

Ethics under Pressure: A Study of the Effects of Gender, Religiosity, and Income under the Perception of Pressure

Pamela J. Harper
Marist College

John C. Cary
Marist College

William S. Brown
Marist College

Pablo Rivas
Marist College

The paper seeks to fill an important gap in the literature regarding the moderating role of pressure on the relationship between certain socio-cultural factors (i.e. gender, religiosity, income) and ethicality. We have attempted to examine and understand what moderating variables are at work in pressurized situations that are conducive or debilitating to ethical conduct in undergraduate and graduate students studying the field of management in aspiration of careers in organizations. Specifically, we found a curvilinear relationship between ethicality and income. Perhaps this demonstrates the varied nature of pressure and its impact on ethicality.

Keywords: Ethics, Ethical Conduct, Pressure.

INTRODUCTION

Ethics and ethical conduct have been the subjects of concern, study, and discussion since ancient times. Broadly it can be construed as, "...the general study of goodness and the general study of right action, constitute the main business of ethics" (Audi, 2005, p. 285). More specifically "...philosophers from Socrates to Bernard Williams, use 'ethics' in a broad sense to refer to reflective answers to the question 'How should I live?'" (Honderich, 2005, p. 271). Over the ages, thinkers have attempted to address what principles guide and define right and wrong actions.

More recent studies have tried to define what phenomena within organizations critically affect the right and wrong actions of its members. As a result of numerous high-profile ethical lapses by corporations and their employees, research into the contributing factors of ethical conduct has grown. To that end this study investigates several specific member attributes and behaviors that impact ethics and

ethical conduct. This study examines the role of gender, income, and religiosity in shaping ethical conduct, and the degree to which perceptions of pressure might moderate these variables.

The concept of pressure and how it contorts human behavior in groups and in the workplace has been most notably examined by Solomon Asch (1951). The conclusion Asch reached from his seminal research was that social pressure from a dominant group caused the subjects of the research to knowingly conform to incorrect behavior 75% of the time. Numerous studies show the “pressure to perform” as an antecedent to unethical conduct (Barsky 2011, Tepper 2010, Boyd 1997, among many others). Research by Petry, Mujica, and Vickery (1998) reports that 60% of workers surveyed in a large sample felt a substantial amount of pressure in the workplace that lead to ethical dilemmas. Selart and Tvedt Johansen (2011) found similar results, 58%, if respondents indicated workplace pressures had caused unethical conduct. Cohen (1993) examined what organizational factors created ethical/unethical work climates and found that poor ethical climates tend to have an organizational culture where “...the ends justify the means. These situations create a ‘normlessness’...ignoring the rules and regulations to achieve desired outcomes” (p. 346) is the accepted practice. Werhane (2005) sees a similar human nature and self-interest dynamic in organizations: “By definition, people are enmeshed in a collection of overlapping social, professional, cultural, and religious roles, each of which makes moral demands. This overlap becomes problematic when demands clash” (p. 44).

Evidence on how the pressure to perform can distort ethical conduct can be seen in many organizational domains. Many studies have been done on business students succumbing to the pressure to perform and engaging in unethical conduct (see for example, Smith, Davy & Easterling, 2004). Pressure to perform in business settings as the antecedent to unethical behavior has been documented in a number of studies as well (see Tom 2006 as an example). A recent example in the popular press is the Wells Fargo ethical debacle where over 5,000 employees were terminated in a large scale collapse of ethical behavior “...related to employees trying to meet aggressive sales goals” (Kouchacki 2016).

The explicit hypotheses tested in this study are: do men or women tend to exhibit more ethical conduct; do individual demonstrating a higher degree of religiosity tend to exhibit more ethical actions; and does an individual’s income level affect how ethically one may behave. Furthermore, this study then overlays the concept of pressure to each of these variables. Thus, the overarching question is will perceived pressure to behave unethically have a corrosive effect on ethical conduct given one’s gender, religiosity, or income level.

The study was accomplished through the administration of a questionnaire to 336 business students of a small northeastern United States institution of higher education. The sample group included undergraduate students about to enter the workforce and graduate students who are currently employed. Segment data was utilized to further strengthen the study by combining three separate groups within the same school, namely, undergraduate, MBA (Masters of Business Administration), and MPA (Masters of Public Administration) students. Furthermore, the sample population was surveyed over various times during the academic year. For example: The undergraduate students were divided between the fall 2014 and spring 2015 semesters. Similarly, the MBA and MPA students were surveyed over the summer of 2014 and 2015 while enrolled in their coursework. This collection procedure added greater validity and reliability to our instrument as we conducted our data analysis. Therefore, this sample includes future manager/leaders of organizations and current manager/leaders in both private and public sector organizations. Given the ethical and legal lapses that have occurred recently, it is increasingly important to know the ethical perspectives of future business leaders so that their future behavior can be anticipated.

Thus, this study is an investigation of the extent to which the perception of pressure to behave unethically affects ethical decision making. Specifically, gender, religious attendance, and pressure are the primary areas of interest. Results indicate that in addition to gender and religiosity, the perception of pressure is a significant factor in unethical behavior.

LITERATURE REVIEW

There are many potential moderators of ethical conduct. Research indicates that four of the major moderators investigated are gender, religion, income, and perceived pressure in a given situation. This literature review is divided into these four main areas of ethical discussion. Specifically, the research literature is examined to determine if these four moderators do indeed impact ethical conduct. In some instances, these variables overlap in the studies cited. The following paragraphs will describe each area.

In a review of empirical ethical decision-making literature from the 1996-2003 periods, O'Fallon and Butterfield (2005) note that studies of gender and ethical decision-making are more numerous than any other variable with 49 studies on this matter performed during this period of time. They found mixed results on this factor. Several studies reported no significant gender differences in ethical behavior between men and women (see for instance McNichols and Zimmerer, 1985), while many other studies did find that females are more likely to behave ethically than males. McCabe et al. (2006) reports that statistical analysis of responses of 224 undergraduate business students indicate that there is no difference in ethical perceptions based on gender alone. A number of studies reported that the likelihood of females behaving more ethically than males is situational and context- dependent. Robin Derry (1987, 1989) is a strong proponent of this perspective, arguing that the norms for success in an organization will drive the behaviors of both men and women in the ethical decision-making sphere. Specific results regarding differences between men and women in ethical decision-making include Ameen et al. (1996) finding that females were more sensitive and less tolerant of unethical conduct than males, and numerous studies show females score higher on ethical assessments and in exercises requiring ethical judgment than men (Okleshen and Hoyt, 1996; Mason and Mudrack, 1996; Tse and Au, 1997; Eynon et al. 1997; Weeks et al. 1999; and Deshpande et al. 2000). Earlier studies present a similar picture: Betz et al. (1989) and Ruegger and King (1992) report that female undergraduate students tended to exhibit more ethical attitudes than male undergraduates, while Arlow (1991) reports that females tend to be more socially responsible than males. Furthermore, Dawson (1997) found that females were more likely to perceive questionable acts as unethical than males. Challenging Kohlberg's (1981, 1987) theories of moral development, Carol Gilligan (1982) argues that males and females have different orientations to ethical decision making based on their socialization as children. Gilligan argues that males are socialized in such a way that they consider ethical decision-making in a dispassionate, rules-based, bottom line focused, almost jurisprudential way whereas females consider the impact on individuals and approach these issues with a more humane perspective. Betz et al. (1989) and Smith and Oakley (1997) specifically sought to test this concept. In an analysis of 213 business school students, Betz et al. found that males were almost twice as likely to engage in unethical conduct as women when purchasing stock with insider information. Smith and Oakley (1997) examined 318 undergraduate and graduate business students and found that there were significant differences between males and females on matters of ethical conduct in social and personal relationships, while there was no difference between genders on matters of rule-based obligations. Their conclusions "...suggest that females...may approach moral dilemmas in business not as mere intellectual problems to be solved by legal or business canons alone, but also as containing a humanistic component" (p. 44). In a study of 340 undergraduate students, Nguyen et al. (2008) found that on two out of three moral issues studied, females' responses on ethical judgment were consistently higher than males. In perhaps the most ambitious of these studies, Albaum and Peterson (2006) surveyed 3,000 undergraduate business students in 58 colleges and universities in 32 states and found: "...as measured by self-reports, female undergraduate business school students tend to report business ethics attitudes that are relatively more ethical than those reported by corresponding male undergraduate business school students" (p. 318).

There are theoretical explanations that attempt to account for gender differences. For example, Gilligan (1977) has argued that men and women have different moral orientations, with men being more "justice" oriented and women being more "cause" oriented. In contrast, Kohlberg's (1969) theory of cognitive moral development suggests that men and women are similar in that the moral reasoning of both is based on justice considerations. The theory of cognitive moral development states that people progress through three stages in their development of moral reasoning. However, because there appears to be

some overlap among the stages, Ferrell (2005, p. 10) suggests that cognitive moral development be viewed as a continuum rather than a series of discrete stages.

Conflicting theoretical explanations for gender differences in ethics attitudes and behavior also come from gender socialization theory and structural theory (e.g., Betz, O'Connell, & Shepard, 1989; McCuddy & Peery, 1996). However, regardless of the existence of conflicting theories about the general relationship between gender and ethics, empirical research based on college students is impressively conclusive: There is a difference between male and female college students with respect to reported ethicality. Given the extant literature, the following hypothesis is offered:

Hypothesis 1: *There is a positive relationship between gender and ethicality, such that females report a significantly higher (more positive) level of ethicality than males*

Another major area of inquiry is the relationship of religiosity to ethical conduct. "Religion is a conscious response to an expression of the quest for ultimate meaning for moral judging and acting" (Kohlberg). Religion supports moral judgement, as argued by Kohlberg and he continues to answer the question of the reasons to be moral. Religion "give[s] sanction to the rules of morality" (Adam Smith). So those who behave very morally and ethically normally attend religious services regularly. According to many, "the link between religion and ethics seems obvious (Tittle and Welch, 653-682). Religions, through the values they embody, often build the basis for what is considered right and wrong" (Turner). Religion is the basis for various studies on behavior because of the way it affects a person's mind. People believe that what they know and learn from religion and religious institutions is ethical, and these results were found throughout the survey.

There has been considerably less interest in studying the influence of religiosity on business ethics attitudes of college students than in studying gender differences. Previous studies have reported that religiosity had a significant influence on business ethics attitudes, although the extent of influence varied. Although different measures were used, each study listed in the table found that survey participants who reported a high global measure of religiosity, specific behaviors that reflect religiosity (e.g., attending church regularly), or who indicated that religion was "very important" in making daily decisions tended to be more ethically oriented (or less accepting of questionable ethical behaviors) than were survey participants who reported lower levels of religiosity. It is interesting that although not specifically concerned with undergraduate business students, a recent study of managers by Longenecker, McKinney, and Moore (2004) revealed that reported effects vary by the measure of religiosity used. Epstein (2002, pp. 95-96) opines that management education should go beyond a focus on earning livelihoods. He believes students can be induced to consider the possibility that they can live productive, socially useful, and contributory lives where business endeavors, spirituality, and religious commitment are not oxymorons but rather parts of a coherent and meaningful life.

Rest and Narvaez (1994) theorized that an individual manager's ethical sensitivity is influenced by personal factors including religion. Recent studies have examined just this perspective. Sauerwein (2017) argues that ethical sensitivity is influenced by religion. His study shows that there is a relationship between religiosity, spirituality, and ethicality in practicing accountants. Glass and Cahn (2017) demonstrate how Biblical literature can inform a manager's ethical approaches to the topic of workplace privacy. Numerous studies have been done on more general approaches.

Albaum and Peterson (2006, p. 318) reveals that "...the degree of religiosity of undergraduate business students appears to affect their business ethics attitudes...students who reported that they were very religious displayed a tendency to indicate they possessed relatively more ethical attitudes than undergraduates who reported they were somewhat or not very religious". Numerous other studies on the effect of religiosity on ethical postures and behaviors of individuals demonstrate support for this statement. Terpstra et al. (1993), Shepard and Hartenian (1990), Kennedy and Lawton (1998), and Conroy and Emerson (2004) all report significant relationships between religiosity and ethical attitudes and conduct. Smith and Oakley (1996) found mixed results as did Weaver and Agle (2002) while Agle and Van Buren (1999) found no relationship between religiosity and ethics (although this last study used

an MBA student sample while all the other studies reported above were done with undergraduate samples). Many other studies found some form of relationship between ethicality and religiosity. O'Fallon and Butterfield (2005, p. 392) indicate that "...religion, in some form or another, had a positive relationship to ethical decision-making" and "There is a pattern suggesting that strength of religious belief affects individual opinions of what is acceptable..." (McNichols and Zimmerer, 1985, p. 180).

Several other studies tested the relationship of religiosity and ethical belief and conduct in specific circumstances. Bloodgood et al. (2007) examined the influence of religiosity on cheating behaviors in 230 upper level undergraduate students and found that "...students who attended worship services more frequently were less likely to cheat than those who attended worship services less frequently" (p. 557). In a similar study, Conroy and Emerson (2004) surveyed students at two universities and found that religiosity is a statistically significant predictor of ethical perceptions and conduct: "...In sum, we find that religiosity is significantly correlated with ethical perceptions..." (p. 391). Vitell, et al. (2006) and Flurry and Swimberghe (2016) examined the role of religiosity on consumer beliefs and behaviors. Both studies found a relationship between religiosity and ethical beliefs and conduct, although both examined the interaction of money with religiosity in their results (more on this below).

Thus,

Hypothesis 2: There is a positive relationship between religiosity and ethicality.

In another study using an Asian sample, Tang and Chiu (2003) demonstrated that "love of money" (as they term it) related to unethical conduct whereas pay satisfaction related to organizational commitment behaviors. In an extensive review of literature on income and ethicality, Loe et al. (2000) argue that individuals with greater ethical concern are older and have lower income levels. In examining U.S. adult consumer ethical behaviors and beliefs Vitell et al. (2006) surveyed 1000 consumers on several dimensions of consumer ethical conduct in relation to their income. They found "Overall, someone with a strong money ethic is more likely to view these questionable consumer behaviors as not being wrong" (p. 121).

Thus,

Hypothesis 3: There will be a positive relationship between income and ethicality.

PRESSURE

McCabe, Klebe Trevino, and Butterfield (2001) examined ten years of research on peer pressure and cheating among students. They found that perceptions of peer pressure influenced students to engage in cheating behaviors. Texeira and de Oliveira (2010) found that among business students in Portugal the pressure not to fail was a major factor in academic misconduct behaviors. Cabral-Cardoso (2004) tells the story of an acrimonious dispute at a business school among faculty members and administrators when certain faculty members were pressured to produce an inconclusive result in investigating a plagiarized graduate thesis. Turning to perceived pressure and business practices, Hunt and Jennings (1997) found that high performing business teams tend to not make the most ethical decisions. Robertson and Rymon (2001) reported that purchasing agents who perceive high pressure to perform tend to behave more deceptively. MacLean (2008) examined deceptive sales practices at a large U.S. insurance company. Findings from the study confirm the standard theoretical model of organizational misconduct: "pressure/opportunity." Furthermore, this finding included the organization's socially constructed view of normalizing the misconduct in the name of business success. In high survival pressure situations of mergers, acquisitions, and restructurings Sauser (2005) found that employees feel pressure to conform to observed organizational misconduct. Mayer, Kuenzi, and Greenbaum (2010) found that ultimately it is the role of organizational leadership to prevent feelings of pressure for misconduct. They provide a rationale for reducing employee misconduct by imbuing employees with high ethical standards that influence employees from succumbing to misconduct due to pressure to achieve organizational objectives.

Further, Ehrenreich (2001), Shipler (2004), and Reich (2015, p. 133-142) chronicle the daily pressure to make financial ends meet for the working poor, whereas Freeland (2012) and Reich (2015, p. 143-150) discuss the rise of the rich and super-rich, and the pressure they feel to stay on top of this socio-financial hierarchy. These pressures can perhaps best be described as “survival pressure” versus “achievement pressure.” Thus,

Hypothesis 4: *There is a negative relationship between pressure and ethicality, and*

Hypothesis 5: *The relationship between gender and ethicality is negatively moderated by pressure, and*

Hypothesis 6: *The relationship between religiosity and ethicality is negatively moderated by pressure, and*

Hypothesis 7: *The relationship between income and ethicality is negatively moderated by pressure*

RESEARCH DESIGN METHODOLOGY

Sample

A survey questionnaire was administered during October 2014 to a sample population of 336 students from a small liberal arts college in the northeast section of the United States. The students involved were drawn from both the undergraduate and graduate levels of the school primarily from the School of Management, MBA, and MPA programs. Segment data was utilized to further strengthen the study by combining three separate groups within the same school, namely, undergraduate, MBA (Masters of Business Administration), and MPA (Masters of Public Administration) students. Furthermore, the sample population was surveyed over various times during the academic year. For example: The undergraduate students were divided between the fall 2014 and spring 2015 semesters. Similarly, the MBA and MPA students were surveyed over the summer of 2014 and 2015 while enrolled in their coursework. This collection procedure added greater validity and reliability to our instrument as we conducted our data analysis.

Income data used was self-reported from the participants' best estimate and comparative income data was reported that was extracted for the most current US Census Bureau data source. The data set consisted of 55% females and 45% males with 5 data points removed due to insufficient information and missing values. The questionnaire was delivered to the students manually in a paper format and the students were asked to make their responses directly on these forms. These data were then input into an Excel spreadsheet for the purpose of codifying and organizing for further analysis. The survey was designed to include three main sections with questions related to: 1) Demographics 2) Pressure 3) Ethicality.

Measures

The study involved one dependent variable, Ethicality, and four independent variables, namely; Pressure, Gender, Religiosity, and Self-Reported Income. A moderator, pressure, was introduced to examine the further effects on ethicality, and was the defining component in our research. Prior research was conducted using gender and religiosity and its relationship with ethicality, but the literature did not answer the question as to whether or not pressure had an impact on driving ethical behavior.

We tested the hypotheses using a linear regression model and the data was uploaded into Python and Waikato Environment for Knowledge Analysis (Weka) programs for statistical analysis purposes. Each hypothesis was tested for statistical significance at the $P=.05$ level.

Below is a table (Table. 1) of the hypotheses tested and those subordinate hypotheses that were 3 statistical interpretations that the data is mean-centered Garcia, Randi, Kenny & Ledermann (2015). This process normalizing the data giving the mean a z-score of “0” and z-score of “1” for example, if the data point is positioned “1” standard deviation from the mean, thus normalizing the data. The data was mean-

centered using the program called “Tableau”, as this appeared to be the most logical system to analyze the data under this condition.

**TABLE 1
HYPOTHESIS TESTING**

Hypothesis	Dependent Variable	Independent Variables	Moderator
H1	Ethicality	Gender	N / A
H2	Ethicality	Religiosity	N / A
H3	Ethicality	Income	N / A
H4	Ethicality	Pressure	N / A
H5	Ethicality	Gender	Pressure
H6	Ethicality	Religiosity	Pressure
H7	Ethicality	Income	Pressure

Ethicality

Ethicality was the “dependent variable” in this study and respondents were asked a series of questions in an effort to understand their degree and tolerance to ethicality under well-known circumstances typical to their demographics. These questions were codified within Part III of the survey and listed as questions 20 – 25. The questions were designed using a 5-point Likert scale system with an answer of 1) indicating “very often” (Less Ethical) and 5) suggesting “never” (More Ethical).

Ethics can be defined in various different ways, but the definition of ethics according to Merriam-Webster Dictionary is “an area of study that deals with ideas about what is good and bad behavior: a branch of philosophy dealing with what is morally right or wrong” (Merriam-Webster). Ethics is used in

decision making when people try and make the correct decision. Various ethical approaches can be used for decision-making. Two examples of ethical approaches are the utilitarianism approach and the common good approach. People are always subconsciously wondering what others think of them, and for many it is hard to say no to others when they want to get to know their peers. As McCabe, Klebe, Trevino, and Butterfield explain this perception of peer behavior makes a huge impact on ethical choices.

Demographics

The first section of the survey instrument collected a combination of nominal and interval data from the anonymous student sample. There were eight questions in this Part I including: age, gender, marital status, level of education, employment status, religious attendance, home zip code, and family household income. Age, religious attendance, and household income were interval data with the other questions collected nominal data (See Appendix A).

Question 1 used demographic range data as follows: 18-29, 30-49, 50-64, & 65 and older. These pre-determined ranges have been used and validated by researchers such as San and Bhattacharya (2001).

Question 6 addressed the frequency of religious service attendance and was used as one of the independent variables. There were five available responses including: 1) Never attended 2) A few times a year 3) Once or twice a month 4) Once a week 5) more than once a week. Question 8 addressed the household income with the following six intervals: 1) Under \$25,000 2) \$25,000 - \$39,999 3) \$40,000 - \$49,000 4) \$50,000 - \$74,000 5) \$75,000 - \$99,000 6) Over \$100,000. The other questions acted as control variables in the study.

Pressure

Part II of the survey included questions 9 – 19 and designed as a 5- point Likert scale using ordinal data for the responses. Questions 9, 10, 11, and 19 were more of rhetorical in nature and were not included in the data analysis. The remaining questions, 10 – 18 targeted the constructs on pressure and these were used to determine its influence and impact on ethicality. Does it increase the level of ethicality in people's behavior (more favorable) or does it dampen the effect? This was the fundamental question we were attempting to answer. The nine relevant questions attempted to solicit responses from the participants ranging from 1) strongly disagree to 5) strongly agree. A "1" response indicated a tendency toward less pressure and a "5" indicated a tendency toward greater pressure.

Through the work of Donald McCabe, Linda Klebe Trevino, and Kenneth Butterfield students are able to realize the cause of their own unethical behavior in the form of cheating. This cause is known as peer pressure. According to their research, "although both individual and contextual factors influence cheating, contextual factors, such as students' perceptions of peers' behavior, are the most powerful influence" (McCabe and Trevino).

Hypothesis 1 used Gender as the independent variable and Ethicality as the dependent variable with the results shown in our data analysis section. Hypothesis 2 – 4 tested Ethicality against Religiosity, Income, and Pressure respectively. Subsequently, pressure was then introduced as the "moderator" to see its dampening effects on the dependent variable and other independent variables, namely; Gender, Religiosity, and Income. The moderator, pressure, was used as the variable to study its impact between the independent and dependent variables, and whether or not it increases or decreases the relationship, that is, dampens or strengthens Ethicality. This technique was tested and analyzed under hypotheses H5, H5, & H7. Extant research from the literature review showed ethicality and its relationship with gender, religiosity, income etc.; however, the coupling effect of pressure as a moderator and its significance to creating changes and adjustments in ethical behavior was the focus of this research, adding new body knowledge to the literature of ethics.

Religiosity

Religiosity was used as one of the independent variables tested against Ethicality under Bivariate conditions and subsequently with "Pressure" imposed as a moderator. Earlier studies in the literature showed positive correlations between Ethicality and Religiosity, but no studies to date introduce pressure

as a moderator. Part I included only one question (Question 6) on religiosity and it asked respondents to indicate how often they attended religious services with a response of 1) Never Attended 2) A few times a year 3) once or twice a month 4) once a week 5) More than once a week.

According to many, “the link between religion and ethics seems obvious (Tittle and Welch, 653-682). Religions, through the values they embody, often build the basis for what is considered right and wrong” (Turner). Religion is the basis for various studies on behavior because of the way it affects a person’s mind. People believe that what they know and learn from religion and religious institutions is ethical, and these results were found throughout the survey.

Income

Income was the third independent variable used in the study to measure its effect on Ethicality. There were two options currently available to deploy in our research using a self-reporting instrument or data available to the public through the US Census Bureau based on zip code location. We chose to use the data collected from the survey which included the respondent’s self-reported family household income. This questionnaire was located in Part I of the research survey listed as questions 7 and 8. Question 7 asked for the participants’ home zip code, if they considered themselves a dependent of the family. Question 8 was formatted as an income interval with choices as: 1) under \$25,000 2) \$25,000-\$49,000 3) \$40,000-\$49,000 4) \$50,000-\$74,000 5) \$75,000-\$99,000 and 6) Over \$100,000.

A regression analysis was conducted on these two parameters for correlation purposes and then the moderator, pressure, was introduced to see if this increased or dampened the effect on Ethicality.

Control Variables

The control variables are those variables that remain the same through each of the trials in the study and these included: age, marital status, level of education, and employment status. Because of the respondents chosen for this study, the majority fell within the same variable category. More than 50% were between the ages of 18-29; never (not) married; college educated; and students.

RESULTS

Summary Statistics

The number of observations of the full sample, mean, standard deviation, minimum and maximum values of all of the variables in the study are presented in Table 2. The mean value of ethicality in our sample of 334 observations is 3.936, with a 0.606 standard deviation and total range of 1.67 to 5. The average value of pressure in our sample is 2.7, with a standard deviation of 0.775 and range of 1 to 5.

TABLE 2
DESCRIPTIVE STATISTICS FOR FULL DATASET

Variable	Count	Mean	Std. Dev.	Min	Max
Ethicality	334	3.936	0.606	1.67	5
Pressure	334	2.700	0.775	1	5
Age: 18-29	334	0.994	0.077	0	1
Age: 30-49	334	0.003	0.055	0	1
Age: 65+	334	0.003	0.055	0	1
Gender	334	0.554	0.498	0	1
M Status: never married	334	0.976	0.153	0	1
M Status: now married	334	0.018	0.133	0	1
M Status: separated	334	0.006	0.077	0	1
Lvl Education	334	2.919	0.737	2	6
Employment: employed for wages	334	0.069	0.254	0	1
Employment: out of work	334	0.006	0.077	0	1
Employment: self employed	334	0.018	0.133	0	1
Employment: student	334	0.907	0.291	0	1
Religiosity	334	2.054	0.915	1	5
Income	334	5.180	1.258	1	6

TABLE 3
CORRELATION MATRIX

Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1 Ethicality															
2 Pressure	-0.663 *														
3 Age: 18-29	-0.104	0.077													
4 Age: 30-49	0.066	-0.039	-0.706 *												
5 Age: 65+	0.081	-0.070	-0.706 *	-0.003											
6 Gender	0.174 ◊	-0.107	0.086	-0.061	-0.061										
7 M Status: never married	0.027	0.040	-0.012	0.009	0.009	0.135 ◊									
8 M Status: now married	0.008	-0.031	0.010	-0.007	-0.007	-0.105 ◊	-0.863 *								
9 M Status: separated	-0.067	-0.027	0.006	-0.004	-0.004	-0.086	-0.495 *	-0.010							
10 Lvl Education	-0.001	-0.012	-0.220 *	0.155 ◊	0.155 ◊	0.041	-0.070	0.045	0.061						
11 Employment: employed for wages	-0.033	-0.054	-0.132 ◊	0.202 *	-0.015	-0.041	-0.267 *	0.230 *	0.132 ◊	0.223 *					
12 Employment: out of work	-0.045	-0.034	0.006	-0.004	-0.004	-0.086	0.012	-0.010	-0.006	-0.044	-0.021				
13 Employment: self employed	-0.153 ◊	0.073	0.010	-0.007	-0.007	-0.151 ◊	-0.126 ◊	-0.018	0.282 *	0.137 ◊	-0.037	-0.010			
14 Employment: student	0.111 ◊	0.023	0.109 ◊	-0.171 ◊	0.018	0.128 ◊	0.287 *	-0.190 *	-0.243 *	-0.245 *	-0.850 *	-0.243 *	-0.423 *		
15 Religiosity	0.083	0.018	0.047	-0.063	-0.003	-0.006	0.031	-0.057	0.038	-0.034	-0.145 ◊	0.080	0.066	0.075	
16 Income	0.119 ◊	-0.047	-0.020	-0.008	0.036	-0.083	0.007	0.017	-0.042	-0.085	-0.208 *	-0.135 ◊	0.017	0.210 *	0.025

* $p < 0.001$, ◊ $p < 0.01$, ◊ $p < 0.05$

We next analyzed the correlations between the variables (Table 3). The univariate correlations provide preliminary evidence of an inverse association between the dependent variable, ethicality, and pressure (-0.663), significant at ($p < 0.001$) as seen in Tables 3 and 4. There is also a positive correlation between the dependent variable and gender (0.174) significant at $p < 0.01$, religiosity (0.083) and income (0.119) significant at $p < 0.05$. The correlations are as expected and indicate that multicollinearity among the variables is not likely to present an issue. These initial results are now tested via a multivariate regression analysis in which we control for other possible determinants of variation in ethicality.

Regression Results

Table 4, presents the regression with *Ethicality* as the dependent variable and *pressure* as the focal independent variable. We present our regression models in which the key independent variables are introduced one at a time. *Pressure* has a negative and significant impact ($p < .01$), indicating support for Hypothesis 4. The coefficient of *Pressure* indicates that a one point increase, decreases ethicality 0.39 or 39%. Also, as expected, gender was found to be positively and significantly ($p < 0.01$) related to ethicality, indicating support for Hypothesis 1. So, on average, female respondents reported ethicality that is 0.0998 points higher than male respondents. In addition, the regression analysis in Table 4 is useful in clarifying the relationship between ethics and gender based on the introduction of the mediating variable, *Pressure*. In the presence of pressure, females reported ethicality as 0.0479 higher than male respondents, significant at $p < 0.05$ thus supporting Hypothesis 5. Furthermore, religiosity was found to be positively and significantly ($p < 0.05$) related to ethicality such that a one point increase, increases ethicality by 0.0597, supporting Hypothesis 2. The regression model is useful in clarifying the relationship between ethics and religiosity based on the introduction of the mediating variable, *Pressure*. In the presence of pressure, a one point increase increases ethicality by 0.042, however due to the lack of strict significance ($p = 0.056$), Hypothesis 6 is not supported. In the regression model associated with income, it was found to be positively and significantly ($p < 0.01$) related to ethicality, indicating support for Hypothesis 3. Lastly, the regression models presented in Table 4 are also useful in clarifying the relationship between ethics and income again based on the introduction of the mediating variable, pressure. In the presence of pressure, a one point increase, increases ethicality by 0.0426, significant at $p < 0.05$ thus supporting Hypothesis 7. Generally, the R^2 of each model indicates the percentage of the variance in the proportion of ethicality that is explained by the model. Also of note is the fact that a separate study, from a machine learning perspective, was conducted on the importance of all variables utilized in this study, which also supports our findings (Rivas, P., Harper, P., Cary, J., and Brown, W. 2019).

TABLE 4
MULTI-VARIABLE REGRESSION ANALYSIS

Results of Moderated Regression Analysis
 Dependent Variable: Ethicality. Independent Variable:

	Ethicality		Gender		Religiosity		Income	
	Step 1	Step 2	Step 1	Step 2	Step 1	Step 2	Step 1	Step 2
Control Variables:								
Age= 30-49,65+	0.5971	0.9723	0.6316	1.0105	0.6794	0.9562	0.6692	
Age= 18-29+	-0.2474	0.0392	-0.2651	0.0056	-0.2527	0.0120	-0.2259	
M Status= never married,now married	0.3725	0.0673	0.3753	0.0996	0.3284	0.0803	0.4316	
M Status= now married	0.0162	0.1672	0.0358	0.1781	0.0681	0.1444	0.0530	
Lvl Education	0.0054	-0.0055	-0.0016	-0.0053	0.0034	-0.0014	0.0061	
Employment= out of work,employed for wages,student	-0.1134	0.3135	-0.1696	0.2757	-0.0864	0.4251	-0.0637	
Employment= employed for wages,student	0.3574	0.1295	0.3341	0.2212	0.3387	0.1410	0.3426	
Employment= student	0.1929*	0.1275	0.1855*	0.0959	0.1644	0.0304	0.1148	
Pressure	-0.3999***		-0.3920***		-0.3952***		-0.3922***	
Gender		0.0998**		0.0513*		0.0515*		0.0577*
Religiosity								0.0616**
Income								0.0420*
Constant	3.1503***	3.3105***	3.2368***	3.2543***	3.2096***	3.2653***	3.1289***	
Interaction								
Gender x Pressure				0.0479*				
Religiosity x Pressure					0.0420*			
Income x Pressure								0.0426*
F-statistic	31.638	2.513	27.113	2.605	25.624	2.853	24.154	
R ² value	0.468	0.065	0.481	0.075	0.489	0.089	0.495	
Adjusted R ²	0.453	0.039	0.463	0.046	0.470	0.058	0.475	
Degrees of freedom	324	324	322	323	321	322	320	

*p = 0.05, **p < 0.01, ***p < 0.001

CONCLUSION

The research reported in this paper attempts to understand how pressure can impact the behavioral ethics of individuals. Bazerman & Tenbrunsel (2001, p. 4) have defined behavioral ethics as “a field that seeks to understand how people actually behave when confronted with ethical dilemmas.” It seems apparent that beyond simply attempting to understand how people behave when confronted with ethical dilemmas, it is productive to try to understand what factors influence individual employees’ responses to these dilemmas. This paper is just such an attempt. We have tried to examine what socio-cultural factors extant within employees may assist in resisting the pressure within an organization to behave unethically, and which may succumb in a pressurized setting – essentially what are the sources of ethical and unethical conduct within a potential workforce given the pressure to perform. This question is similar to the one raised by Soltes (2017) about teaching future managers about ethical conduct. He argues that there appears to be a disconnect between the theoretical ethical teaching done in management preparation programs and the actual behavioral practice of ethics in functioning organizations. One aspect of this paper is to examine and understand what moderating variables are at work in pressurized situations that are conducive or debilitating to ethical conduct in undergraduate and graduate students studying the field of management in aspiration of careers in organizations.

In reviewing the extant literature when approaching the research in this paper we had expectations for certain variables that were indeed confirmed by our study. Dennis Collins (2000) in reviewing 47 studies on gender-based ethical sensitivity found by a two to one margin (32 studies to 15 studies) that women behaved more ethically sensitively than men. Our research comports with the majority of these studies that females have a tendency toward higher ethicality than men. A similar intuitive expectation we had was confirmed in our research. We found that religion has a powerful influence on an individual’s positive ethical behavior. Furthermore, we found that perceptions of pressure do in fact moderate ethicality on many dependent variables.

There were several expectations we had entering into the research that were not confirmed. Most specifically we expected to see a stronger significance between income and ethicality – we did not see this. Beyond this, we expected to see a correlation between income, locale (zip code), and ethicality – a geographic influence – that we did not find. What we did find that was unexpected was a curvilinear relationship with ethicality at the bottom and top income tiers. Perhaps this demonstrates the varied nature of pressure and its impact on ethicality. Pressure to survive and pressure to reach new and higher income levels may push the boundaries of ethicality and ethical conduct.

What are the implications of this study for further research? While this study examines undergraduate and graduate student future managers, we believe a fruitful future investigation can be had examining perceptions of community members from which potential rank and file employees may be drawn. As the body of this type of research builds, the practical applications of these results may assist organizations in understanding how to address behavioral ethics within their corporate environment. An interesting further investigative step might be to examine how stress and perceptions of pressure are or are not related as contributory factors in behavioral ethics within organizations. Is one a subset of the other, mutually exclusive, or perhaps a prerequisite of each other? One approach might be to explore the impact of pressure on ethical conduct using an approach similar to the Yerkes-Dodson Graph of Stress (1908). Can a similar model be built for pressure to determine healthy pressure and the point at which pressure creates stress causing unethical conduct?

The study of behavioral ethics is simultaneously a rich and extraordinarily important one. One that not only will improve the functionality of organizations, but also improve the quality of life for those who work in these organizations.

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APPENDIX A

US CENSUS BUREAU 2012: MEDIAN HOUSEHOLD INCOME BY ZIP CODE

The screenshot shows the American FactFinder website interface. At the top, there is a navigation bar with the United States Census Bureau logo and the 'AMERICAN FactFinder' title. Below this is a search bar with the text 'Enter a state, county, city, town, or zip code:' and a 'GO' button. A sidebar on the left lists various data categories: Population, Age, Business and Industry, Education, Governments, Housing, Income (highlighted), Origins and Language, Poverty, Race and Hispanic Origin, and Veterans. The main content area displays the results for zip code 12542, showing a 'Median Household Income' of 69,750. The source is cited as '2012-2016 American Community Survey 5-Year Estimates'. Below the income figure, there are links for 'Bookmark/Save' and 'Print'. A section titled 'Popular tables for this geography:' lists several data tables from the 2016 American Community Survey and the 2000 Census, including 'Selected Economic Characteristics (Employment, Commute, Occupation, Income, Health Insurance, Poverty, ...)', 'Income in the Past 12 Months (Households, Families, ...)', 'Earnings in the Past 12 Months (Sex, Educational Attainment, ...)', 'Employment Status (Age, Race, Sex, Poverty, Disability, Education, ...)', and 'Occupation by Sex and Median Earnings in the Past 12 Months'. A final note suggests using 'Guided Search' or visiting 'Census.gov's Quick Facts' for more information.

APPENDIX B

RESEARCH SURVEY

This questionnaire is intended for academic research. As such, your participation is appreciated, but not mandatory. Your responses will be added to others and your identity will be unknown.

DEMOGRAPHICS (PART I)

Question 1: Please indicate your age range

18 – 29 30 – 49 50 – 64 65 & over

Question 2: Please indicate your gender

Male Female

Question 3: Please indicate your marital status

Now Married Widowed Divorced Separated Never married

Question 4: Please indicate your highest completed level of education

Elementary High School Some College
 Assoc. Degree Bachelor's Degree Master's Degree Doctorate Degree

Question 5: Please indicate your employment status

Employed for wages Self-Employed Out of Work
 Homemaker Student Retired Unable to Work

Question 6: Indicate your religious service attendance (not including: ie. weddings, funerals)

Never Attended A few times a year Once or twice a month
 Once a week More than once a week

Question 7: Please indicate your (family, if dependent) home zip code

Zip code: _____

Question 8: Please indicate your family's (if dependent) household income

Under \$25,000 \$25,000 - \$39,999 \$40,000 - \$49,999
 \$50,000 - \$74,000 \$75,000 - \$99,999 Over \$100,000

PART II

Please indicate to what extent you agree or disagree with questions 9 - 19, using a Likert scale From 1 – 5 (1 = strongly disagree & 5 = strongly agree): Circle one number!

Pressure Questions (not used)

Questions	Strongly Disagree	Somewhat Disagree	Undecided	Somewhat Agree	Strongly Agree
9. People who practice good business ethics are more successful than those who don't.	1	2	3	4	5
10. I would consider exaggerating my accomplishments on a job application or on a college application to get a better job.	1	2	3	4	5
11. If I were certain I would never be caught, I would act unethically to make more money to get ahead.	1	2	3	4	5

Pressure Questions Used (12-19)

Questions	Strongly Disagree	Somewhat Disagree	Undecided	Somewhat Agree	Strongly Agree
12. I have felt considerable pressure on me to succeed, no matter what the cost.	1	2	3	4	5
13. In the past year, I have felt pressure to lie.	1	2	3	4	5
14. In the past year, I have felt pressure to download a song without paying for it.	1	2	3	4	5
15. In the past year, I have felt pressure to cheat (a dishonest or deceptive act)	1	2	3	4	5
16. In the past year, I have felt pressure to copy information from the internet for homework and turn it in without notation.	1	2	3	4	5

Questions	Strongly Disagree	Somewhat Disagree	Undecided	Somewhat Agree	Strongly Agree
17. In the past year, I have felt pressure to post untrue information on a social networking site.	1	2	3	4	5
18. In the past year, I have felt pressure to cheat (a dishonest or deceptive act) in sports.	1	2	3	4	5
19. Generally speaking, I feel prepared to make ethical decisions.	1	2	3	4	5

PART III

Please indicate your experiences on questions 20 - 25, using a Likert scale
From 1 – 5 (1 = very often & 5 = never): Circle one number!

Ethicality Questions

Questions	Very Often	Often	Sometimes	Rarely	Never
20. In the past year, I have told a lie.	1	2	3	4	5
21. In the past year, I have downloaded a song without paying for it.	1	2	3	4	5
22. In the past year, I have cheated (dishonest or deceptive act) on a test	1	2	3	4	5
23. In the past year, I have copied information from the internet for homework and turned it in without notation.	1	2	3	4	5
24. In the past year, I have posted untrue information on a social networking site.	1	2	3	4	5
25. In the past year, I have cheated (a dishonest or deceptive act) in sports.	1	2	3	4	5

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