Using Stories of White-Collar Crime to Teach Accounting Students about Ethical Dilemmas and Faith Integration

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ABSTRACT: This study presents a unique technique of creating awareness of white-collar crime by allowing students to interact with actual criminals via Zoom©. After hearing stories about fraud, students completed a survey and wrote reflection papers. Results show that the interaction with stories from the criminals made students more aware of ethical dilemmas and their anticipated responses. Some students articulated the importance of drawing on their Christian faith to make the right decision in these situations.

KEYWORDS: accounting fraud, fraud triangle, teaching ethics, interaction with criminals

INTRODUCTION

As Henry (2021b) commented on Nehemiah 6:10,
>The greatest mischief our enemies can do us, is, to frighten us from our duty, and lead us to do what is sinful. Let us never decline a good work, never do a bad one. We ought to try all advice, and to reject what is contrary to the word of God. (para. 2)

Young professionals will encounter ethical dilemmas on a regular, if not daily, basis. It is crucial for Christian business faculty to educate our students about the power of the enemy that leads to criminal activity. Lantos (2002) reminds us there is a mandate for those teaching in Christian colleges to focus on "biblically-based [sic] ethics and character" (p. 48). Our students must enter the business world with their eyes "wide open" so that they can anticipate ethical situations and know how to respond. Ideally, ethics education should include faith integration along with the study of professional codes of ethics and theoretical frameworks,

such as the fraud triangle. When this happens, students will understand how their personal faith can play a role in responding to ethical dilemmas. As Henry (2021a) interpreted Nehemiah 5:12-13, "The right way to reform men's lives, is to convince their consciences. If you walk in the fear of God, you will not be either covetous of worldly gain, or cruel toward your brethren" (para. 3).

Typical approaches for teaching ethics include combining case material with reflective learning activities (Mintz, 2006). Cases introduce students to real-world situations and then reflective exercises, such as role-playing, mini papers, and reflection logs, which help students know how to respond to ethical dilemmas. Stichter (2015) noted a general lack in accounting students' ethical sensitivity or their ability to recognize an ethical situation. He offered a method of assigning cases to enhance students' abilities to know when ethical situations arise. Johnson (2005) earlier noted the value of case studies: "Stories engage, entertain, excite, and enrich. The best business cases are at the core

good stories" (p. 5). Christ was aware of the power of the story and often taught ethics in parables or short stories. According to Yancy (1995),

> Everyone likes a good story, and Jesus' knack for storytelling held … interest…. Since stories are easier to remember than concepts or outlines, the parables also helped preserve his message: years later, as people reflected on what Jesus had taught, his parables came to mind in vivid detail. (p. 94)

With a story, "[i]deas about redemption, heaven, hell, living in community, righteousness, and so on were moved from the abstract to the concrete, from the theoretical to the tangible" (Johnson, 2005, p. 5).

And yet, sometimes even these multiple approaches can be ineffective. Paperny (2010) wrote, "When I was a university student, professors would require dense reading about ethical theories, but my youthful arrogance blocked my ability to learn from theoretical perspectives" (p. 10). In addition to case presentations, another way to bring stories to students is to invite guest speakers into the classroom to share their experiences firsthand. Smith and LaShaw (2021) noted the generation currently enrolled in our colleges and universities struggles to maintain any level of attention and needs to find material engaging, or they quickly dismiss it as immaterial. However, according to Seemiller and Grace (2017), the iGeneration is attracted to storytelling, and students seem more attentive because they know the story to be true, and the experience enables them to be even more entrenched in how this could really happen, possibly even to them.

At a small faith-based university in the Northwest, the power of Zoom© connected convicted criminals with accounting students. In the fall of 2019, a partnership was formed with Justin Paperny, founder of White Collar Advice. Justin, a former white collar criminal himself, has authored several books on the subject of ethics and regularly speaks on college campuses about the importance of cultivating a strong ethical framework. In 2020 and 2021, Justin and several clients visited accounting classes via Zoom© and shared details of their lapse in ethical judgment and how it led to federal sentencing. Students had the opportunity to ask questions about how and why the fraud was committed and how their choices impacted their families and careers. One guest speaker also shared openly about his faith in God. He witnessed the power of a relationship with Jesus Christ and how it played a significant role in dealing with the consequences of his own choices. While some of the presenters did not claim to have a strong Christian foundation or even any Christian foundation, their personal stories were still meaningful. Cafferky (2004) reminds us, "The humanness

offered in a personal experience, if it contains the fully integrated as well as the partially integrated or even un-integrated beliefs and actions, can be an encouragement to students who are struggling with their own integration issues" (p. 208). It was hoped that the personal stories of Justin and his clients would reach students and remind them of the importance of ethics in decision-making. Afterward, to help enhance student learning, students wrote reflective essays from prompted questions (Appendix A) and completed an optional online survey (Appendix B).

The purpose of this study is to understand the following research questions:

R1. Did the Zoom© conversations increase student awareness of ethical situations?

R2. Did the Zoom© calls help students articulate the connection between their personal faith and making the right decision in ethical dilemmas?

This paper proceeds as follows: a review of the literature, the methodology and data analysis, and a conclusion with limitations and ideas for further study.

LITERATURE REVIEW

Parables/Storytelling

Throughout the Bible, one is discerning the truths from many short stories. As Quesenberry (2019) noted, "Facts are boring; stories are engaging, memorable, and effective" (p. 5). The beginning of the Bible introduces us to Adam and Eve, and we learn about the fall of humanity in the garden. The book of Genesis takes us to the stories of Abraham and Sarah. We learn of Moses from birth to the leading of the Israelites to the Promised Land. Job faces numerous trials, and throughout the Old Testament, wars ensued. We learn of these happenings not through a listing of facts and figures, but through storytelling. As Quesenberry (2019) noted, the hundreds of stories in the Old Testament contain the five elements of a story: exposition, complication, climax, reversal, and denouement. In the New Testament, Jesus models how a master storyteller brings important truths to the populations and to future generations.

Many of these stories come in the form of testimony. According to Merriam-Webster (n.d.), a testimony is a "first-hand authentication of a fact." As Smith (1999) reminds us, "Our goal will remain the same—to raise up godly men and women of competence and character" (p. 167). We, therefore, chose to utilize the elements of testimony and storytelling in a very real fashion, bringing the critical importance of ethics and ethical behavior to the students by utilizing actual convicted criminals, some before sentencing and some after

they had served time, to the classroom. One of the elements that make these individual stories so meaningful is that the speakers, by their own testimony, were "good" people. Their intent was not to commit fraud nor to act unethically. They portray details of getting caught in the fray.

The Fraud Triangle

Ethics in the accounting classroom is often taught via the AICPA code of ethics and in the study of auditing standards. These rules and frameworks outline the individual responsibilities of CPAs and their duty to detect fraud in financial statements. Students must understand how ethical breaches, or fraud, can occur in their own individual lives and in their client environments. One way to deliver fraud education is to incorporate the fraud triangle model first developed by Cressey (1953). In Cressey's (1953) model, pressure is defined as the motivation to commit fraud, opportunity is seen as the ability to commit and conceal fraud, and rationalization is defined as the reasoning that justifies behaviors. Pressure, opportunity, and rationalization are all present in the midst of fraudulent behavior.

In a prior study, Dellaportas (2013) used the fraud triangle to identify the pressures, rationalizations, and opportunities of professional accountants incarcerated for fraud. He found that opportunity is the leading predictor of fraud and noted that fraud "occurs when the right person with the right capabilities is in the right position" (p. 37). LaSalle (2007) used the fraud triangle in his auditing curriculum. Results show that introducing the fraud triangle with the COSO (Committee of Sponsoring Organizations of the Treadway Commission) Framework led to better risk assessment in a client environment by his auditing students (LaSalle, 2007). Thus, the fraud triangle theory can be a very useful tool in identifying predictors of risk and fraud. And while there is an emphasis in the accounting curriculum on identifying potential risks or actual occurrences of fraud, there is an equally important component of teaching fraud and ethics to students across all disciplines.

Ethics Education Delivery

The effectiveness of business ethics education has been controversial. A seminal meta-analysis of 25 business programs showed ethics instruction had "minimal impact on increasing outcomes related to ethical perceptions, behavior, or awareness" (Waples et al., 2009, p. 133). The authors further purported that case-based instruction was most beneficial, with the caveat that corresponding activities to ensure student engagement was required. Finally, Waples et al. (2009) recommended future research addressing "rigorous" instruction methods and the importance of match-

ing objectives with evaluation approaches (p. 148). Jewe's (2008) study of more than 500 undergraduate students in four faith-based private universities similarly found no significant change in ethical attitudes as a result of taking an ethics course. Despite such outcomes, moderators have been discovered regarding ethics education, including variances in methods of delivery. For example, a later meta-analysis performed by Medeiros et al. (2017) indicated that "professional, focused, and workshop-based training programs are especially effective for improving business ethics" (p. 2). Jonson et al.'s (2015) study of undergraduate business students found a significant difference in responses to ethics scenarios for stand-alone courses versus an integrative approach. They discussed the positive potential of preparing students for ethical decision-making in the corporate world and recommended a research shift focusing on pedagogical content and techniques. Thus, although there is some debate about the overall effectiveness of ethics education (Schwartz, 2013), the moderating effects of method and delivery provide possible modes of improvement.

One of the major critiques of ethics education noted by Sims (2002) was the "lack of relevancy" for students (p. 397). He furthered that to be relevant to students, the method of delivery should create a direct connection between personal decision-making and real-life corporate dilemmas. Common methods that could be modified for participative and experiential learning include simulations, role-playing, cases, field-based exercises, current event discussions, and evaluations of ethical codes (Sims, 2002). These bring to the front active learning methodologies and environments that are generally accepted to foster student engagement positively (Hyun et al., 2017; Stover & Ziswile, 2017). Therefore, ethics education delivered with deliberately relevant and active-learning approaches can increase student engagement and retention of content.

The importance of applied relevance and experiential endeavor is demonstrated in McPhail's (2002) analysis of student reflections on an experiential visit to a notorious Scottish prison. Student reflections of the prison visit experience appeared to be an effective way for students to engage in and develop sensitivity to ethical issues. Similarly, Castleberry (2007) arranged undergraduate marketing student and MBA student visits to white-collar crime prison camps. Survey results and student reflections showed all learning objectives were met, and the comment that "the visit was thought provoking" had a high occurrence rate (Castleberry, 2007, p. 11). The ten objectives presented included "Objective 6: Students will have a greater appreciation that small steps into wrong thinking can easily lead to crime" (Castleberry, 2007, p. 15). Student responses

included, "Scary to think how easy it is to cross the line" (Castleberry 2007, p. 15). In another study designed for students to have direct communication with prisoners, Craft (2013) asked students to compose questions they would want to ask if they were in front of a convicted executive. Students conducted searches to locate inmates who had been executives and had committed financial fraud. The students then sent their questionnaires to the inmates, whose responses were evaluated by student reflection. Craft (2013) stated that students developed a better understanding of the complexities of ethical decisions through the project. Craft's study demonstrated the successful use of relevant and experiential components in the context of white-collar criminal exposure in a uniquely effective and relatively convenient manner. As expressed by Craft (2013) and likely observed by others in ethics education, "Students seemed disconnected from both ethical theory and the reality of ethical decision-making" (p. 327).

The struggle then remains of teaching ethics so that the disconnect between theory and application is reduced and, ideally, eliminated. Therefore, our unique partnership with Justin Paperny attempts to bridge this gap, allowing ethical decision-making to become real. Our study incorporates the use of actual occurrences of fraud that resulted in a conviction of a white-collar crime and students' reactions to those incidents. Inviting Justin and his clients into student classrooms via Zoom© offers the opportunity for this high-impact learning; students in relatively small classrooms can directly converse with white-collar offenders on a one-to-one basis. Rather than using a case as the story, our method ensures the story is authentically and tangibly real to students—live and in front of them. Given this unique method of ethics and faith integration, significant learning outcomes are anticipated resulting from the personal nature of the speakers' stories and the opportunities for student interactions.

METHODOLOGY

To emphasize the application of the fraud triangle to students in a unique manner, actual criminals were brought into the classroom via Zoom© at a small, private, Christian university in the Pacific Northwest. During the spring and fall semesters of 2020 and 2021, accounting professors invited white-collar criminals to share their stories with accounting students live. On four separate occasions, different guests spoke of the details of their ethical dilemmas and poor decisions that led to federal sentencing. Unlike published cases, these real-time Zoom© presentations allowed

for raw storytelling where students could hear and feel real emotions of the federal sentencing process, the consequences of losing their jobs, and the heartache of being separated from family. Each guest speaker had a different story, but all were asked to address how they felt pressure in their careers, where they saw an opportunity to commit fraud, and how they rationalized their unethical behavior. Ranging from the late twenties to early forties, speakers were relatively young and in the early stages of their careers. Because of this demographic, students could easily relate and feel connected to how ethical dilemmas could happen to them.

Small class sizes, ranging from 19 to 56 students, allowed for interactive dialogue and rich discussion. After each presentation, students had the opportunity to ask clarifying questions about the ethical dilemmas and consequences of their decision. Questions commonly asked from either the students or the professors were, "What do you wish you would have done differently in your situation?" and "What advice do you have for students for their future careers?"

To gather data on the impact of white-collar criminal stories and classroom conversations, the professor assigned reflection papers as part of the student's final semester grade and administered an optional online survey. The reflection paper, designed to provide open-ended qualitative data used in our data analysis, required students to reflect on their knowledge and response to ethical dilemmas. The online survey was designed to gather the same student feedback but in a way that we could draw statistical conclusions for data analysis.

Survey Design

A Qualtrics survey was administered to elicit anonymous student feedback about the Zoom© calls with white collar criminals. In order to assess our research questions, the survey questions were designed to understand whether the Zoom© calls increased student understanding of the fraud triangle, if the calls increased student awareness of ethical dilemmas, and if students could identify how they would respond to future ethical dilemmas. These are all considered foundational to an awareness and response to ethical situations. Several survey questions were sourced from prior literature, and some questions were written for this study to align with the research questions and unique methodology.

Beyond demographic information of gender, year in college, course enrollment and age (questions 1-4), our survey was also designed to assess religiosity because it serves as an important control variable. While our institution is a faith-based institution, we do not require our students to be Christian. However, we are interested in understanding if personal faith is associated with making the right decision in

ethical dilemmas. Questions 5 through 7 measure the religiosity of our students using a three-question scale previously published by Barnett et al. (1996).

Questions 8 through 11 gather data on the fraud triangle. In every Zoom© conversation, the guest speaker described their own ethical dilemma and identified the pressure, opportunity, and rationalization that led to their crime. These survey questions measure if the application of the fraud theory during the presentation helped students develop a better understanding of the components of the fraud triangle and how it applies to real world situations.

Questions 12 through 15, sourced from Castleberry (2007), relate to student awareness of ethics and business laws. The author argues that students should be aware of a "clearly drawn line between right and wrong" (Castleberry, 2007, p. 7). White collar criminals are convicted because they choose, through deceit or concealment, to break laws. Therefore, in our study, it was necessary for guest speakers to provide background about their business environment, the laws governing their day-to-day operations, and the reasons the FBI convicted them for violation of federal laws.

Finally, questions 16 through 20 relate to student-planned responses in future ethical dilemmas. Question 16, also sourced from Castleberry (2007), relates to student awareness about their own vulnerability and temptation in ethical dilemmas. Questions 17 through 20 were added to our study to gather data about how students would respond when faced with future ethical dilemmas.

Description Of Survey Procedures

The survey was administered online via Qualtrics. Instructions were introduced as follows:

> As part of our efforts to develop instructional resources that increase students' understanding of accounting ethics, we are conducting a research study about interactive Zoom© presentations with white collar criminals. The study includes your completion of the following survey that should take about 10 minutes to complete. Your participation is entirely voluntary, but if you complete the survey you may enter your name into a drawing for a $25.00 Starbucks gift card. You may withdraw from the study at any time without penalty. No personally identifying information is being collected, and we will only use aggregated data in the research study report. The records will be stored for 3 years to meet university archive requirements, and then all files will be destroyed.
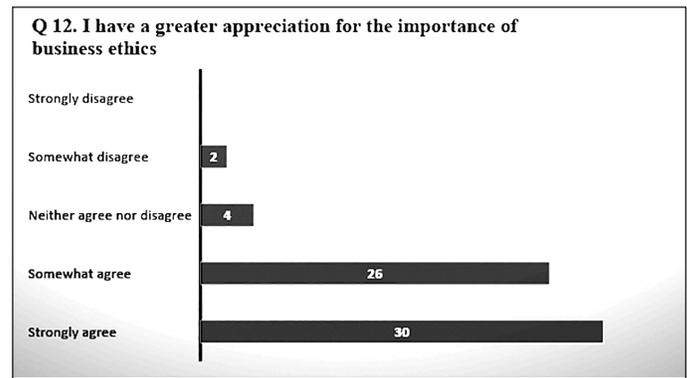
Survey Sample

Over the course of four semesters, spring/fall 2020 and spring/fall 2021, students were asked to complete the survey after they heard a speaker via Zoom©. Our final sample includes 62 unique student responses. This data includes 34 females and 28 males. In addition, 21 respondents were aged from 18-to 20, and 41 respondents were 21 or older.

DATA ANALYSIS

All data was exported from Qualtrics into Excel for coding. Responses to survey questions 1 through 4, demographic data, were assigned a 0, 1, 2, 3 or 4. Survey questions 5-20 were coded a 1, 2, 3, 4 or 5, with 5 being strongly agree and 1 being strongly disagree. After all data was coded correctly in excel, it was imported to SPSS for data analysis. Tables 1 and 2 display the descriptive statistics and correlation matrices.

Figure 1

Q 12. I have a greater appreciation for the importance of business ethics

Strongly disagree	
Somewhat disagree	2
Neither agree nor disagree	4
Somewhat agree	26
Strongly agree	30

Our first research question was: Did the Zoom© conversations increase student awareness of ethical situations? When answering this research question, we initially considered survey data. Figure 1 displays student responses to our survey question asking students directly about the importance of business ethics. Results show that after the Zoom© calls, 56 out of 62 students somewhat agreed or strongly agreed that they had a greater appreciation for business ethics.

Figure 2

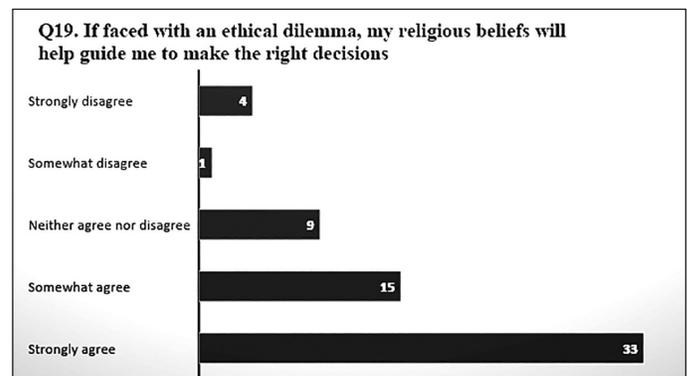Q19. If faced with an ethical dilemma, my religious beliefs will help guide me to make the right decisions

Strongly disagree	4
Somewhat disagree	1
Neither agree nor disagree	9
Somewhat agree	15
Strongly agree	33

Table 1: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Gender, Male = 0, Female =1	62	0.00	1.00	0.5484	0.50172
Year, Freshman =1, Sophomore=2, Junior =3, Senior =4	62	3.00	4.00	3.5323	0.50303
Course, BU230=1, BU231=2, BU334=3, BU466=4	62	3.00	4.00	3.4355	0.49987
Age, 18-20=0, 21 or older =1	62	0.00	1.00	0.6613	0.47713
very religious	62	1.00	5.00	3.4839	1.32742
religion important	62	1.00	5.00	3.7903	1.30745
believe in God	62	1.00	5.00	4.2581	1.21379
fraud triangle	62	2.00	5.00	4.3871	0.68604
types of pressures	62	3.00	5.00	4.6613	0.51034
opportunities	62	3.00	5.00	4.4677	0.59279
rationalization	62	2.00	5.00	4.5645	0.76009
ethics importance	62	2.00	5.00	4.3548	0.74870
know laws	62	2.00	5.00	4.4677	0.74035
decision consequences	62	2.00	5.00	4.5484	0.66966
law consequences	62	2.00	5.00	4.4516	0.76131
temptation vulnerability	62	1.00	5.00	4.3548	0.88885
corporate code help	62	1.00	5.00	3.8871	0.95993
professional code help	62	2.00	5.00	4.0323	0.82914
religious beliefs help	62	1.00	5.00	4.1613	1.14796
core values help	62	4.00	5.00	4.7581	0.43175
Valid N (listwise)	62				

Table 2: Correlation Matrices

Pearson Correlations (n = 62)
** Correlation is significant at the 0.01 level
* Correlation is significant at the 0.05 level

	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17	Q18	Q19	Q20
Q5		.891**	.664**	0.241	0.077	.353**	0.131	0.022	-0.051	0.084	0.056	-0.023	-0.072	0.030	.744**	0.179
Q6	.891**		.747**	0.220	0.088	.340**	0.105	0.044	-0.033	0.059	0.064	0.009	-0.071	-0.009	.809**	0.228
Q7	.664**	.747**		0.036	0.011	0.171	-0.089	-0.030	0.082	-0.116	-0.039	0.005	-0.101	0.057	.817**	.277*
Q8	0.241	0.220	0.036		.568**	.636**	.612**	.398**	0.186	.280*	.444**	.336**	.391**	.324*	.273*	.321*
Q9	0.077	0.088	0.011	.568**		.586**	.459**	.577**	0.166	.456**	.400**	.631**	.289*	0.142	0.151	0.217
Q10	.353**	.340**	0.171	.636**	.586**		.532**	.469**	.278*	.541**	.469**	.427**	.411**	0.236	.441**	.321*
Q11	0.131	0.105	-0.089	.612**	.459**	.532**		.478**	0.047	.348**	.572**	.475**	.381**	0.205	0.138	0.073
Q12	0.022	0.044	-0.030	.398**	.577**	.469**	.478**		.287*	.456**	.405**	.547**	.399**	0.166	0.161	0.067
Q13	-0.051	-0.033	0.082	0.186	0.166	.278*	0.047	.287*		.367**	.317*	0.167	0.214	.322*	0.141	.309*
Q14	0.084	0.059	-0.116	.280*	.456**	.541**	.348**	.456**	.367**		.728**	.329**	0.123	-0.032	0.096	0.070
Q15	0.056	0.064	-0.039	.444**	.400**	.469**	.572**	.405**	.317*	.728**		.365**	0.228	0.054	0.197	0.088
Q16	-0.023	0.009	0.005	.336**	.631**	.427**	.475**	.547**	0.167	.329**	.365**		.297*	0.229	0.072	0.227
Q17	-0.072	-0.071	-0.101	.391**	.289*	.411**	.381**	.399**	0.214	0.123	0.228	.297*		.684**	0.076	0.052
Q18	0.030	-0.009	0.057	.324*	0.142	0.236	0.205	0.166	.322*	-0.032	0.054	0.229	.684**		0.184	.343**
Q19	.744**	.809**	.817**	.273*	0.151	.441**	0.138	0.161	0.141	0.096	0.197	0.072	0.076	0.184		.345**
Q20	0.179	0.228	.277*	.321*	0.217	.321*	0.073	0.067	.309*	0.070	0.088	0.227	0.052	.343**	.345**	

We examined Pearson correlations in Table 2. As anticipated, survey question Q8, which inquires about students' understanding of the fraud triangle, is strongly correlated ($p<0.01$) with Q9, Q10, and Q11, showing correlation coefficients of 0.568, 0.636, and 0.612, respectively. Q9, Q10, and Q11 represent components of the fraud triangle, and these results support survey validity. We further examined the relationships between survey questions Q8 and Q12 through Q16, which address student appreciation for ethics and laws. Results indicate that understanding the fraud triangle Q8 is positively correlated with an appreciation for business ethics Q12, where the correlation coefficient is 0.398 ($p<.01$). Understanding the fraud triangle Q8 is also positively correlated with student appreciation for the consequences of breaking the laws Q15, where the correlation coefficient is 0.444 ($p<0.01$). And finally, understanding the fraud triangle Q8 is moderately correlated with students' understanding that they, too, may be tempted to commit fraud Q16, where the correlation coefficient is positive at 0.336 ($p<0.01$).

In addition, we looked at student responses sourced from reflection papers to answer this research question. Below are several quotes providing support that the Zoom© conversations increased student awareness of ethical dilemmas:

> The discussion that took place made me more aware of myself and why I could be at risk to commit white-collar crime. I often assumed that there was no way I would ever face decisions in my career regarding ethics to this degree.

> I think the main thing he taught me was that success can be so good but also so bad. Success can cause significant pressures that are often difficult to keep up with. I also learned about the idea of willful blindness. [He] knew they were breaking rules but willfully ignored these facts. Therefore, it is important to consider this idea when faced with an ethical dilemma.

> The most important message that I got was to rationally think through the act that I'm about to commit and the effect it will have in 5, 10, 50 and even 100 years as it will forever be tied to your name, the fact that you went to prison. I won't forget how [He] said your hard-work, discipline and amount of effort you've put into your field can be ruined within a day. It is a reminder for myself to be aware of my actions and its impact on a daily basis.

Therefore, our qualitative and quantitative survey results addressed our first research question, suggesting that Zoom© conversations increased student awareness of ethical situations.

Our second research question was: Did the Zoom© calls help students articulate the connection between their personal faith and making the right decision in ethical dilemmas? Figure 2 displays student responses to our survey question Q19, asking students directly whether their religious beliefs will help guide them to make the right decisions when faced with an ethical dilemma. Survey data shows that after the Zoom© calls, 48 out of 62 students somewhat agreed or strongly agreed, 9 neither agreed nor disagreed, and 4 strongly disagreed.

We also examined Pearson correlations between Q19 and questions Q5, Q6, and Q7 in Table 2. Questions Q5, Q6, and Q7 define the attributes of religiosity and are strongly correlated with Q19 showing positive correlation coefficients of 0.744, 0.809, and 0.817, respectively ($p<0.01$) and thus supporting survey validity. Note that Q19 is positively correlated with Q10, resulting in a correlation coefficient of 0.441 ($p<0.01$). This result suggests that those students who identify as having a better understanding of how people take advantage of opportunities to commit fraud also believe their religious beliefs will help guide them to make the right decisions when faced with an ethical dilemma.

Similar to our conclusion about R1, we considered student responses sourced from reflection papers to answer R2. Below are several quotes providing support that the Zoom© calls helped students articulate the connection between their personal faith and making the right decision in ethical dilemmas:

> I learned a lot about the interaction between faith, discipline, and ethics. [He] talked a lot about how when his company got bigger, his priorities shifted. He was swept up in the growth of his new company and he stopped reading his Bible and being diligent about his faith. He never had the intention to harm anyone, yet he is a criminal. That is because he did not nourish his heart and that led to a personal justification that it is okay to defy laws and leadership. I learned from [him] that upkeep of the heart is essential to not let wrongdoing into my life.

> My biggest takeaway from [his] story was when he gave us a piece of advice at the end of his talk. He mentioned that he is a Christian and said, "Trust your gut. God is in you and He guides you. When something feels wrong, take a step back." I think this is a piece of advice that can apply to any area of life, but it is important to

remember He is with us even when we go into work every morning. The Lord directs our steps and wants us to lean on Him when we walk into uncertainty.

Being an ethical businesswoman does not just have to do with my morals and my values right now as a senior. This is something I need to continually be working on and practicing. A way that I plan to keep my morals and values close is through a relationship with Jesus. Keeping verses such as 1 Timothy 6:6-12 and Matthew 6:24 at the forefront of my mind is so important. Money is fleeting, but God is forever. There is not enough money in the world to satisfy my desires, but with God alone, I am satisfied.

CONCLUSION

This study presents a unique technique for creating awareness of white-collar crime by allowing students to interact with actual criminals via Zoom©. It contributes to ethics pedagogy and faith integration in multiple ways. First, the use of Zoom© enables real-time stories and dialogue between presenters and students, creating opportunities for active versus passive learning. Second, student exposure to actual convicted criminals telling their stories in their own way enhances their ability to see the importance of staying vigilant. Third, the application of the fraud triangle theory helps students reflect on and better understand ethical situations. Finally, students who are religious especially resonate with white-collar criminals who share their faith journey. The testimony of white-collar criminals encourages students to be strong in their faith, and students are able to reflect upon how they will rely on their faith when faced with an ethical dilemma.

There are several limitations to our study in its original design. First, each guest speaker shared a unique ethical dilemma and how they took advantage of an opportunity to commit fraud. Some stories may have been more compelling than others, or the speakers may have articulated the fraud triangle in a way that students could better understand the ethical situation. Similarly, because some speakers were not Christians, some students did not hear a compelling Christian testimony from the white-collar criminal. Even though the student experience was somewhat unique each semester, the same survey questions were administered to all participants, and the aggregated survey results were used in our data analysis. An ideal design would be to have the same guest speaker visit each class so that the students hear the identical description of the pressure, opportunity,

and rationalization to commit fraud and the compelling Christian testimony of how one's faith can be used to guide us in making the right decision. Our current qualitative and quantitative analyses still support the usefulness of real-time white collar criminal Zoom© conversations for increasing student awareness of ethical situations and also helping students articulate the connection between their personal faith and their ability to make the right decision in ethical dilemmas.

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APPENDIX A

Student reflection paper prompt

Guidelines: Please include a title page. Your reflection on the following questions should be 2 pages double spaced.

- Summarize the speaker's ethical dilemma and how it relates to the fraud triangle.
- What did you learn from the presentation today?
- What will you remember from his talk that will help you in your future career?
- How might your individual code of ethics and/or personal faith guide your decisions when faced with ethical dilemmas?

Figure 2

(Volkov, 2018)

APPENDIX B

Student Survey

1.	Your gender	M	F	Unidentified
2.	Your year in college	Freshman	Sophomore	Junior	Senior
3.	Current course enrollment	BU230	BU231	BU332	BU334
4.	Age	18-20	21 or older		

RELIGIOSITY
5. I am very religious.
6. My religion is very important to me.
7. I believe in God.

After listening to the zoom presentation:
FRAUD TRIANGLE
8. I have a better understanding of the fraud triangle.
9. I have a better understanding of how people can be under different types of pressures.
10. I have a better understanding of how people take advantage of opportunities to commit fraud.
11. I have a better understanding of how people rationalize fraudulent behavior.

APPRECIATION FOR ETHICS AND LAWS
12. I have a greater appreciation for the importance of business ethics.
13. I have a greater appreciation for the importance of knowing exactly what the laws are.
14. I have a greater appreciation for the consequences of making poor business ethics decisions.
15. I have a greater appreciation for the consequences of breaking the laws.
16. The presentation helped me see that I, too, am vulnerable to temptation to do the wrong thing.

INTROSPECTION AND RESPONSE TO ETHICAL DILEMMA
17. If faced with an ethical dilemma, a corporate code of ethics will help guide me to make the right decisions.
18. If faced with an ethical dilemma, a professional (ie. the AICPA Code of Ethics) code of ethics will help guide me to make the right decisions.
19. If faced with an ethical dilemma, my religious beliefs will help guide me to make the right decisions.
20. If faced with an ethical dilemma, my core values will help guide me to make the right decisions.

 Note: Questions 5-20 will be answered using a 1-5 Likert scale.