and others promote cost-benefit analysis throughout their curricula. Therefore, we expect business students to take a more consequentialist approach than other majors in making ethical decisions.

Models of fraudulent behavior from the auditing literature have identified three contributing factors: financial need or pressure, perceived opportunity, and a sense of personal integrity or an ability to rationalize the crime (Cressey, 1951; Albrecht, 1982). These models contain implied cost-benefit analysis, in that increased financial pressure results in greater potential rewards, while increased opportunities make unethical behavior easier and result in lower perceived costs. The model's third factor effectively moderates the reaction to the first two factors and implies that some employees with

strong values may act ethically even when the other two factors are present. Rawwas, Swaidan, and Isakson (2007) found that measures of opportunism and tolerance are the most significant determinants of academic dishonesty of American MBA students. These two variables seem to reflect the willingness of business students to take advantage of situations where the benefits of acting unethically exceed the costs.

Individual student variables such as age, gender, religion and academic ability have all been used to distinguish students who cheat (Crown & Spiller, 1998). Several studies have found that females act more ethically than males (Borkowski & Ugras, 1998; O'Fallon & Butterfield, 2005; Lopez, Rechner and Olson-Buchanan, 2005). Other studies have shown that survey participants who report being very religious are more ethically inclined than their less religious counterparts (Albaum & Peterson, 2006; Rettenger & Jordan, 2005; Sutton & Huba, 1995). Borkowski and Ugras (1998) also found that older students respond more ethically, which is further supported by Klein, Levenburg, McKendall and Mothersell (2007) who found cheaters were more likely to be younger and have a lower grade point average. In addition, O'Fallon and Butterfield (2005) concluded that more education is positively related to ethical decision-making.

METHOD

It is difficult to directly observe and measure a person's unethical behavior. Richman, Kiesler, Weisband and Drasgow (1999) found that participants were more willing to provide information on an anonymous paper-and-pencil survey or computer-administered questionnaire than in a face-to-face interview. This study is based on the premise that behavioral intentions and self-reports are adequate surrogate measures of actual unethical behavior (Fox, Spector, Gob and Bruursema 2007; Jones and Kavanagh, 1996). We acknowledge that there are significant differences between the two, and a limitation of this study is that we only investigate behavioral intentions.

The university Institutional Review Board approved our survey questionnaire. All student participants were randomly asked to volunteer to participate by student representatives from Students In Free Enterprise (SIFE). Participants, primarily undergraduates with some graduate students, were recruited in well-traveled public areas on our regional campus of a Midwest state university. The survey was completed with paper and pencil, and it took an average of five minutes to finish. All responses were anonymous with no individual identifiers. To encourage participation, candy bars were offered as a reward. Candy bars were also offered to solicited students who previously completed the survey to reduce the incentive to participate more than once.

The survey questions are shown in the Appendix. The first six questions briefly describe an opportunity for unethical or ethical behavior in a setting familiar to most students. Each question is followed by five boxes labeled from "very unlikely" to "very likely" and the participant was asked to check the box that represents their most likely behavior in each case. The vignettes describe a variety of circumstances, including opportunities to avoid paying state sales tax on an on-line purchase, keeping a USB drive left behind by a fellow student, failing to point out they were not charged for a DVD at a store, improperly reusing a research paper from another course, inflating their

GPA to get a job, and looking at another student's answer during an exam. The researchers recorded the responses on a scale from one to five on a Likert-type scale, with one corresponding with the most unethical behavior and five corresponding with the most ethical behavior. For validation purposes, the order in which the scale ascends or descends varies randomly between questions. We added the numbered scale to the Appendix for the reader's convenience, but it did not appear on the actual survey.

The remaining survey questions ask for each respondent's major area of study, progress in school, academic performance, and demographic information including attendance at religious services, ethnicity, age, and gender. Previous studies mentioned in the section above have shown that these factors can influence ethical behavior and we included them as control variables in our statistical tests.

This study was intended as a preliminary exploration. Although the coefficients on all of the control variables are consistent with previous studies, this research lacks formal validity and reliability tests. Future work could include a larger sample, more scenarios that are formally tested for reliability, and qualitative interviews to provide additional insights.

DATA

Our sample included 299 completed surveys from students in a variety of disciplines including 20.7% in Arts and Sciences, 26.8% in Business, 15.1% in Education, 12.7% in Nursing, and 24.7% in other majors. Reflective of the geographic area, 91% of the respondents are white and only 9% are minorities (evenly divided between African American, Hispanic, Asian, and other). Subsequent statistical analysis failed to show

TABLE 1
DESCRIPTIVE SAMPLE STATISTICS

Variable	Entire Sample	Business Majors	Non-Business Majors	t-value
<i>PROGRESS</i>	2.88 (1.30)	3.53 (1.21)	2.65 (1.25)	5.40 ^{***}
<i>RELIGIOUS</i>	3.11 (1.50)	3.06 (1.58)	3.13 (1.48)	-0.36
<i>PERFORM</i>	3.58 (0.71)	3.70 (0.64)	3.53 (0.73)	1.79 [*]
<i>AGE</i>	25.9 (9.46)	25.8 (8.71)	25.9 (9.73)	-0.09
<i>GENDER</i>	0.44 (0.50)	0.58 (0.50)	0.39 (0.49)	2.91 ^{***}
Sample Size	299	80	219	

Measurement of the variables is detailed in questions 8-10, and 12-13 in the Appendix: mean values with standard deviations in parentheses. The t-value is from a difference-in-means test.

*** significant at 1%

** significant at 5%

* significant at 10%

any significant differences based on ethnicity.

Table 1 summarizes selected descriptive statistics from our sample. The sample is representative of our overall student body at our regional campus. Males comprise 44% of the total sample and the mean age is 25.9 years (median is 22.0). The average progress in school is 2.88 years (just below the level of a junior). The average respondent attends religious services “sometimes” based on a mean of 3.11 on a 5-point scale. The mean self-reported academic performance is 3.58, where 3 represents average and 4 is above average.

Business majors do not differ statistically from the other majors in age or frequency of attending religious services. However, a greater proportion of the business majors are male (0.58) and they self-report more progress (3.53) and higher academic performance (3.70) in school.

RESULTS

Table 2 reports the mean and standard deviation of the responses to the six ethical questions for the whole sample and for the business majors compared to all other majors. The responses are on a scale from one to five, with one corresponding to the most unethical and five corresponding to the most ethical behavior. Consistent with the ambiguous results of prior studies, the sum of all six questions (*TOTAL ETHICS*) is not significantly different between business majors and all others. However, there are statistically significant differences in individual questions. Business majors are more likely to avoid paying state sales tax on an on-line purchase (Q1), but are less likely to take a USB drive of a fellow student (Q2). The difference between majors in these two questions is significant at the 1% level. Business students may be differentiating based on cost-benefit analysis that includes the perceived possibility of being caught and the associated penalty, as well as consideration of the party that may be harmed by their actions. For business majors, it is very likely they would not keep a USB drive of a fellow student (4.89), less likely they would pay for an overlooked DVD at a store (3.78), and it is unlikely they would report an on-line purchase for tax purposes (1.81). Each of these scenarios offers roughly a \$20 benefit, but differ in terms of the harmed party. A similar trend is seen with non-business majors; however the difference in responses to the first two questions (*DELTA*) is significantly greater for business majors.

It also appears that students are differentiating between situations where unethical behavior requires action compared to passive inaction. We calculated an *ACTIVE* score by adding the responses to questions two, five and six, which correspond to taking a USB drive that was left behind, inflating their GPA to get a job, and looking at another student’s exam (respectively stealing, lying and cheating). We calculated a *PASSIVE* score by adding the responses to questions one, three and four, which correspond to failing to report a purchase on a tax form, failing to point out they were not charged for a DVD, and not mentioning that a paper was written in a previous course (passive inaction). For the whole sample, the mean *ACTIVE* score (12.40) is significantly greater than the mean *PASSIVE* score (9.08) at the 1% level. Not surprisingly, this indicates that

TABLE 2
MEAN RESPONSES FROM SURVEY QUESTIONNAIRE

Question (Hint)	Entire Sample	Business Majors	Non-Business Majors	t-value
1 (Avoid Tax)	2.14 (1.29)	1.81 (1.24)	2.26 (1.28)	-2.66***
2 (Take Drive)	4.66 (0.85)	4.89 (0.50)	4.58 (0.93)	2.86***
3 (Stay Quiet)	3.60 (1.40)	3.78 (1.40)	3.54 (1.40)	1.30
4 (Reuse Paper)	3.34 (1.33)	3.44 (1.36)	3.30 (1.32)	0.78
5 (Inflate GPA)	3.86 (1.14)	4.00 (1.17)	3.81 (1.13)	1.29
6 (Copy Exam)	3.89 (1.26)	3.96 (1.26)	3.86 (1.26)	0.63
<i>TOTAL</i>	21.48 (4.56)	21.88 (4.36)	21.34 (4.63)	0.90
<i>ACTIVE (2+5+6)</i>	12.40 (2.35)	12.85 (2.23)	12.24 (2.38)	1.99**
<i>PASSIVE (1+3+4)</i>	9.08 (2.88)	9.03 (2.84)	9.10 (2.89)	-0.19
<i>DELTA (2-1)</i>	2.52 (1.53)	3.08 (1.30)	2.32 (1.56)	3.86***
Sample Size	299	80	219	

Measurement of the variables is detailed in questions 1-10, and 12-13 in the Appendix: mean values with standard deviations in parentheses. The t-value is from a difference-in-means test.

*** significant at 1%

** significant at 5%

* significant at 10%

students are more likely to be passively unethical than actively unethical. The costs of active unethical behavior are obviously higher because they require action, but also because students may believe that passive unethical behavior is more defensible and less likely to result in penalties. While this is evidence that students within our sample are using some sort of cost-benefit analysis when considering unethical behavior, the key question is whether business majors are more likely to use this analysis.

The mean *ACTIVE* score for the business majors (12.85) is significantly greater than the mean *ACTIVE* scores of the other majors (12.24) at the 5% level. Thus, in situations requiring action to behave unethically, business majors appear to behave more ethically than other majors. However, there is no difference between majors in their *PASSIVE* scores.

To control for other factors known to influence ethical behavior, we utilized ordinary least square regressions. The explanatory variables include the five variables listed in Table 1 and described in the Data section above (*PROGRESS*, *RELIGIOUS*,

TABLE 3
RESULTS OF ORDINARY LEAST SQUARES REGRESSIONS
PANEL A
INDIVIDUAL QUESTION RESPONSES

Independent Variables	Dependent Variable					
	1 (Avoid Tax)	2 (Take Drive)	3 (Stay Quiet)	4 (Reuse Paper)	5 (Inflate GPA)	6 (Copy Exam)
Intercept	1.825	4.435	1.608	2.231	2.574	2.759
<i>BUSINESS</i>	-0.308 (-1.78)*	0.336 (2.89)***	0.327 (1.77)*	0.195 (1.05)	0.195 (1.25)	0.187 (1.09)
<i>PROGRESS</i>	-0.086 (-1.38)	0.037 (0.88)	-0.053 (-0.79)	-0.110 (-1.64)	0.020 (0.36)	-0.012 (-0.19)
<i>RELIGIOUS</i>	0.224 (4.69)***	0.061 (1.90)*	0.261 (5.13)***	0.080 (1.57)	0.084 (1.94)*	0.103 (2.18)**
<i>PERFORM</i>	-0.054 (-0.52)	-0.015 (-0.21)	0.234 (2.13)**	0.258 (2.33)**	0.188 (2.01)**	0.106 (1.04)
<i>AGE</i>	0.008 (1.03)	0.001 (0.05)	0.021 (2.47)**	0.008 (0.86)	0.013 (1.82)*	0.023 (2.89)***
<i>GENDER</i>	-0.182 (-1.24)	-0.264 (-2.68)***	-0.336 (-2.14)**	0.006 (0.04)	-0.243 (-1.83)*	-0.428 (-2.95)***
Adjusted R ²	0.101	0.045	0.118	0.017	0.046	0.065
P value	.0001	.0033	.0001	.0865	.0030	.0002

Coefficient estimates with t-values in parentheses. Sample size is 299.

*** significant at 1%

** significant at 5%

* significant at 10%

TABLE 3
RESULTS OF ORDINARY LEAST SQUARES REGRESSIONS
PANEL B
COMBINED RESPONSES

Independent Variables	Dependent Variable				
	<i>TOTAL ETHICS</i>	<i>ACTIVE</i> (Q2+Q5+Q6)	<i>PASSIVE</i> (Q1+Q3+Q4)	<i>ACTIVE-PASSIVE</i>	<i>DELTA</i> (Q2-Q1)
Intercept	15.431	9.768	5.663	4.104	2.610
<i>BUSINESS</i>	0.931 (1.55)	0.718 (2.29)**	0.213 (0.56)	0.504 (1.42)	0.644 (3.09)***
<i>PROGRESS</i>	-0.203 (-0.94)	0.046 (0.40)	-0.249 (-1.81)*	0.294 (2.29)**	0.123 (1.68)*
<i>RELIGIOUS</i>	0.812 (4.90)***	0.247 (2.86)***	0.565 (5.37)***	-0.318 (-3.24)***	-0.163 (-2.85)***
<i>PERFORM</i>	0.718 (2.00)**	0.279 (1.49)	0.439 (1.92)*	-0.159 (-0.75)	0.039 (0.32)
<i>AGE</i>	0.074 (2.62)***	0.037 (2.49)**	0.037 (2.08)**	-0.001 (-0.03)	-0.008 (-0.83)
<i>GENDER</i>	-1.449 (-2.83)***	-0.936 (-3.51)***	-0.512 (-1.58)	-0.424 (-1.40)	-0.082 (-0.46)
Adjusted R ²	0.136	0.118	0.123	0.076	0.084
P value	.0001	.0001	.0001	.0007	.0003

Coefficient estimates with t-values in parentheses. Sample size is 299.

*** significant at 1%

** significant at 5%

* significant at 10%

PERFORM, *AGE*, and *GENDER*), as well as a dummy variable, *BUSINESS* (equal to one if a business major and zero otherwise).

The results of using these independent variables to explain the responses to each of the six individual ethical vignettes are given in Panel A of Table 3. The coefficient for *BUSINESS* is significantly positive for the scenario of keeping a USB drive of another student (Q2), and for failing to point out not being charged for a DVD (Q3). However, the coefficient for *BUSINESS* is significantly negative for avoiding paying sales tax on an on-line purchase (Q1), and it is not significantly different from zero for the other three scenarios. These mixed results are consistent with the ambiguous results of previous studies comparing the ethical behavior of business and non-business students.

The coefficients on the control variables are also consistent with those generally reported in the literature. Ethical behavior is positively related to being religious, female, older, and having better performance in school (Borkowski & Ugras, 1998; O'Fallon & Butterfield, 2005; Lopez *et al.*, 2005; Albaum & Peterson, 2006; Rettinger & Jordan, 2005; Sutton & Huba, 1995; Klein *et al.*, 2007). None of the significant coefficients on these other explanatory variables change sign across scenarios. Students with higher self-reported religious affiliation responded consistently more ethically in all six questions. In contrast, the impact of being a business major changes depending on the circumstances of each vignette.

The results of using these same independent variables to explain the *TOTAL ETHICS* score (sum of all six questions) as the dependent variable are reported in the first column of Panel B of Table 3. Ethical behavior is positively related to being religious, female, older, and having better performance in school, but it is not related to being a business major. These results are consistent with those reported in the literature as described earlier.

The second column of Table 3, reports results using *ACTIVE* as the dependent variable in order to focus on scenarios where unethical behavior requires specific action. Students who are religious, female, and older are less likely to actively behave unethically. Business majors are also less likely to respond to opportunities to act unethically when it requires costly action. On the other hand, as shown in column three, business majors do not act differently when it comes to opportunities for passive unethical behavior.

The fourth model in Table 3 uses the difference between each respondent's *ACTIVE* and *PASSIVE* scores as the dependent variable. This variable focuses on individual differentiation between active and passive ethical behavior and is negatively related to regularly attending religious services and positively related to progress in school. This result provides evidence that students with strong religious affiliation are more likely to view behavior relating to ethical issues deontologically as either right or wrong. On the other hand, students without strong religious affiliation and those who have completed more university coursework are more likely to evaluate each situation individually. This result may not be surprising given that critical thinking is encouraged in university courses while dogmatic thinking is typically discouraged.

The final model in Table 3 uses *DELTA* (Q2-Q1) to investigate whether students consider the party harmed by unethical behavior (the state government or a fellow student). *DELTA* is negatively related to being religious and positively related to being a business major and progress in school. Again, this is evidence that students with higher self-reported religious affiliation view ethical dilemmas more uniformly as either right or wrong based on the nature of the act itself, but business students and students with more education are more likely to evaluate the individual circumstances. These results are consistent with our hypothesis that business students tend to use a consequentialist approach in their ethical decision making.

DISCUSSION

The total ethical score for business majors is not significantly different from other majors, but there are significant differences in individual questions. Business majors are more likely to avoid paying state sales tax on an on-line purchase, but are less likely to keep a USB drive left by a fellow student. The difference in scores on these two questions is negatively related to being religious and positively related to being a business major and to progress in school. This suggests that religious doctrine may emphasize always doing what is right, while education, specifically business education, may encourage a more detailed analysis of the costs and benefits to all of the stakeholders in each specific situation. While the scenarios in these two questions have the same potential dollar benefit, they may have different perceived costs in terms of the likelihood of being caught and the identity of the harmed party. For example, business majors may have a better understanding of the tax system and recognize the low probability of tax authorities tracing an on-line purchase. They might also judge the cost of stealing from a fellow student higher than the cost of stealing from the state government.

The results also show that students differentiate between situations where acting unethically requires action versus passive inaction. In situations requiring action, business majors appear to behave more ethically than other majors, but there is no difference in passive scores. This may reflect greater perceived consequences of being caught in a conscious decision to act compared to remaining quiet in order to benefit from an unethical opportunity. The *ACTIVE* score is positively related to being a business major, as well as being religious, female, and older. The difference in active and passive scores is negatively related to regularly attending religious services and positively related to progress in school.

This evidence suggests that business school curricula that focus on acting ethically because it is the right thing to do may be ineffective. Our results indicate it may be important to openly discuss ethical behavior in a cost-benefit framework with the costs and benefits clearly identified. While some faculty members may find it unsavory to discuss the benefits from unethical behavior and believe that the costs are self-evident, business students are already using this type of analysis and may benefit from guidance in accurately appraising the full consequences of their behavior. Rawwas *et al.* (2007, p 155) concluded that schools of business “should not only eliminate

opportunities to cheat but also raise the cost of academic dishonesty practices and keep students informed about the consequences of cheating.”

CONCLUSION

While the deontological view of ethics advocates an individual's duty to always do what is right, collegiate study and business study in particular encourage a more consequential view that promotes detailed analysis of the benefits and costs associated with each situation. We find that business students are more discriminating based on the circumstances of each case. Business students in our study appeared to differentiate based on the perceived possibility of being caught, the associated penalty, as well as the consideration of the party that may be harmed by their actions.

On our campus, the SIFE students who participated in administering the survey intend to conduct ethics workshops for fellow students. Peer instruction may be an effective addition to business ethics curricula because student instructors are more likely to perceive the same costs and benefits of unethical behavior as their fellow students. In addition, utilizing case studies that follow the long-term consequences of fraudulent actions and inviting ex-business executives convicted of white-collar crimes as guest speakers may help students recognize the full consequences of unethical behavior to all affected parties. If unethical behavior is openly discussed in a framework that accurately considers the long-term consequences to all affected stakeholders, business students and future professionals are likely to conclude that ethical behavior is supported by careful cost-benefit analysis.

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APPENDIX: SURVEY INSTRUMENT

Please check the box below the answer that best represents your likely behavior. All responses are anonymous. You will not be asked to provide your name.

1. You purchase an IPOD Video on-line for \$350. The site does not charge sales tax. Your friend who is an accounting major reminds you (correctly) that state law requires that you report the purchase on your tax return so that you can pay state sales tax. How likely are you to report your purchase at tax time?

Very unlikely	Unlikely	"50 – 50"	Likely	Very Likely
1	2	3	4	5

2. While using a computer lab/classroom on campus you notice that a previous student user has left their USB (flash/jump) Drive plugged in to the computer. How likely are you to keep the drive for your own use?

Very unlikely	Unlikely	"50 – 50"	Likely	Very Likely
5	4	3	2	1

3. You are at Best Buy to purchase 4 DVDs. You notice that the clerk scans all of the DVDs but the final sales total on the register reflects that you are being charged for only 3 DVDs. How likely are you to bring the issue to the attention of the clerk?

Very unlikely	Unlikely	"50 – 50"	Likely	Very Likely
1	2	3	4	5

4. Assume that you are enrolled in a course and one of the course requirements is a paper on a topic that, coincidentally, you have already written about in a previous class that you took during the summer on a different campus. The course syllabus clearly states that the paper must be new work and not work completed in another course. How likely are you to use your old paper?

Very unlikely	Unlikely	"50 – 50"	Likely	Very Likely
5	4	3	2	1

5. Assume you are filling out an application for a very desirable part-time job. You also have heard that the employer basically only hires college students with grade point averages above a certain level. Your GPA is a little below that threshold. How likely are you to self report your GPA as equal to or higher than the threshold?

Very unlikely	Unlikely	"50 – 50"	Likely	Very Likely
5	4	3	2	1

6. Assume that you are struggling with a question that is worth 20% of the grade on an exam. You notice that your nearby classmate (who had done well on previous tests) is just completing the same problem and their answer is in clear view. How likely are you to check your answer by looking at your neighbor's?

Very unlikely	Unlikely	"50 – 50"	Likely	Very Likely
5	4	3	2	1

Please answer the following questions about you. Again, do not provide your name.

7. What is your major area of study?

Arts & Sciences	Business	Education	Nursing	Other

8. What is your current status in school?

Freshman	Sophomore	Junior	Senior	Graduate Student
1	2	3	4	5

9. Which of the following best represents your attendance at religious services?

Never	Only Special Occasions	Sometimes	Often	Almost Always
1	2	3	4	5

10. How would you describe your school performance compared to your typical classmates?

Way Below Average	Below Average	Average	Above Average	Way Above Average
1	2	3	4	5

11. In terms of ethnicity I am best described as:

White	African-American	Hispanic	Asian	Other

12. What is your age? _____ (# years)

13. What is your gender? _____ (male, female) (1,0)

Thank you for participating in this survey!

(Note that the numbered scale from 1 to 5 did not appear on the actual survey.)