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Impact of Online versus Face-to Face Instruction on Appraisal Student's Morality Levels

Samuel Martin
Walden University

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Sam Martin

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Review Committee

Dr. Timothy Green, Committee Chairperson, Education Faculty

Dr. Evelyn Johnson, Committee Member, Education Faculty

Dr. Gerald Giraud, University Reviewer, Education Faculty

Chief Academic Officer

Eric Riedel, Ph.D.

Walden University

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Abstract

Impact of Online versus Face-to-Face Instruction on Appraisal Students' Morality Levels

by

Sam Martin

M.A., University of Illinois, Chicago, 1983

B.S., Loyola University of Chicago, 1975

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Education

Walden University

December 2014

Abstract

The financial markets have been in a state of chaos for a number of years. Some of the chaos was attributed to appraisers bending under unethical pressure exerted by lenders. The purpose of this study was to explore whether mode of instruction affected appraiser morality when participating in a Uniform Standards of Professional Appraisal Practice (USPAP) course, as measured by Rest's Defining Issues Test (DIT-2). The research question examined the difference between the effect on the morality schema of continuing appraisal students taking the 7-hour USPAP CE course online versus students taking the course in a face-to-face environment. The research consisted of administering the DIT-2 before the USPAP course as a baseline, and then again after the USPAP course to determine if there was a difference in moral outlook. Eight online and 11 face-to-face students completed pre and post DIT-2. MANCOVA determined that there was no significant difference in the post instruction DIT-2 scores between face-to-face and online instruction, controlling for pre instruction score. Further study is recommended with larger sample size and multiple online and face-to-face classes. The results of this research resulted in recommendations to create USPAP courses with ethics components (Appraise Your Ethics). Such courses can be online or face-to-face. The conclusions of this study could lead to enhancements in the design and delivery of the USPAP course, resulting in a positive social change of enhanced appraiser morality and a reduction in unethical behaviors.

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Dedication

I would like to thank my wonderful wife, Prescila, without whose patience and understanding this project would never have been possible. She is my inspiration, the shining light that illuminates the path we share.

Learning is often thought to be a one-way street but, in fact, I have learned as much from my daughter, Jamie and son, Phil as they have learned from me. They are my inspiration to be a proper role model. My son-in-law Jimmy has been a magnificent addition to the family, such that we have lost the title “in-law.” He has also inspired me to finish the dissertation. And Julia, my wonderful first granddaughter, who is the jewel of my eye, has renewed my vigor and propelled me beyond the finish line.

I would be the poorer for their absence. This document is the result of their belief in me and the importance of my work.

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Chapter 1: Introduction to the Study

Background

The chaotic nature of the financial markets has been attributed to multiple sources, including financial fraud (Hake, 2005), questionable business ethics (Tsalikis, 2011), mortgage fraud (Frieden, 2004; Hagopiana, 1999), and failures by accountants to act ethically themselves or to report the unethical behavior of others (Malone, 2006). In addition, appraisers have been held partially responsible for the complex conditions that led to the economic downturn of the early 2000s, as a result of both passive and active complicity in inflating the housing market. Appraisers were significant players in the inflation of the housing markets because appraisers are considered the experts in valuation and, as such, are gatekeepers for their clients' money. Appraisers' ability to assess pricing accurately and in ways that reflect market conditions are a vital element of a balanced housing economy (Martin, 2010).

The failure of appraisers to function ethically and responsibly amid pressure to inflate the housing market had significant consequences including the origination of inflated mortgages which led to upside-down borrowers after the housing crash (American Public Media, 2011). Thus, understanding the factors that led to such breaches in moral conduct can help to explain how the housing crisis of the early 2000s began, and can also help to avoid such situations in the future. Callahan (2004) suggested the pressure to succeed has culminated in a cheating culture, and that ethics is losing ground in a market-driven economy; morality is a fading influence within the modern marketplace.

Bandura (2001) and Detert, Trevino, and Sweitzer (2008) described deviation from moral behavior as a disengagement from cognitive morality, in essence, a perpetrator's excuse for behaving poorly. This disengagement is the influence to support stronger moral behaviors. The premise of this study was if appraisers' morality could be positively affected and appraisers could re-engage with cognitive morality, adherence to appraisal codes of ethics would be enhanced. This enhancement would have a positive impact on the economy through the reduction of fraud and reduced financial losses to lenders and borrowers due to foreclosures. This study sought to discern if there was a difference between online versus face-to-face interventions that might influence appraiser morality for the better.

Background of the Study

Currently, appraisers take a Uniform Standards of Professional Appraisal Practice (USPAP) 15-hour prelicensing course to become licensed. Appraisers must then take a 7-hour USPAP Update Continuing Education (CE) course every renewal cycle to maintain their appraisal license. While the USPAP course, designed and promulgated by The Appraisal Foundation (TAF), contains some pedagogically-sound components such as multiple choice assessments and case studies, most of the course is devoted to the passive presentation of facts and rules. Furthermore, the USPAP course lacks a module that focuses specifically on ethics and ethical behavior. Additional concerns include whether there is a difference in ethical outcomes in online versus grounded USPAP courses because several appraisal courses are offered in an online environment now.

If students demonstrate enhanced morality levels after engaging in the current USPAP instruction, then USPAP is doing the job as intended. If students do not

demonstrate enhanced morality levels, the question remains if the method of delivery affects morality levels. The solution that best enhances morality in prospective appraisers is a solution (a) enhances morality levels, (b) produces appraisers with higher morality, and (c) would best reduce fraud and other immoral behaviors that have a negative impact on the U.S. economy (Frieden, 2004; Hagopiana, 1999). An overriding consideration is whether USPAP can be delivered effectively in an online environment.

There is a gap in the literature regarding whether student morality can be affected by engagement in an online teaching and learning environment; more specifically, the gap this research focused on was whether USPAP students' morality can be enhanced by being taught at a distance versus face-to-face. The work of Izzo (2000a) has shown there is a direct relationship between cognitive moral development, as promulgated by Kohlberg, and success in real estate sales. Furthermore, Izzo (2000b) disputed the contention that compulsory ethics education affects salespersons' cognitive moral development. The use of interactive cases, however, has positively influenced moral development of real estate salespeople (Izzo, Langford, & Vitell, 2006). Izzo's work informed the current study, but it did not expand into non-agents, that is, those who do not have a client-agent relationship, such as appraisers. Izzo et al (2006) also did not address the issue of teaching ethics online versus face-to-face. Izzo and Vitell (2003) also showed professional training could positively impact cognitive moral development and industry-specific moral reasoning. Professional education also affects tenure and income level. Jonassen et al (2009) demonstrated a positive correlation between the usage of case studies and the satisfaction of ABET (formerly the Accreditation Board of Engineering and Technology) criteria. Case studies have been shown to be effective

tools in ethics education across professions. Wilhelm (2010) stated professional ethics can even be taught by non-ethics instructors in content (non-ethics) courses. In cost-accounting courses, accounting instructors with no formal ethics instruction were able to utilize ethics materials such as case studies and effectively impact student moral reasoning as long as the ethics materials are tied into the grading system. These results are significant to appraisal as it could mean ethics-related materials can be designed and used by appraisal instructors, even if appraisal instructors have no formal ethics training.

The present research consisted of administering Rest et al (1977) Defining Issues Test (DIT) before the USPAP course as a baseline, and then again after the USPAP course to determine if there is a change in moral outlook pre- and post-USPAP course. Recommendations were made to the agency that oversees USPAP (the Appraisal Foundation) based upon the results of this research. The DIT was administered to participants taking the 7-hour USPAP continuing education course to see what impact USPAP has on experienced appraisers. The assumption was if morality can be influenced in distance appraisal students, morality could be influenced in distance students in other professions. The results of the study may be generalizable across professions for the betterment of society.

Problem Statement

Reports of appraisers committing fraud have fostered an environment of bank and public distrust of appraisers (Vanek Smith, 2011). The client–appraiser dynamic can harm the public if the client places pressure on the appraiser to *hit numbers* or otherwise misstate facts in the appraisal report (The National Community Reinvestment Coalition, 2005). It is important to understand appraisers' decision-making process with regard to

their relationship with clients and the rationale of appraisers to succumb to client pressure. Related professionals, such as assessment officials, have been alerted to the issue of illicit real estate transactions. This alert helps protect the appraisal profession and the public (Hagopiana, 1999).

This environment resulted in the passage of various federal and state laws to control the relationship between appraisers and their clients in an effort to protect the public. One such law is the Dodd–Frank Wall Street Reform and Consumer Protection Act of 2010, commonly referred to as Dodd–Frank (House of Representatives, 2010). The Dodd–Frank law purports to separate depository institutions from risky endeavors by the creation of firewalls (Omarova, 2011). Dodd–Frank also created a barrier between the client and the appraiser to prevent the suborning of the appraisal process and the diminishment of appraiser neutrality (House of Representatives, 2010).

Although legislation offers an additional layer of regulation that can help avoid conflicts of interest and corruption, the law alone fails to address the core issue that leads to negative behaviors among appraisal professionals. The disengagement of these professionals from the moral and ethical foundations of their work is the root cause of this issue (Baker, Detert, & Trevino, 2006). Beyond external regulations, appraisers must re-engage with their own cognitive morality. To date, there has been little consideration of how to make that happen. The mandated training and continuing education required of appraisers through the USPAP course provides an opportunity to explore the effectiveness of the infusion of ethical principles into the curriculum, and to find out how such instruction might support ethical thinking and behaviors.

Purpose of the Study

The purpose of this study was to explore whether mode of instruction affects appraisers' morality when they participate in a USPAP course, as measured by Rest's DIT. Rest et al (1977) were not explicit regarding the similarity between the terms *ethics* and *morality*. However, according to Elliot (2009), the term ethics is often used synonymously with the term moral. As stated by Elliot, "The word 'moral' is synonymous with 'ethical': The words have almost identical classical meanings. The word moral is from the Latin *mores*, which means custom, as in, how people customarily behave. The word ethics is from the Greek *ethikos* which also refers to behaviors we expect. Based on this definition, in this study, no distinction was made between these two terms.

A pretest/posttest analysis was used to determine the efficaciousness of the online USPAP courses and the impact on appraisal morality (Rest et al., 1977). Some participants completed the DIT, the online USPAP course, and the DIT again; other participants completed the face-to-face USPAP course. These two groups were compared to gain insights into the differences in outcomes between those who participated online and those who did not. The DIT and the translation of DIT scores were analyzed with respect to Kohlberg's (Rest, Turiel, & Kohlberg, 1969) moral development stages.

Ethical behavior is of paramount importance in appraisers who evaluate real estate to be used as collateral for real estate loans. Billions of dollars of lender money is at risk if appraisals are faulty. Massive losses have been recorded in the lending industry. Much of this loss is attributed to a downturn in the real estate market (Frieden, 2004;

Hagopiana, 1999). Yet, a considerable amount of this loss is attributed to lender pressure placed on appraisers and fraud. If appraisers are expected to just say no to bribes and other illicit inducements, many appraisers may not be up to the challenge (Mortgage Fraud Blog, 2006).

Nature of the Study

This study used a quantitative, quasi-experimental pretest/posttest nonequivalent control group design (Gravetter & Forzano, 2012) to examine the relationship between taking the online versus face-to-face 7-hour online USPAP course and student morality levels. The results of this study add to the body of knowledge of ethics instruction, appraisal fraud, and business fraud, as well as investigating the No Significant Difference (NSD) phenomenon (Donavant, 2009). If the USPAP course can be improved, the Appraisal Foundation can use the results of this study to inform such changes. The precise methodology and theoretical basis for the research are discussed in more detail in Chapter 3.

Research Question and Hypotheses

The impact that taking the USPAP course had on the morality level of students in an online or face-to-face environment was explored. The results of the study affect the future course design of USPAP and the USPAP document itself. It was hypothesized changing the USPAP course affects the morality level of continuing appraisers and, consequently, levels of fraud in appraisal and mortgage lending. This study was intended to enhance awareness of the role of cognitive moral development when appraisers are faced with moral dilemmas. After a careful review of the literature, the following null and alternate hypotheses were formulated.

Research Question 1

Is there a difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment?

Null Hypothesis 1

There is no difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment.

Alternative Hypothesis 1

There is a difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment.

A null hypothesis posits an assertion about a population parameter and follows a traditional approach (Creswell, 2009). The assertion is held to be true unless there is sufficient statistical evidence to conclude otherwise. The notation is:

$$H_0: \mu_1 = \mu_2$$

$$H_a: \mu_1 \neq \mu_2$$

where H_0 and H_a are the null hypothesis and alternative hypothesis, respectively. In addition, μ_1 and μ_2 represent the arithmetic means of the two populations. The

alternative, or directional, hypothesis suggests a potential outcome based on research or literature.

Theoretical Base

Three theories provided the foundation for this study. These theoretical bases were Kohlberg's (1963) theory of cognitive moral development, Rest's (1974) work stemming from Kohlberg's theory, and Bandura's (2006) tactics of moral disengagement (TMDs). Together, these theories supported the systematic examination of the moral decision making of appraisers.

Ethical decision making in appraisal is largely an individual process. While some agencies purport to control the appraisal profession and the sanctity of appraisal ethics, the appraiser decides to violate ethics or not. In this way, the appraiser is an insular entity, with few appraisers belonging to organized appraisal groups. Kohlberg postulated that human morality can be categorized by the following six stages within three levels:

- Level I: Preconventional morality
 - Stage 1: Obedience and punishment orientation. Do as you are told. Avoid rule-breaking.
 - Stage 2: Naively egoistic orientation. Let's make a deal.
- Level II: Conventional Morality
 - Stage 3: Good boy orientation. Be nice and kind and get along with others.
 - Stage 4: Authority and social order maintaining orientation. Do your duty and receive protection from the law.
- Level III: Postconventional morality

- Stage 5: Contractual legalistic orientation. Duty defined by contract or the will of the majority.
- Stage 6: Conscience or principle orientation. Orientation to logical social rules and principles of choice appealing to logical universality. Conscience is the guiding force. (Kohlberg & Lickona, 1976)

Individuals progress through these stages until they reach a terminus. Not everyone makes it through all six stages. These six stages of cognitive moral development outline how individuals develop morally across the course of a lifetime (Rest et al., 1969). Individuals can, with outside influences, progress to higher stages (Rest et al., 1969). Regardless of the stages they evolve through, individuals deviate from moral perfection. Bandura (1990, 1999) postulated individuals who choose to deviate from the ethical expectations of society do so because tactics of moral disengagement (TMDs) deactivated agentic processes (Bandura, 1990, 1999; Detert et al., 2008; Martin, 2010). The eight TMDs include (a) moral justification: “I am in the right, therefore I may proceed with my action;” (b) euphemistic labeling: sanitizing language to make an action appear acceptable; (c) advantageous comparison with more reprehensible cultures; (d) displacement of responsibility: “others are forcing me to perform immorally;” (e) diffusion of responsibility: others share the responsibility for the immoral act making self-action more palatable; (f) disregarding or distorting actions: people recall positive effects of actions but not the negative effects; (g) dehumanization: the objects of actions are less-than-human and therefore deserving of their fate; and (h) attribution of blame: the subject is faultless due to external provocation by others. Martin (2010)

postulated another TMD that supersedes the other eight, a zero TMD that disengages an agent of morality for the greater good of humanity.

While various theories explain the nature and development of human behavior, the relationship between moral development and individual behavior is uncertain. Bandura (2002) posited eight TMDs that explained the disconnect between the individual and moral behavior. In Bandura's (2002) eyes, humans have an agentic nature that allows them to act as agents of social change or to make the conscious decision to not act as such agents. Bandura's (2002) contention is that moral behaviors are affected by agentic response concerning morality vis-à-vis cognitive reactions to morality, in other words, acting on what is right versus merely thinking about what is right.

Rest et al (1977) took Kohlberg's (1963) work and expanded upon it. Rest et al (1977) developed a quantitative tool, the DIT, to measure (among other things) the moral development of participants and how moral development correlates with Kohlberg's stages (Rest et al., 1977). Rest's work was further expanded in 1999 (Rest & Narvaez, 1999). Hundreds of studies over a span of more than 30 years have been based upon the DIT (Rest, Narvaez, Bebeau, & Thoma, 1999). Rest's work and the work of his colleagues and peers have culminated in a Neo-Kohlbergian approach to the study of moral development. While agreeing in many important areas, Rest et al (1977) differed from Kohlberg (1963) in several areas, including (a) instead of hard stages, Rest proposed soft schema that are based on frequency of usage instead of being a staircase, (b) schema are more concrete than stages, and (c) schema do not directly assess cognitive operations. People are aware of content in their mental life but are not aware of what generates the content (Rest et al., 1977). The DIT started as a quick-and-dirty alternative

to the cumbersome questionnaire used by Kohlberg (1963), and then evolved into the reliable assessment used today. Narvaez and Bock (2002) stated, “The DIT offers a means of measuring moral judgment that fits with current views in cognitive science” (p. 297). Thus, the DIT is more reliable as a morality test than some other assessments, such as the Moral Judgment Interview. Using Kohlberg’s work as the foundation, Rest and his colleagues have moved the study of moral development forward. The moral decision-making of licensed appraisers is analyzed in this study. The relationship between taking the USPAP and changes in morality was ascertained. Kohlberg’s (1963) stages of moral reasoning were operationalized using Rest’s DIT, specifically the online version (DIT-2; Rest et al., 1999).

Definition of Terms

Agentic theory. According to Bandura (2006) individuals adopt conventions of right vs. wrong to serve as guides for conduct. This theory informs this study as we look at tactics of moral disengagement.

Cognitive. The mental thought process or the process of knowing (Kohlberg, 1963).

Cognitive moral development. The development of thought processes including remembering, problem-solving, and decision-making, from childhood through adolescence to adulthood (Kohlberg, 1963).

Defining Issues Test (DIT). The DIT is an assessment that measure moral or ethical dilemmas using a scale likened to a Likert scale (Rest, 1974). A series of moral dilemmas identified how respondents would react across various stages of moral

development. An updated online version of the DIT (DIT-2) is available (Rest & Narvaez, 1999).

Ethics. A code of ethics “is a guideline for reasoning through a moral dilemma, an enactment of Kohlberg’s (1963) conventional level of moral development in which one seeks to follow established rules of ethical behavior” (Bivins, Morrow, Bowen, & Doescher, 2002, p. 179). “A code of ethics is often thought of as idealistic, but such a code is required to bridge the gap between the idealistic and the realistic” (Bivins et al., 2002, p. 178).

Fraud. A deliberate misrepresentation of fact. Fraud is contrary to the codes of ethics of all professions. Fraud can be for profit or for property (Firozabadi, Tan, & Lee, 1999).

Moral or ethical dilemma. A condition wherein there is no choice clearly “right.” All options violate one or more ethical standards (Kohlberg, 1963).

Stages of cognitive moral development theory. Stages of moral development in the individual. The first proponent was Kohlberg, who postulated that processing moral dilemmas led an individual through successive stages of morality. Kohlberg posited six such stages (Kohlberg & Hersh, 1977).

Tactics of moral disengagement (TMDs). Mechanisms whereby moral decision-making is short-circuited, allowing (or excusing) the individual from proper behavior. There are eight such tactics: moral justification; euphemistic labeling; advantageous comparison; displacement of responsibility; diffusion of responsibility; disregarding or distorting consequences; dehumanization; and attribution of blame (Detert et al., 2008; Martin, 2010).

Uniform Standards of Professional Appraisal Practice (USPAP). The USPAP as promulgated by the Appraisal Foundation (TAF). USPAP contains the generally accepted standards of the appraisal profession in North America (The Appraisal Foundation, 2010).

USPAP 7-hour update course. A continuing education (CE) course that all licensed appraisers need once every renewal cycle (i.e., every 2 years). The course is based upon the most current version of USPAP and the 7-hour Student Manual. The latter acts as a guide through USPAP and contains real world sample problems (The Appraisal Foundation, 2011).

USPAP 15-hour course. A prelicensing course that all students must take and pass prior to becoming a licensed appraiser. The course is based upon the most recent version of USPAP and the 15-hour Student Manual. The latter acts as a guide through USPAP and contains real world sample problems (The Appraisal Foundation, 2011).

Values. Core beliefs that guide and motivate attitudes and actions (Ethics Resource Center, 2011).

Assumptions

One major assumption was all parties agree on definitions of morals, morality, values, and ethics. The study assumed Kohlberg's (1963) cognitive moral development model, Rest's (1974) subsequent expansion of Kohlberg's (1963) theory, and Bandura's (2002) tactics of moral disengagement are efficient ways of analyzing appraisal student behavior. These theoretical frameworks were assumed to reveal the relationship between cognitive moral development and ethical decision-making in appraisal students.

Limitations

The 7-hour USPAP course is a continuing education course that must be taken every renewal cycle by appraisers wishing to renew their appraisal licenses. This 2-year renewal cycle differs from state-to-state, with many states staggered in time. Therefore, the number of students available to participate in the study at any given time might be quite limited.

The 7-hour face-to-face USPAP CE course does not have a test requirement. Therefore, students might not have an incentive to pay close attention in class. The 7-hour online USPAP CE course has a test, so students might be more inclined to study the course material. However, the test is not proctored and is passed by proving *mastery*. Mastery is demonstrated by getting an appropriate number of questions correct in a predetermined time period on the final exam. The final is therefore an open book test.

Delimitations

The scope of this study included students who are attempting to retain an appraisal license. Specifically, the morality level of online and grounded students taking the 7-hour USPAP course was analyzed. The students' contact information was made available by a limited number of schools, thus further diminishing the number of students who participated. To increase student participation, students were assured of the confidential nature of the study.

Students apply to private schools and, with student permission, the schools make student information available for the study. The students have disparate backgrounds. As the DIT depends upon participants being motivated and having a reading level (at least) of a 12–13 year-old, a lack of motivation or understanding could present problems

when analyzing DIT data. As a precaution against a lack of motivation or reading comprehension, the instructions for the DIT were presented in a manner that is easily read by a 12–13 year old.

Significance of the Study

While several scholars have analyzed the ethics and morality of accountants, medical professionals, engineers, and a variety of other professionals (Earley & Kelly, 2004; Izzo, 2000a; Jonassen et al., 2009; Kukoyi, 2007), there is no comparable study analyzing appraisers. Of particular importance is whether appraisers are affected by a course purported to promulgate ethics. Additionally, there is no research illustrating whether morality can be affected by online instruction in any profession. This study was intended to fill a gap in existing literature. The research may lead to additional studies that have a direct and measureable impact on the appraisal profession and society as a whole.

More institutions are putting coursework online (Schonfeld, 2005). These institutions recognize content mastery is not the be-all end-all of higher education. Moral cognitive development is also an important component of higher education (Schonfeld, 2005). Some significant concerns of institutions include the fact that teaching ethics is a process and not a product, and online instruction benefits primarily visual learners (Schonfeld, 2005). Two approaches of working around these issues in the online environment are setting up online learning communities and using case studies wherein students can discuss the application of ethics in their profession (Schonfeld, 2005). Online courses require significantly more faculty time than grounded courses for proper implementation (Schonfeld, 2005). If online ethics instruction is set up properly, it is as

efficacious as face-to-face instruction (Joy & Garcia, 2000). Significantly, the 7-hour USPAP course does not contain case studies per se.

The results of this study can be used by the Appraisal Foundation to modify the 7-hour USPAP course in ways that will enhance the morality levels of incoming appraisers. In addition, USPAP enhancements can be delivered online, thus making the results more immediate and widespread. If the morality of appraisers is increased, leading to higher cognitive moral levels, fraud will be reduced and potentially millions of dollars will be saved. Therefore, appraisal and real estate will not be an anchor on the economy, leading to a reduction of lender real estate owned (REO) inventories.

When the economy is stimulated because of reduced appraisal fraud, jobs will be created and the jobless rate will be reduced. With a reduction of fraud (and an easing of related federal antifraud laws), the pendulum of underwriting standards will swing toward more liberal policies. Employers will expand their businesses as lenders ease credit policies, leading to a further enhancement of job creation and a reduction in unemployment, further leading to positive social change. A reduction in appraiser immorality should reduce the impact of fraud on the U.S. economy.

Summary

The U.S. economy is in the throes of a multiyear recession that is due, in part, to economic fraud, including appraisal fraud. The real estate and appraisal professions have negatively influenced the economy, as fraud led to over-lending, lender losses, lender failures, and federal bailouts. Additionally, underwriters reacted to the economic downturn by becoming more conservative and tightening lending policies, thus further constricting the flow of cash in the economy and slowing any potential recovery.

The analysis of the impact of USPAP and the 7-hour USPAP CE course on appraisers wishing to renew their licenses may have a far-reaching impact on the appraisal profession and the economy as a whole. If USPAP does not influence the morality of the respondents, then alternative approaches must be explored.

Chapter 1 included an introduction to the problem, the purpose of the study, assumptions and limitations of the study, significance of the study and the impact of the study on positive social change. Provided in Chapter 2 are a review of the literature related to Kohlberg's (1963) stages and Bandura's (1999) tactics of moral disengagement. In Chapter 2, the instrumentation used in data collection will be discussed, as will the reliability and validity of the instrument. Discussed in Chapter 3 is the methodology used to analyze the data collected for this study.

Chapter 2: Literature Review

Introduction

As discussed in Chapter 1, the financial markets were in a state of chaos, in large part due to mortgage and appraisal fraud. The inability of appraisers to stand up to client pressure, and the willingness of some appraisers to accept gratuities and favors from clients to bend values that favor client objectives led to public mistrust in the appraisal profession. An appraiser is, “One who is expected to perform valuation services competently and in a manner that is independent, impartial, and objective” (The Appraisal Foundation, 2010, p. U-1). The definition of the word appraiser, therefore, set the expectation that appraisers must be unbiased. That some appraisers accepted bribes or succumbed to client pressure was troublesome, particularly in light of the critical role appraisals played to safeguard a lender’s money. If the appraisal was inflated, the lender (who was often the appraiser’s client) lends more money than would normally be justified. The result was a lender with increased exposure to risk and a borrower who could be *upside down*, owing more than their home was worth.

This review of the literature examined the theoretical explanations for deviations from ethical behavior, with particular emphasis on how such deviations have affected the work of appraisers and the housing market in general. Theories of moral development including those of Kohlberg, Rest, and Bandura were explored. The root causes of moral disengagement were also explored in depth. The chapter concludes with an examination of ethics education and the value of including ethical content in the USPAP.

The databases used in the literature search were the ones available through EBSCOhost, including ERIC and Academic Search Complete, and ProQuest. The

keywords searched included: *ethics, morality, online, grounded, face-to-face, appraisal, appraiser, USPAP, Rest, Kohlberg, and defining issues test (DIT)*. Combinations of keywords were also used, such as *online and morality, grounded and morality, Rest and DIT, online and DIT, USPAP and DIT, appraiser and DIT, appraiser and morality and online, USPAP and morality and DIT*. Literature used in the study was chosen based upon whether the journal was peer-reviewed and the year of publication.

Stages of Moral Development

Before one can determine whether current USPAP instruction has an impact on appraisal students, some additional information was required, starting with Kohlberg's (1963) stages of moral development and the work of other scholars who expanded Kohlberg's theory. Kohlberg provided the initial foundation for the stages of moral development. Since his original conceptualization, others including Rest have refined and augmented the original theory. The social-cognitive conception of moral identity has also been explored in the literature, and the tenets of this theory are also presented.

Kohlberg's Stages of Moral Development

Kohlberg (1963) postulated six stages of moral development. These six stages denote phases of moral judgment that children pass through, each phase with its unique way of organizing and structuring its moral and social order (Rest et al., 1969). The successful completion of each stage is contingent upon the mastery and reorganization of all former stages. According to Rest et al (1977) and Kohlberg (1963), Kohlberg's stages of moral development included:

- Stage 1: Obedience and punishment orientation. Do as you are told. Trouble avoidance. This stage was similar to Piaget's first stage of moral thought (Crain, 1985).
- Stage 2: Naively egoistic orientation. Let's make a deal. Satisfy the self's needs and occasionally the other's.
- Stage 3: Good boy orientation. Be nice and kind and get along with others. Conform to the stereotypical images of the majority (Crain, 1985).
- Stage 4: Authority and social order maintaining orientation. Do your duty and receive protection from the law. Regard the earned expectations of others.
- Stage 5: Contractual legalistic orientation. Duty defined by contract or the will and welfare of the majority.
- Stage 6: Conscience or principle orientation. Orientation to logical social rules and principles of choice appealing to logical universality. Conscience is the guiding force.

The first two stages are known as *Level I: Preconventional morality*. Stage 3 and Stage 4 are known as *Level II: Conventional Morality*. Finally Stage 5 and Stage 6 are known as *Level III: Postconventional morality* (Kohlberg, 1963). These levels provide order to Kohlberg's (1963) ordinal stages of moral development. Kohlberg's stages are broad brushstrokes, likened by Rest et al (1999) as measuring macromorality. On the other hand micromorality deals with the day-to-day moral struggles faced by the individual (Rest et al., 1999). Rest et al (1977) created the DIT to measure participant responses and correlate outcomes with Kohlbergian stages. Whereas Kohlberg relied on qualitative analyses, such as presenting moral dilemmas and asking participants *why* they

responded the way they did, Rest et al (1999) utilized quantitative analysis based on multiple-choice questionnaires.

According to Kohlberg (1963), the preconventional stage dominates early development. As a child grows and matures, the reliance on these early stages lessens while the child learns to structure and constructed information into organizations that relied less on the *me* and more on exterior constructs or *you* and *others*. People pass through and build upon earlier stages (Kohlberg, 1963). Children do not move from a lower stage to a much higher stage of development. Instead, children progress through and master one stage, then moved to the next stage, until the child hits a plateau. The plateau is not necessarily good or bad; the process is simply what it is. Understanding the developmental process of morals helps explain why people act the way they do, and how curricula and courses should be designed to improve moral development.

Rest's Expansion of Kohlberg's Theory and Development of the DIT

Rest et al (1999) surmised the original Kohlbergian stages dealt with the macromoral, but that applying Kohlberg's theory to current social issues provides a powerful tool for understanding fundamentalism/modernism, orthodoxy/progressivism, and conventional/postconventional (Rest et al., 1999). Kohlberg's theory was often critiqued for not dealing with the micromoral levels and for not being universal (Jorgensen, 2006). Rest addressed this shortcoming and modernized Kohlberg's perspective. The weaknesses of Kohlberg's morality research and stages of morality included:

1. A focus on only one component process in the larger psychology of morality to the neglect of moral motivation, moral sensitivity, and follow through in behavior.
2. A focus on abstract, coarse-grained markers of life-span development to the neglect of intermediate-level concepts.
3. A focus on justice issues to the neglect of personal or intimate relationships and the role of religion in the formation of moral thinking.
4. The limited scope of dilemmas. (Cabot, 2005)

Rest (1974) created the DIT with these shortcomings in mind. In response to Kohlberg's (1963) shortcomings, Rest et al (1999) developed a four-component Neo-Kohlbergian model that included (a) moral sensitivity, (b) moral judgment, (c) moral motivation, and (d) moral character. Moral sensitivity allows a person to perceive a moral dilemma when one exists. Moral judgment allows one to decide which moral action one should take, once a dilemma is perceived. Moral motivation is the degree to which one takes responsibility for one's moral actions. Moral character allows one to have courage in following the moral routine.

The DIT measured these four components, whereas Kohlberg's interview method dealt with only higher-order morality such as law and order. According to Cabot (2005), more than 400 studies have been conducted using the DIT; these studies confirmed the external validity of the DIT. The DIT-1 included six ethical dilemmas, with each dilemma having 12 issues (Rest et al., 2000). Respondents were asked to rate the issues by importance and then rank the top four issues. The result was known as a P Score, a measure of principled reasoning (Cabot, 2005).

The DIT-2 evolved from the DIT through additional years of research and refinement (Rest et al., 1999). The DIT-2 shortened the assessment, updated the dilemmas and items, and updated the performance (1999). Additionally, performance was enhanced by the addition of the N2 Index, which has superior reporting in various DIT data. The DIT-2 also has enhanced methods of reporting bogus data (1999).

Cabot (2005) further extended Rest's work with the DIT and DIT-2 by conducting a study of 168 undergraduate students at California State University, Long Beach representing a variety of majors, grade levels, and ethnicities. Cabot (2005) found the P scores of younger students were not significantly different from those of upperclassmen. Unlike other studies, it appeared that college experience did not affect P scores (Cabot, 2005). He concluded that P scores of respondents were low because of self-absorption (narcissism) among students, a claim that requires considerable additional study, and recommended that ethics training be built into the curricula of programs that scored particularly low. The DIT and DIT-2 have been determined valid and reliable instruments for the measurements of moral reasoning (Casterle, Jansses & Grypdonck, 1996). The ability to maintain moral reasoning was a function of moral engagement. Moral engagement had been linked to moral identity, and this connection had been explored within the context of the social–cognitive conception of moral identity.

In addition to the study of ethics education on students, the impact of educational modality on faculty perceptions must be taken into account. Moore (2005) found social work education faculty perceived that face-to-face instruction was more effective than online instruction in all curriculum areas. The largest area of discontent was in areas of practice. Online instruction is considered less practical for in-field training than is face-

to-face, hands-on training. Wilhelm's (2010) work addressed the issue of who could teach ethics effectively, what materials were required to do so, and what requirements had to be placed on students. Some institutions had relegated ethics instructions to a small number of faculties with low status. This factor could help explain the results discovered by Moore (2005).

The Social–Cognitive Conception of Moral Identity

While the public might have blamed professionals for the economic woes of recent years, Aquino, Freeman, Reed, Lim, and Feips (2009) argued people were not good or evil, per se. There are no absolutes, only a spectrum of behaviors. The authors asserted that certain situational factors, which were determinants of moral behavior, affect behavior (Aquino et al., 2009). Situational factors such as being rushed or rationalizing immoral behavior in the current context, negatively affect individuals' behavior. Situational factors are not the only variables that affected moral behavior. Individual characteristics could also affect moral behavior patterns. Individual characteristics that might affect moral behavior include moral reasoning, moral maturity, moral commitment, and moral character.

A social–cognitive conception of moral identity was the theoretical framework that was the basis of the study. People learn by doing, and positive actions receive positive feedback. People balance multiple identities over time and only adopt a handful of identities at any one time (Aquino et al., 2009). Extrinsic goals include popularity and image. Intrinsic goals include affiliation and community feeling, and are diametrically opposed to extrinsic goals. Self-interest and community feeling are also diametric opposites. As Aquino et al (2009) stated, “the situational activation of a self-interested

facet of identity may temporarily reduce the accessibility of moral identity for people for whom the latter is highly central” (p. 127). One aspect of identity could be minimized under certain conditions, thereby leading to amoral behavior. The more ingrained the moral identity, the less likely the switch would have been thrown toward amorality.

Aquino et al.’s (2009) study included 92 undergraduate business students from the University of Delaware. Two tests were administered to the group, including the internalization subscale of Aquino and Reed’s (2002) moral identity measure. This particular test asks a series of questions with a Likert scale and is sensitive to the activation of moral identity. The test was analyzed in several studies and found to be valid. The results supported the authors’ contention that a situational factor could activate a person’s moral schema.

In an additional study, Aquino et al (2009) examined morality in a salary negotiation—in particular, behavior in a performance incentive condition. Subjects exhibited a lower level of current accessibility of moral identity when money was at stake. The control group exhibited no such issues. The researchers concluded, “the accessibility of moral identity within the working self-concept should determine the extent to which it influences moral outcomes” (Aquino et al., 2009, p. 138). This conclusion was consistent with the social–cognitive framework adopted by the authors.

Aquino et al (2009) demonstrated a relationship between situational factors and the moral identity of the individual. In keeping with the social–cognitive theoretical framework adopted by the authors, if a moral identity factor was ingrained, situational factors may have less influence. However, if the situational factors were quite powerful, the individual may have behaved in a manner not normally considered moral by the

individual. Future studies could be performed to enhance the prediction quality of situational factors, and thus avoid such factors as might provide temptation (Aquino et al., 2009).

The Aquino et al (2009) study confirmed the influence of the environment on moral behavior. Derryberry and Thoma (2000) found social networks, not curriculum, to have been the driving force behind moral development. According to Derryberry and Thoma (2000), factors out of college were as important as factors in college. This is consistent with the findings of Cabot (2005) who found college experience did not affect morality scores, but that social environments did exert a significant influence.

The social–cognitive conception of moral identity was linked back to the earlier works of Kohlberg and Rest, in that all of these theories proposed that the individual was shaped both intrinsically and extrinsically. Understanding the factors that supported a strong moral identity and therefore also supported strong moral and ethical decision-making could have avoided the occurrence of what Bandura (2002) called moral disengagement.

Tactics of Moral Disengagement

Perhaps one reason why appraisers were succumbing to client pressure and committing fraud was because of the acceptability of immoral behavior. Indeed, the promise of more appraisal work and bribes was a powerful motivator, as was the feeling that other appraisers are doing it anyways. Such feelings were explained as tactics of moral disengagement (Bandura, 2002; Bandura, Barbaranelli, Caprara, & Pastorelli, 1996). Moral disengagement was best defined as mechanisms whereby moral decision-

making was short-circuited, allowing (or excusing) the individual from proper behavior (Detert et al., 2008).

Psychological theories have focused on moral thought rather than moral action (Bandura et al., 1996). This is in large part because investigatory methods make it is easier to study moral thought and because of a rationalistic bias of researchers. It is easier to study the thought patterns of people vis-à-vis the underpinnings of their actions. In Bandura's (1999) social-cognitive theory, moral reasoning translates into actions by way of self-regulatory mechanisms or agents. The disabling of such agents is caused by tactics of moral disengagement. Bandura et al (1996) noted, "In the face of situational inducements to behave in inhumane ways, people can choose to behave otherwise, by exerting counteracting self-influence" (p. 364). These self-regulating agents could be selectively disengaged using various tactics. Normally, social-cognitive theory understands self-regulation as influenced through three subfunctions: self-monitoring, judgmental, and self-reactive.

The self-monitoring subfunction is the first step in the control of an action. The action is critiqued and analyzed through the judgments of the individual. The action is then modified and possibly altered in the self-reactive subfunction (Bandura et al., 1996). The three subfunctions are cyclical, each providing valuable feedback in the decision-making loop. The development of self-regulatory subfunctions does not create an invariant system. Self-regulated processes must have been activated. Self-sanctions could be disengaged from inhumane conduct in a variety of ways. This disengagement allows different reactions by individuals who might have had the same moral code or ethics.

The significant issue is discerning what turns on some tactics in some but not in others. A code of ethics might exist for all in a profession; yet, individuals engage with such codes differently. Understanding the perspectives that allow for wide variations in compliance with such codes is critical to addressing moral lapses and avoiding moral disengagement.

The tactics of disengagement include moral justification, euphemistic labeling, advantageous comparison, and displacement of responsibility, diffusion of responsibility, disregarding or distorting consequences, dehumanization, and attribution of blame (Bandura et al., 1996). These tactics are defined as:

1. Moral justification. The immoral act is justified by portraying it in a morally valuable light. Immoral behavior is justified in the name of protecting honor.
2. Euphemistic labeling. The immoral act is called by a different, less objectionable name that prompted a sympathetic response from peers or witnesses. The act is seen as valiant, although the victim views the act as the same atrocity.
3. Advantageous comparison. Compared to other, viler acts, the subject act is seen as less despicable and, indeed, may be seen as advantageous.
4. Displacement of responsibility. Responsibility of actions is due to external forces, such as a boss. Because outside forces are involved, people are not agents of their actions and there is no personal self-censuring involved.
5. Diffusion of responsibility. Related to displacement of responsibility above, diffusion of responsibility referred to actions that are dispersed among many individuals, each seemingly innocuous but harmful in totality. Alternatively,

if a group made a decision, then no one individual is responsible for the decision.

6. Disregarding or distorting consequences. The individual remembered beneficial effects of an action but conveniently do not recall any harmful effects. In addition to the selective inattention to harmful effects, the detrimental effects might be deliberately discredited.
7. Dehumanization. The object of scorn is divested of humanity, or is given attributes of a bestial nature. This process then disengaged self-censure.
8. Attribution of blame. People are faultless because they blame their adversaries. Self-censure is avoided because fault lies elsewhere. The victims themselves are to blame. This tactic is related to displacement of responsibility.

As appraisers become accustomed to reprehensible behavior, such behavior seems to be the norm. Related to this phenomenon is the inverse relation of disgust with immoral behavior (Jones & Fitness, 2008). Moral disgust, according to Jones and Fitness (2008), is, “the experience of disgust in response to exposure to moral transgressors and offenses” (p. 613). Moral disgust could affect those who are characterized as *morally hypervigilant*. Moral hypervigilance is “a syndrome consisting of behavioral tendencies, attitudes, and cognitive biases aimed at reducing the risk of exposure to transgressors” (Jones & Fitness, 2008, p. 613). Jones and Fitness (2008) purported the existence of moral disgust was evidenced by a lexicon evincing disgust, such as “revolting” and “pigs.” The authors argued disgust is an emotion separate from anger, and their 2008 study of moral disgust among college students found a difference between disgust and

moral disgust. Additionally, they found that these emotions were distinct from hypervigilance. These distinct emotions all held consequences for moral agency and moral disengagement. The findings of Jones and Fitness (2008) correlated with Bandura et al.'s (1996) earlier findings that high moral disengagement is associated with low guilt; low prosocialness is related to moral disengagement and, in turn, to detrimental conduct; moral disengagement fosters aggression proneness and transgressive behavior (Bandura et al., 1996).

Bandura et al (1996) found significant results of their study of children and moral disengagement. Predictably, aspects of peer popularity were positively correlated, just as popularity and rejection were negatively correlated. As expected, individuals ranking high in hostile rumination and irascibility, and low in the threshold for anger arousal, were more prone to act in a punitive manner. Guilt acted as a self-sanction, which mediated transgressive behavior.

Bandura et al (1996) concluded a child's proneness to moral disengagement was unrelated to socioeconomic status or age. Males exhibited higher moral disengagement than females ($F = 22.7; p < .0001$). In comparison to females, males were more likely to provide moral justification for detrimental conduct ($F = 45.81, p < .0001$); to mask it in euphemistic language ($F = 33.81, p < .0001$); to minimize injurious effects ($F = 6.14, p < .025$); dehumanize victims ($F = 26.60, p < .0001$); and attribute blame to victims ($F = 9.92, p < .002$).

The overall patterns that emerged from this study or were documented within it, included the finding that individuals who are prone to morally disengage were "more irascible, ruminate about perceived grievances, and were neither much troubled by guilt

nor felt the need to make amends for harmful conduct” (Bandura et al., 1996, p. 368).

Such individuals also tended to engage in aggressive behavior. High moral disengagers tended to be less prosocially oriented. However, moral disengagement was not necessarily negatively correlated with peer popularity. Disengagers could be popular with peers (i.e., other disengagers). Congruent with Bandura’s (1999) theory of social cognitivism, moral conduct was regulated by the ongoing exercise of self-reactive influence.

Recognizing moral disengagement caused reprehensible behavior is an important first step, but this did not uncover the causes of moral disengagement. The neurobiological constructs that corresponded with moral disengagement must be explored to gain insight into the mechanisms that permitted such disengagement and, in turn, led to crime and other immoral behavior. As Bandura et al (1996) claimed, “There is much to be gained from understanding how the facility for moral disengagement develops and how institutional justificatory strategies are used to enlist people for exploitive and destructive purposes” (p. 372).

Appraiser immorality could have been related to the disengagement of moral agents and the three sub-functions (i.e., self-monitoring, judgmental, and self-reactive). In particular, appraisers might have been disengaging due to displacement of responsibility (e.g., “The client made me do it”); diffusion of responsibility (e.g., “I was but a small part of the fraud ring”); and dehumanization (e.g., “If the victim was dumb enough to be taken advantage of, they deserve it”). High moral disengagement was associated with low guilt. This combined with the low disgust associated with immorality reported by Jones and Fitness (2008).

The analysis of unethical decision-making focused primarily on the outcomes of social disengagement in children. Studies focused on the underlying causation, especially at the neurological level, have been wanting (Detert et al., 2008). Little has been published about the antecedents of moral disengagement. If organizations understood what predisposed individuals to moral disengagement, “perhaps they could target resources toward improving these individuals’ decision making processes” (Detert et al., 2008, p. 374).

Detert et al.’s (2008) study examined different antecedents of disengagement and the relationship between moral disengagement and subsequent immoral behavior. The authors suggested moral disengagement was an extension of social cognitive theory, wherein individuals exhibited control over themselves through self-regulatory processes. People developed standards of good behavior that regulated immoral behavior, deterring bad behavior. Individuals acted to censure themselves in what Bandura called an “agentic perspective” (Detert et al., 2008).

Detert et al (2008) identified five individual differences associated with moral cognition and action. The authors proposed these differences made individuals more or less predisposed to morally disengage. The five characteristic differences are (a) empathy, (b) trait cynicism, (c) locus of control, (d) chance locus of control, and (e) moral identity. The four characteristic differences are described below.

Empathy described the degree to which an individual was concerned about another. Kohlberg would describe this as role-taking (Detert et al., 2008). Being more disposed to the feelings and well-being of others should have inhibited moral

disengagement. Therefore, being high in empathy should have predisposed someone from disengagement and immoral behavior, particularly regarding other people.

Trait cynicism was a general attitude characterized by feelings of disillusionment and distrust of other people. Trait cynicism was a characteristic that was difficult to change through a person's lifetime. A person higher in trait cynicism should have been predisposed to moral disengagement (Detert et al., 2008).

Locus of control related to how people thought about their personal control over outcomes in their lives. These orientations were stable over a person's life. Specifically, individuals with strong internal locus of control saw clear connections between their actions and outcomes of those actions (Detert et al., 2008). Persons who saw the proposed outcomes of their actions and took responsibility for those actions were less likely to morally disengage. External locus of control lies at the opposite extreme of internal locus of control (Detert et al., 2008) and included chance locus of control and power locus of control.

Chance external locus of control described individuals' beliefs about how much of life experiences were attributable to luck or fate. Power external locus of control referred to the belief that, although the world was predictable, powerful others were in control. Individuals who ranked high in power locus of control should have been prone to moral disengagement through displacement of responsibility.

Moral identity referred to how individuals thought about themselves. Moral identity was self-conception around specific moral traits. A highly self-important moral identity should have inhibited moral disengagement and therefore diminished immorality. Moral disengagement was hypothesized to increase unethical behavior. Moral

disengagement disconnected the immoral act from the guilt that would otherwise prevent it (Detert et al., 2008). Moral disengagement could have mediated between stable individual differences and unethical decision-making.

Detert et al.'s (2008) study of business and education students at a major university found male subjects tended to be more morally disengaged than females, and that business majors were less prone to disengagement than education majors. Empathy was negatively related to disengagement, explained by the fact those who identify with others are less likely to commit immoral acts against others. Trait cynicism was positively related to disengagement. Chance locus of control was positively related to disengagement, which means those who see life as being dictated by fate are more likely to commit immoral acts. The other loci of control (power and internal) were not related to disengagement. Moral identity was negatively correlated to disengagement, meaning that people with a strong self-identity are less likely to disengage (Detert et al., 2008).

This agreed well with the role of the appraiser in the lending process: The appraiser was perceived as having little power (control) in the process, although the appraiser's role was critical for an underwriter making a "go-no-go" decision. Coming from a self-perceived position of weakness the appraiser would have a low self-identity, which equated with likelihood to disengage. This put appraisers at particular risk for poor moral decision-making and lower ethical standards. This pointed to a vital need for ethical training and overt efforts to fortify the moral decision-making process of those in the appraisal field.

Ethics Instruction

Introduction

The need for the instruction of ethics and social responsibility in a connected fashion in higher education curricula was never more urgent. As Cavaliere, Mulvaney, and Swerdlow (2010) have stated, “Society should, sooner than later, demand that ethics education translate into ethical behavior in the workplace” (p. 3). According to Cooper et al (2008) the maintenance of ethical standards was of paramount importance in order to maintain credibility in the accounting profession. The Appraisal Foundation (TAF) (2011) stated a code of ethics is important to maintain public trust in appraisal. The work of Cooper et al and TAF clearly demonstrated the necessity of ethics instruction grounded in proper pedagogy. The need for ethics instruction being grounded in pedagogy was all the more important when one looked at the big picture. According to Henderson et al (2010), the teaching of ethics was becoming less local and more global in nature. To reach this broad audience proper pedagogy was important.

Ethics instruction could affect positively the moral thinking of students across professions and continents (Willey & Burke, 2011). With ethics instruction taking on added importance during these turbulent economic times, organizations recognized the importance of appropriate ethics instruction (Bogharian & El-Cheikh, 2011; Cavalier et al., 2010; Nicholson & DeMoss, 2009). These authors suggested there is a deficiency between the integration of social corporate responsibility (CSR) and ethics instruction in business school curricula. This collaborated the findings of Cornelius et al (2007). Nicholson and DeMoss (2009) further stated there was controversy about how business schools treated the teaching of ethics. Surprisingly, school administrators did not make

the connection between social responsibility and ethics instruction. The point was made that, if administrators could not connect these concepts, how could students be expected to (Nicolson & DeMoss, 2009)? Compounding the controversy was the reaction of students who felt the line between ethical and unethical behavior was blurring (Nicolson & DeMoss, 2009). Bogharian and El-Cheikh (2011) reported a survey of 594 students and 23 faculties revealed the great majority felt teaching ethics was essential, and a 3-credit stand-alone ethics course was preferable to instill ethics instruction in their programs. While a stand-alone ethics course was preferable, instructor attitude was important in enhancing student affect in a course where an ethics module had been dropped into the curriculum.

Cooper (2009) surveyed forty participants that included a variety of professors who have taught ethics over a number of years. Ethics and moral philosophy were roughly equivalent concepts in Cooper's study. The results of this study can be summarized thusly: ethics should be taught with critical thinking and internalized moral reasoning; participants were divided as to whether professors should have been neutral or biased in their presentation; most participants used one tool to enhance pedagogy even though many tools were available; ethics teaching was often through trial and error vis-à-vis pre-planned and predicated on sound research; the predominate method of teaching was the lecture format; the instructor should have demonstrated love or respect for the students; the instructor should have demonstrated a passion for the subject matter; the instructor should have enhanced classroom communication skills; and character traits (such as honesty and humility) should have been emphasized. In short, technologies, techniques and trends were secondary overall to intellectual rigor and moral reasoning.

The results of Cooper's (2009) survey were related to the section that follows below about No Significant Difference (NSD). The technology did not dictate what was learned or how efficiently it was learned. What mattered was the underlying pedagogy behind the ethics instruction. Ruhe and Lee (2008) stated modern ethics instruction was flawed in that it did not deal with differences in religious beliefs among different nationalities. Additionally, Lynn (2010) had discovered one did not need to be a philosopher to teach ethics. Taken with Cooper's (2009) point number eight (described above), as long as the instructor showed a passion for the student or the subject, ethics instruction should have been effective. Henderson et al (2010) stated the social-psychological process of learning must have been undertaken with both cognitive skill and affect equally. This also applied to the teaching of ethics, and was in keeping with Cooper's (2009) findings.

The methods used to teach ethics had to be grounded in modern pedagogical theories. Pritchard (2012) conducted a study using a National Science Foundation (NSF) grant that showed a broad-based cross-curricular approach to research ethics development provided benefits across the entire university. As shown by Cooper (2009), there were various tools and methods utilized in the teaching of ethics. Several of these methods are discussed below.

Casistry in Ethics Education

The topics of agentic theory and moral disengagement and their relationship to moral development were essential to professionals. Muscavitch (2005) stated the use of case studies in ethics education was assumed to be mandatory for effective pedagogy. However, inclusion of case studies did not guarantee the desired results: the effective

teaching of ethical theory to students. According to Muskavitch (2005), the main issue was the type of educational material used in the ethics course, not whether the course was on or off-line. The educational goals and objectives should have dictated course design, not merely time and cost. If the goal was straightforward knowledge acquisition, then true/false or multiple-choice items would have been appropriate. However, if students were left with the impression that this was all that was required for ethics problem-solving, then educators may have been doing more harm than good. If designed properly case studies could have had a positive impact on ethics instruction (O'Leary, 2009). Cases also allowed a student to step back and reflect on a moral dilemma (Gibson, 2008). Cases could be effective in teaching ethics (Willey & Burke, 2011). Wright et al (2012) used case studies to increase cultural awareness and the awareness of ethics. Banks (2009) warned cases, while useful, must have been contextually detailed and relevant to be effective. Smaldino (2008) stated cases were effective in group work because the members of the group could capitalize on the dynamic of the members throwing ideas around. She went on to state that cases were effective in online, asynchronous ethics courses, and for teaching ethical, legal and social issues. Frank et al (2010) stated by using James Rest's Defining Issues Test (DIT) one could measure statistically significant increases in moral reasoning levels among students in accounting courses. However, most accounting instructors were not experts in, and were not comfortable teaching, morality. Usually ethics was taught in existing accounting courses and not in specific ethics courses taught by ethicists, but by using cases developed by the author's non-ethicists could successfully teach ethics to accountants. Cases were useful tools in teaching ethics to professionals (Bowden, 2012); however, cases could have been

combined with other teaching methods such as role-playing for increased efficacy (Bero & Kuhlman, 2011).

Harris, Davis, Pritchard and Rabins (1996) noted a number of important objectives for ethics instruction, including: (a) stimulate ethical imagination of students, help students recognize ethical issues, (b) help students analyze ethical concepts, (c) help students deal with ambiguity, (d) encourage students to take ethics seriously, (e) increase student sensitivity to ethical issues, (f) increase student knowledge of relevant standards, (g) improve ethical judgment of students, and (h) increase ethical will-power of students. These objectives can be further categorized as emotional engagement (affect), intellectual engagement (cognition), and particular knowledge (competence in the field at hand, and competence in ethics; Harris et al., 1996). In keeping with the benefits of ethics instruction alluded to by Harris et al., Pass and Willingham (2009) have stated “The use of case studies not only expands students’ moral imagination but also helps them build moral sensitivity” (p. 24).

Mower (2008) used cases in a process she called Sympathetic Moral Reasoning (SMR), a process that enhanced student affect and incorporated rational judgment in everyday life. SMR had five steps, including (1) Moral Question (state a moral question explicitly), (2) Script (cases are thought of as movie scripts where one can pause the action and examine the script), (3) Perspective (take the perspective of various characters in the script/case), (4) Examine (examine emotions as if a character in the script, or are yourself), and (5) Answer (observe and examine motive responses). These five steps encouraged participants to examine a case (either fictional or real-life) and put themselves in the shoes of the characters in the case. Such immersion allowed the

participant to grow morally. However, Mower (2008) came to the conclusion that SMR was preferable to moral education because of the former's simplicity. An alternative conclusion was SMR could easily be incorporated into moral education.

Mitchell and Yordy (2010) have developed an ethical decision-making model called COVER: First I Ask Some Questions to COVER my Bases. COVER itself stood for Codes, Outcomes, Values, Editorial and Rules. In-class and out-of-class cases were introduced to students who ran through the COVER system to ascertain what questions should have been asked, and what factors should have been considered in ethical decision-making. Mitchell and Yordy's system appeared to be a simpler, less immersive process than Mower's (2008) SMR.

Casualty was not always used to teach ethics. Sometimes cases were used to measure moral decision-making and development. For example, Thomas (2012) used cases to test morality levels of first-year accounting and business students. Thomas found no difference between first-year accounting and business students regarding post-conventional modes of deliberative reasoning and ethical decision making, but there were differences between modes of deliberative reasoning. The results of this study based on cases could have been applied to alter ethics teaching for first-year vs. fourth-year university students (2012). Barsky (2008), much like Thomas, had noted ethics instruction had often been instrumental in individual decision-making, but was not often used in bridging differences. Barsky also alluded to the social worker code of ethics and how ethics instruction could have been used in interest-based conflict resolution. Such methods as "...power-based negotiations, narrative mediation, Native American healing circles, rights-based adjudication, and family group conferencing..." were suggested as

possible active tools for ethics instruction to assist in bridging differences. Case studies were not mentioned per se, but might have been useful in conjunction with the above.

According to Frey (2010), the usage of cases converted an ethics course into an ethics lab. Case usage resulted in students reflecting on personality traits. Cases presented the student with moral exemplars. The class could develop a moral ecology within which students were immersed. This immersion correlated well with Cooper's (2009) findings that instructors should have demonstrated passion for the subjects and the subject matter, a process that assisted in the creation of a class ecology. A class ecology in turn created a moral surround which envelopes students and assisted in the development of higher-order moral development. Such development could have been created without re-inventing the wheel. A university could incorporate cases in existing ethics courses (Frey, 2010). Such an incorporation might have been more efficacious with experienced students, but is important for the less experienced.

Keefer (2005) stated less experienced students provide simple actions and justifications for resolutions. This exclusionary attitude where simpler solutions preclude the usage of more complex solutions can reduce the motive to explore more creative solutions. Students are "funneled" through multiple-choice questions that stifle creative solutions. Muskavitch (2005) referred to the Hastings Center (1980) white paper, which proposed five goals in teaching ethics, including (a) stimulating the moral imagination, (b) recognizing the ethical issues, (c) developing analytical skills, (d) eliciting a sense of moral obligations and personal responsibilities, and (e) tolerating (and resisting) disagreement and ambiguity. The students' feelings and imaginations must be engaged.

Student affect must be considered or rote memorization of simple ethics principles would be the most educators can hope for.

G. W. Louis (2009) states that according to William Glasser, socialization could increase affect and produce the desired outcomes in ethics instruction. Moral obligation must have been elicited to move students into higher domains of ethical thought. Face-to-face discussions were not the only way to accomplish this. Online interactive discussions could also be effective in enhancing student affect. Students could develop a “justificatory mind-set,” wherein students recommended the simple course of action rather than apply critical thought and be creative in their proposals. Students must have moved beyond simple justifications in their problem-solving.

To avoid justificatory mind-set, Muskavitch (2005) recommended small-group assignments over tutorials. The latter had a “check-off” mentality that was common in universities today. Muskavitch (2005) concluded, “Online tutorials alone cannot...constitute an effective educational program in professional or research ethics” (p. 433). She stated adding facilitated exchanges would go far. Such exchanges enhanced student affects and enmeshes the student in a collegiate experience, which enhanced academic integrity and reduced incidents of unethical academic behavior (Olt, 2007). As Cabot (2005) demonstrated, such extracurricular experiences also enhanced student morality even more than collegiate experiences themselves.

Methodologies Can Be Useful Across Different Professions

Appraisal was a complex subject that had far-reaching consequences for client and homeowner, but other professions were considered more complex with potentially graver consequences. Engineering was one such profession (Jonassen et al., 2009).

Jonassen et al (2009) researched what happened to engineering students when the students were asked to solve engineering ethics problems as opposed to teaching ethics outright. Students given more meaningful ill-structured assignments were able to solve ethical dilemmas and produce coherent arguments to justify their actions.

Haws (2001) stated ethical behavior was grounded in different theoretical approaches considering multiple options with multiple consequences and communicating with stakeholders. Jonassen et al., (2009) designed a learning environment that engaged the principles espoused by Haws (2001). This learning environment was called Engineer Your Ethics (EYE). EYE consisted of ethics scenarios conducted serially, designed to investigate how learners reconciled perspectives when determining a solution to ethics problems.

Several issues emerged as Harris et al (1996) and Jonassen et al (2009) designed EYE and the case studies used in EYE. Typically, engineering ethics problems were represented as either decision-making, design, trouble-shooting, or dilemma (Jonassen et al., 2009). According to Harris et al (1996), decision-making case studies required a selection of one action among a variety of context-rich alternatives, while dilemmas represented an argument between two or more undesirable issues. Harris et al (1996) assumed for the sake of their study that engineering ethics problems were decision-making issues that invoked professional competency in context-rich scenarios. Harris et al (1996) concluded ethics problem-solving cases should have been integrated into every engineering course to enhance the argumentation and counter-argumentation process. This had implications for an appraisal ethics module that could be used as an adjunct to a

USPAP course. Such an environment could have been called “Appraise Your Ethics” or “AYE,” based on Jonassen et al.’s (2009) EYE.

While the use of cases, or casuistry, was a time-honored traditional tool in education in general and ethics education in particular, Bivins (1993) had noted there had been a trend toward allowing professionals to learn ethics on the street, with little theoretical background. However, such background was important in the creation of a status quo, an ethical relativism that allowed professionals a chance to understand what is expected of them (Bivins, 1993). A theoretical underpinning gave the newer professionals the rationale behind the written ethics rules. Once a student had been taught the basic ethical foundations the onus was on introducing those students to ethical concerns specialized to their individual professions (Bivins, 1993). One way to bring a student from the basic introductory material to a more specialized level, or to move from the lower levels of Bloom’s Taxonomy to the higher (analytical) levels was the usage of case studies.

Case Studies Are Useful for Inductive Learners

According to a report by the Boston University Center for Excellence and Innovation in Teaching (2012), “Many students are more inductive than deductive reasoners, which means that they learn better from examples than from logical development starting with basic principles. The use of case studies can therefore be a very effective classroom technique.” Case studies could have been undertaken individually or in teams to good effect. A major advantage in using case studies was that it actively engaged the students in the subject matter. The guidelines for using case studies were (Boston University Center for Excellence & Innovation in Teaching, 2012):

- What is the issue?
- What is the goal of the analysis?
- What is the context of the problem?
- What key facts should be considered?
- What alternatives are available to the decision-maker?
- What would you recommend — and why?

It is this issue that encouraged facilitator feedback and encouragement of student immersion in the subject matter. Instructor feedback was critical in enhancing student affect and the cognitive domain.

Bivins (1993) had proposed the following questions for the creation of case studies:

1. What is the ethical issue/problem? (Define in one or two sentences.)
2. What facts have the most bearing on the *ethical* decision you must render in this case?
3. Are there any other external or internal factors to be considered? (Economic, political factors, etc.)
4. Who are the claimants and in what way are you obligated to each of them?
(List all affected by your decision.)
5. What are the operant ideals?
 - a. For you
 - b. For the client/organization/profession
 - c. For other affected parties
6. Do any of these ideals conflict? In what order would you honor them?

7. What are your options, and which would be favored by each affected party?
(List at least 3.)
8. Which options could cause harm to any claimant?
9. Would honoring any of the ideals listed above invalidate any of your options?
10. Are there any rules or principles (legal, professional, organizational, or other) that *automatically* invalidate any of your options?
11. Which ethical theories support or reject which options?
12. Determine a course of action based on your analysis.
13. Defend your decision in writing to your most adamant detractor.

Bivin's worksheet could be adapted to appraisal with relative ease. The most current version of USPAP informed Number 10, and the ethical theories that introduced the USPAP course should have informed Number 11. Number 13 relied the most on instructor and student/peer feedback.

Leading students through such sequential cognitive processes, while having viewed decisions through a moral and ethical lens, could help students avoid moral disengagement and maintain ethical conduct. The hands-on nature of case study instruction required students to consider these steps and their consequences within a realistic and relatable context. These were the affordances of case study instruction, and this method held promise for enhancing the pre-license and continuing education of appraisers, both in grounded and online environments.

To summarize, case studies have been in use in ethics education for several years. The use of cases, called casuistry, could be an effective tool if the cases were constructed appropriately. The best cases typically reflected real life scenarios. Just as not all

educators were good writers or course designers, not all educators were good writers of case studies (Schonfeld, 2005). It was important good case study principles should have been implemented in course design. This was especially true with online education where there are even more concerns in creating a proper pedagogically-sound learning environment (Schonfeld, 2005).

Lecture in Ethics Education

Another popular method used in ethics instruction was the lecture. Lecture has been used for decades in education. However, lecture was not always the end-all be-all that teachers would have us believe. O’Leary and Stewart (2013) have found learning style must be matched closely to the teaching method used in ethics instruction. Active learners fare better in group work, whereas, passive learners fare better in lectures. O’Leary and Stewart recommended analyzing the students’ learning styles before instruction began, to maximize instructional efficiency. Grant (2008) also found student backgrounds must be taken into account for the usage of teaching tools to be effective. Shiell (2011) stated active discussions in class could lead to student debate about what Shiell described as Traditional Ethics. While not explicit about the format one assumed these discussions centered on lectures.

As with the other methods of teaching ethics, the lecture format could be combined with other methods such as video, case studies and lecture (Cooper et al., 2008). Cooper et al went on to say their “Toolkit” contains several components, some of which were adapted to teach some aspects of ethics, whereas, other components taught other aspects of ethics. This multifaceted approach assured more students, with varying learning styles, could learn the ethics needed in their careers. Business instructors might

have felt ill-at-ease teaching ethics (Lynn, 2010; Cooper et al., 2008). Cooper et al (2008) stated their Toolkit was a good first step toward allowing non-philosophers to teach ethics in a business course. Jones (2009) reported interspersing lectures among other teaching modes such as cooperative group work enhanced student learning in ethics courses. As Willey and Burke (2011) note, Constructivist educators did not think lectures were sufficient to convey knowledge. A variety of experiential activities such as role playing and group work were required to engage the learner, and must have been adapted to the various backgrounds of the learners.

Wright et al (2012) reported the results of a detailed study analyzing methods of teaching ethics to enhance international sensitivity and awareness. A variety of modes could have been used to enhance cultural awareness and value perceptions, including the lecture format.

The research reviewed indicated the lecture format had been used for decades in education, but was not normally considered a stand-alone teaching mode. The research indicated while lecture had its place, it was a passive strategy and should be combined with more active teaching strategies such as role-playing and group work. Combining lecture with other, more active methodologies would have enhanced student affect and helped students grasp ethical comments more efficiently, leading to the improved learning of ethics.

Media/TV in Ethics Education

There have been various multimedia tools available for use in ethics instruction. The University of Texas at Austin had developed two DVDs for use in ethics classes: *In It To Win It* and *Concepts Unwrapped* (Ethics Unwrapped, 2012). These videos DVDs

had several videos that, singularly or altogether, could be used to demonstrate various ethical principles in the classroom. The DVDs were free, and could be used online or in the classroom. For example, according to Wright et al (2012) various modes should have been used to teach ethics. These DVDs might have augmented other learning formats to enrich the ethics classroom experience. Smaldino (2008) touted the usage of case studies but under some conditions espoused library, online (web-based), virtual environment (Second Life™), and media usage in the ethics classroom.

Shankar and Connelly (2010) reported their attempts to incorporate technology ethics instruction in their respective classrooms. The authors tried to incorporate technological and ethical instruction in their classrooms. The study dealt with the impact of pervasive computing on the classroom. Shankar is a sociologist and Connelly and computer scientist; each instructor tried incorporating ethics into their respective classes with varying degrees of success. While their classes were separate, they were brought together for special lectures based on technology case studies and work on a joint project. After the completion of the project the students were brought back together for reflection. One aspect of the project was the design of a video system by the technology students that was to be seen by family and friends. However, the ethics students were concerned that unintended people might see the video. Each group's attitude perplexed the other group. One issue was a misunderstanding of technology by the ethics students, leading to incorrect conclusions being drawn. Additional issues were identified by the ethics students to make sure they had "enough" ethical issues. These extra issues were often esthetic in nature and non-issues to the technology students.

Shankar and Connelly found the students' disparate backgrounds led to uneven experiences in the two courses. One class did not have the knowledge to be able to communicate effectively with the other class. While the authors feel collaborative learning is worthwhile, certain steps should be taken to assure a more uniform response from both sets of students. Documents could be designed to assure a uniform understanding of terminology. The use of video technology as one of the cases allowed technology students to collaborate with non-technologists for the common good of both classes.

Wicclair (2008) has found medical students can discern proper ethical actions vs. the egregious behavior of Dr. House, M.D. While House M.D. was a very popular show among medical students, these students recognized the show's "unreality" and appreciated the show as a series of negative examples. Wicclair also stated video segments of the show could be used in the classroom as a negative exemplar.

The research reviewed indicated multimedia has been used for several years in education, although for a shorter span than the lecture or case study formats. Multimedia had the advantage of appealing to a variety of learning styles, and could be interspersed in ethics courses. Multimedia learning objects could be used in traditional courses to insert ethics into non-ethics courses as well. Such insertions allowed instructional designers to take existing courses and more easily augment the ethics content without being experts in ethics themselves.

Online Learning in Ethics Education

Lynn (2010) has demonstrated one need not be an ethics instructor to teach ethics. Housing ethics materials and learning objects online was an effective way to deliver such

materials to students across disciplines. The instructor could plug an ethics module into their (face-to-face) course with little adjustment to the curriculum. The usage of an ethics module was but one of many tools, including online and grounded, available to instructors.

Weissman (2007) has used a variety of online tools to great effect in teaching ethics. Instant Messenger (IM) was useful for students to know when friends were online for synchronous communications. Weissman cautions, especially when students were young, online tools must be used with caution: limits must be set. Students can get lost in virtual worlds. Online tools cannot only be used to teach ethics, they could be used to enforce the ethical treatment of students. Online tools, particularly in virtual worlds like Second Life™, could be laborious and time-consuming to set up.

Schonfeld (2005) stated online ethics courses took more faculty time to develop than face-to-face courses. Online ethics courses had both advantages and disadvantages compared to face-to-face courses. Advantages of web instruction and web tools included, (1) the asynchronous nature allows students to progress at their own pace, (2) web-based content allow for a standardization of ethics-based content over a diversity of curricula; and (3) examples (perhaps case studies) can be tailored to the needs of individual courses. The challenges included (1) online ethics instruction benefits visual learners to the detriment of students with poor writing and reading abilities, (2) online ethics instruction does not allow for good development of student-student and student-instructor interactions, (3) the teaching of ethics involves teaching a process rather than a product. As Schonfeld (2005) stated: “Building an online community is another good way to increase the interaction of students and their engagement with the material” (p. 481). The

greatest challenge faced by Schonfeld was the content itself. Because ethics instruction was a process and not just learning terminology and the names of theorists, practical ethics was best learned via role-playing. Role-playing was difficult to perform online. However critical thinking skills could be learned using online tools. A final caveat from Schonfeld: fancy technology used more bandwidth. Faculty often had access to high bandwidth resources and developed online tools accordingly. High bandwidth usage disadvantaged rural students, creating a disparity between rural and non-rural students. To avoid this disparity online tools should have been created cognizant of the needs of all students. To this end, properly-created online courses were time-consuming to create.

As noted by Schonfeld (2005) online ethics courses can take longer to develop than counterpart face-to-face courses. Smaldino (2008) noted the workload of online ethics courses is more intense than traditional face-to-face courses. The author realized that she should learn from her students, feedback from students should inform future iterations of the course. Student reflections were one such way for an instructor to learn the attitudes and opinions of students. Discussion boards were another tool that could be used effectively to present case studies and other materials online. In conclusion Smaldino posited that ethics instruction could be presented in a 3D virtual world such as Second Life™, causing an immersion in the ethics presentation. This application might have been an effective rebuttal to Schonfeld (2005) because role-playing might have been somewhat easier in Second Life™ than in a traditional online ethics course.

Willey and Burke (2011) used online materials extensively to present ethics instruction in a blended format. Discussions, group projects and cases were used to great

effect. The authors used Constructivist approaches to teach ethics to business students with great efficiency in an online environment.

The research reviewed demonstrated that online ethics instruction required more work for course developers than the face-to-face equivalent. Students typically worked harder in online ethics courses. The online tools used by faculty often created a burden for rural students who do not have access to high bandwidth, creating a dichotomy between bandwidth “haves” and “have-nots.” Ethics instruction was as efficacious online as face-to-face, and in many ways is superior.

Using Activities in Ethics Education

As O’Leary has pointed out, ethical instruction can be effective if the teacher was an effective facilitator (2009). O’Leary’s (2009) research further concluded that some types of instruction were more efficacious than others. O’Leary and Mohamad (2008) cited role-playing and training as potentially effective tools in ethics education, particularly in individual accounting courses that featured an ethics component. Further, the authors concluded that lectures based on cases could also have a positive impact on the students’ ethical outlook relative to their profession, in this case, accounting.

Just as O’Leary and Mohamad (2009) used role playing in ethics instruction, Pass and Willingham (2009) used a self-evaluation system wherein students were presented ethical dilemmas in case studies and asked to self-evaluate their attitudes toward ethics. The students were effectively immersed in the cases and interacted in group activities which promoted critical thinking. Immersion and enhancing student affect was a common theme among ethics educators. Pope, Hendricks and Barkley (2012) reported the role service learning played in ethics instruction. Nursing students were assigned to

community projects such as Head Start, immersing themselves into community services, which allowed hand's-on ethics instruction. The student nurse recognized their profession as a "caring art." Such immersion inculcated otherwise dry ethics into a student nurse's worldview. In addition to immersing students in the world of ethics using community service, games have been shown to be valuable teaching tools (Haywood, McMullen and Wygal, 2004). An "Ethics Bingo Game" was devised with the following objectives in mind (1) restore trust in the accounting profession by emphasizing ethics and professional responsibilities to students (future accounting professionals), (2) identify similarities and applicability of accounting organizations' ethical and professional codes regardless of students' expected career paths, (3) provide opportunities to enhance students' critical-thinking skills, and (4) engage students in the learning process by making ethics coverage interesting and fun. The game improved students' critical thinking skills by engaging them in a game that was fun. The game had the additional advantage of being flexible enough to articulate with existing ethics assignments without altering course dynamics. Ultimately the game showed students that professionalism and ethical behavior can go hand-in-hand.

Another form of activity used in ethics instruction was modeling. Fenstermacher, Osguthorpe and Sanger (2009) stated an example of modeling was when a teacher conducted themselves before a class in a manner that was a moral exemplar. Modeling can be used in addition to the other techniques used in ethics instruction such as lecture or casuistry. In other words, the teacher was teaching morality and teaching morally. There were two components to teaching morality: manner and content. Manner was more "do as I do." Content interjected moral subjects into the course and gave instruction as to

why something was right or wrong. The former was behavioral, but the latter was “do as I say.” Modeling was a subset of manner. A related study conducted by McGlone et al (2011) indicated exposure to an “event” wherein students were exposed to nine executives from profit and non-profit corporations at a speaking function resulted in positive changes in students’ attitudes. Students reacted positively when their teacher or role models presented a positive exemplar. Amlie (2010) also recognized modeling as a significant tool in ethics instruction but called it “setting an example” in class. Numminen et al (2009) also demonstrated that nursing students felt that ethics instruction is more effective if the instructor is shown to be ethical and competent. However, if subject’s ancillary to ethics instruction were presented, these subjects must be grounded in the instructional mainstream.

Zimmerman (2012) stated most ethics instruction, particularly research ethics, was ancillary to other subjects. Most ethics instruction consisted of a “dribble” of ethics theories followed by a flood of cases. To make ethics more integral to the course the author suggested an award be established for the text book author who best incorporated ethics into the body of the text. Therefore, the text would not only teach the subject matter at hand but would treat ethics as an indoctrinated subject worthy of the full attention of the student body. The other studies analyzed herein would indicate the mere act of changing a text to be insufficient, that other actions (such as engaging the students through group work, or leading by example through modeling) are required to engage the students and affect morality levels. Involving the students was a prime way of enhancing learning. Using group activities could immerse the students in the class. Shifting student perspective promotes immersion.

Mower (2008) used small groups to develop cases. In addition to developing cases the students were expected to shift roles from first person to third person, effectively taking the role of the other parties in the cases they had developed. This technique immersed the students as a member of a group and as a participant in the resultant case study. Banks (2009) stated the use for role-play, simulations, and other activities in ethics instruction was well established. Bero and Kuhlman (2011) used role-play to present case studies. This illustrated the adaptability of the various techniques, blending together in various ways depending upon the needs of the instructor and students.

Borhani et al (2010) found role-playing and various other activity-related tools enhanced student morality, critical thinking, and decision making in the classroom. This in a classroom setting in Tehran, illustrating the generalizability of the results across cultures. Borhani et al also promoted the instructor's role as positive role model in the classroom as an effective tool for teaching ethics. Johnston (2010) also found role-playing was efficacious in ethics instruction, especially when combined with pre-exercise activity and post-exercise reflection. She also included card-reading activities to augment role-playing. When students were actively engaged they became an integral part of the class and ethics instruction was enhanced.

The research reviewed indicated certain activities could be used to engage students in ethics instruction. Such activities could include role-playing, modeling, card-reading, and small-group activities that generated case studies. Ethics instruction could be stand-alone or an integral part of a course. The activity need not have been disruptive;

it could blend into an existing class and dovetail with exercises. As long as the activity engaged the students, ethics instruction was advanced.

Using Examples or Conduct in Ethics Education

Babbar (2010) used examples and reflective discussions in class to illustrate deceitful conduct. Deceit among customers was a major cause of dissatisfaction, which led to a loss of revenue. If students could be shown deceit in classroom simulations they could recognize deceit in the real world, thus saving their company money. Banks also used codes of ethics or examples of conduct to convey ethics teaching in the classroom, often in conjunction with case studies (2009). Gunderson et al (2008) conducted a study using items developed by the authors. The items were similar to those in a Defining-Issues-type exam developed by James Rest et al (1977). Groups of respondents rated the items and responses were analyzed by Gunderson et al (2008) in a study of business students from a variety of institutions. There was no correlation between education level and the ratings of groups of respondents. The items used examples of various unethical behaviors, but there was no intervention and the authors did not propose possible methods to enhance responses. Perhaps some of the tools mentioned by Frey (2010) such as cases, ethical codes (i.e. conduct), decision-making frameworks, and ethics tests could be utilized in ethics instruction without major shifts in pedagogy.

In summary, codes of conduct, examples of ethical conduct, and even negative exemplars (such as deceit) could have a place in the ethics classroom. Codes of conduct could have included laws such as the Illinois Appraisal License Act and the National Association of Realtors Code of Ethics. Examples of ethical conduct could have included the instructor acting as a role-model before the class, or a case study where an appraiser

took the high road when confronted with temptation. Examples of a negative exemplar (i.e. unethical conduct) could have included a case wherein an appraiser committed fraud and acted as an advocate for a client who desired a higher value.

Using Literature in Ethics Education

Another tool that could have been used to convey ethics in a classroom was the use of literature. Aoudjit (2012) found using case studies allowed a concrete presentation of ethical dilemmas in the classroom, but also could be viewed as simplistic or unrealistic. Instead Aoudjit (2012) used literature to illustrate concepts in ethics: “...literature in general and novels in particular challenge ethical theory and moderate its pretensions to explain moral experience and solve moral problems” (p. 63). While literature in general was found to be useful as a pedagogical tool, books that illustrate moral concepts were most effective. For example, Camus was used to illustrate Utilitarianism. Aoudjit (2012) concluded, “In dealing with moral problems, one ought to think of theories as heuristic devices only. Their role is to guide thinking, not to provide final answers” (p. 63). This substantiated the findings of other authors in this section. Many tools were available to the ethics instructor; no one tool was perfect. In addition to novels, Frey (2010) and Harris (2008) have found humanistic studies are an important adjunct to using literature as teaching tools in ethics instruction.

A variety of tools were available to teach ethics in the classroom. Literature, particularly novels and humanistic studies, could be effective tools under the right conditions. For example, Camus has been used to illustrate Utilitarianism in the classroom. Humanistic studies have been used as an adjunct to using literature as teaching tools in ethics instruction. Literature could also explain moral experience and

solve moral problems. If students have already read the literature that was used (perhaps in the literature courses they have taken), then incorporating the literature as an ethics exemplar became less problematic.

Summary

Ethics instruction was a pivotal part of helping bring order to the chaos that had caused the economic crisis the world had faced the last several years. A variety of tools were available to teach ethics, but no one method stood out above all the others. Which tool should have been used is dictated on a case-by-case basis given the circumstances of the institution, the students, and the instructors. While ethics instruction could be integrated across curricula and specific courses, studies revealed a preference among students to have specific ethics courses. The technology used to convey ethics instruction has been shown to be less an issue than the passion of the instructor in enhancing student affect.

No Significant Difference

The central issue of this study was whether there was a difference between the 7-hour USPAP course taught face-to-face vs. online. Since Thorndike (1912) stated movies help student instruction, and the introduction of computers, there have been many studies that show there was no significant difference (NSD) between face-to-face instruction and online instruction (Kulik & Kulik, 1991; Kulik, Kulik, & Cohen, 1980). No study has been found that has examined the NSD concept in coursework related directly to morality or ethics. While some studies illustrated statistical analyses concerning the teaching of ethics and morality, and what it might have taken to elicit a difference in students taking such courses, the studies have fallen short of testing for a difference between the delivery

systems. Izzo's work showed that ethics education offered by the National Association of Realtors did not affect the morality level of real estate agents (Izzo, Langford, & Vitell, 2006; Rydzewski, Eastman, & Bocchi, 2010). Additionally, Izzo (2000b) discovered compulsory ethics instruction for real estate salespeople was ineffective in raising moral reasoning. This result was interesting to the study at hand because appraisers were forced to take USPAP instruction (including a section on ethics) with unknown effects on moral reasoning. Izzo's study was conducted using a face-to-face modality. However, some studies have indicated initiatives at some corporations have been effective (e.g., Harrington, 1991; Reidenbach & Dawson, 1991). Another study found (Loe & Weeks, 2000) classroom study positively affected moral reasoning in sales students. A similar study has not been conducted on appraisers and their USPAP course; no one has examined whether morality levels in appraisers were affected by online vs. face-to-face modalities of instruction. Wilhelm (2010) has shown even faculty not specifically trained in ethics instruction could effectively teach ethics as long as the ethics material was properly designed using pedagogical principles demonstrated to affect cognitive moral development. The students must have been properly engaged in the course by making the ethics component a part of the class that had an impact on grading. Therefore, if materials were mandated they might not have affected moral development unless, (a) properly crafted to affect morality and (b) an integral part of the student's grade structure. Rhodes (2010) has found more ethical instruction must be created for finance and accounting professionals, and such instruction will have had a profound impact on the ethicality of financial professionals and therefore, on the impressions of the public on accounting and financial professions.

McLuhan (1964) famously stated, “the medium is the message” (p. 23). This has been inferred to mean the medium has an impact on the results of the communication, so a video presentation has a different impact on a presentation or class than, say, a print presentation. Subsequently, the controversy was carried into education by Clark (1994) and Kozma (1994). The former stated the format of the educational material did not matter; the medium did not affect the learning experience. The latter stated the medium did indeed affect the learning experience. Subsequent studies have shown there is NSD in medium; that face-to-face instruction was as efficacious as online instruction. Larson and Chung-Hsien (2009) state while there was no significant difference between online, blended, and face-to-face modalities, there was a preference by students taking an introductory management course to take courses face-to-face. Despite this, most of the students stated online instruction was an appropriate, convenient, and efficacious mode of instruction. Donavant (2009) showed no significant difference when studying police officers taking professional development courses; however, there was a statistical difference between degree of success in an online environment and education level of the participant. While other studies indicated there was NSD, the present study specifically addressed the gap in the literature for instruction that purportedly influences the morality levels of students, particularly appraisal CE students.

The interest in exploring the ethical decision-making of appraisers stemmed from the prevailing mistrust in economic professionals in general, and appraisal professionals in particular, due to misconduct on the part of these professionals. The solitary nature of the appraisal business, combined with a low sense of control and constant external pressures made appraisers vulnerable to moral disengagement.

Kohlberg (1963) asserted individuals attained morality by progressing through various stages, and Bandura (2001) posited the individual was in control of his or her behavior. Included within this control, according to Bandura (2001), was the choice to morally disengage. This phenomenon led to a failure to apply moral and ethical decision-making, and could result in poor professional performance. Curbing the tendency to slide into moral disengagement was vital to preventing future ethical lapses within housing and other industries.

This study has examined the various tools available for the efficacious instruction of ethics at the university and professional level. While casuistry was the over-riding method (and was often combined with other tools, such as lecture), tools should have been chosen in accordance with the course, the students, and the comfort level of the instructor.

This study explored the effectiveness of teaching the 7-hour USPAP CE course online vs. face-to-face. This portion of the analysis was particularly important, as morality research had not explored the non-significant difference concept in morality education.

The next chapter provided a description of the research design that was used to conduct this study. The rationale for using this specific research design was also discussed. Chapter 3 included a detailed description of how each variable was operationalized in the study, and an explanation of the data collection procedures and proposed statistical analysis was provided. The chapter also included a discussion of the steps that were taken to assure that participants' rights were protected.

Chapter 3: Research Method

Introduction

This research sought to provide an increased understanding of how the 7-hour USPAP course taken face-to-face or online might affect morality levels and the stages of cognitive development of appraisal students. The study examined the impact of taking the 7-Hour USPAP course on the morality level of students using a quasi-experimental method. In this chapter, the methodology used to test hypotheses is defined, and information about the sample, variables, instrumentation, data collection, and analysis were provided. The Defining Issues Test (DIT-2) was used to measure moral decision-making in both the pre- and post-test.

As stated in Chapter 1, the financial markets were in turmoil at least in part due to an increase in immoral and criminal behavior. A dearth of research concerning the efficacy of online ethics education was a concern at a time when the public was troubled about professional morality. Indeed, Meine and Dunne (2010) stated a variety of institutions, ranging from police departments to municipalities, had implemented online ethics education. Such implementation has made delivery of instruction more convenient and cost-effective. However, Meine and Dunne (2010) did not report analyses as to the efficacy of such online delivery systems.

Research Question 1

The research question that guided this study was:

Is there a difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face

environment? The three moral schemas include (a) Personal Interests, (b) Maintaining Norms, and (c) Postconventional.

Research Design and Approach

A pretest–posttest, nonequivalent control group (NECG) design was used to measure changes in moral cognitive development in appraisal students taking the USPAP 7-hour CE course in either the face-to-face (F2F) or online environment (Gravetter & Forzano, 2012). The instrument used to collect self-defined morality data was the DIT-2. A quantitative methodology was chosen, as it better supported answering the research questions at hand and was more efficient when dealing with electronic administration of surveys such as the DIT-2 (Rhodes, 2010). A qualitative methodology was considered, but was not supported due to the lack of objectivity a qualitative analysis might have when answering the research questions. Creswell (2009) notes qualitative analyses could be intrusive, costly, and time consuming in terms of finding participants. Qualitative studies have had a place when inductive (“ground up”) research was conducted, and when the researcher wanted to get close to the subject. The current study was deductive in nature.

A quantitative pretest-posttest non-equivalent control group was the most appropriate method to analyze the question at hand since this design compared two non-equivalent groups: one group was measured twice, once before the treatment and once after; the other group was measured at the same two times but did not receive the treatment. The latter group was considered the control group. In this study, the online USPAP was considered the treatment, whereas face-to-face USPAP is considered a control. The pre-test post-test NECG also allowed for the researcher to control for

assignment bias that existed in all non-equivalent group research (Creswell, 2009). The pre-test post-test NECG design also allowed for the determination of whether the treatment or some other time-related factors might threaten internal validity. Such threats were minimized because both groups were observed over the same time period. The pre-test post-test NECG design provided some evidence of a cause-effect relationship and was, therefore, considered quasi-experimental.

This research project employed a pre-test post-test NECG design (Gravetter & Forzano, 2012). The notation for this design was:

Group A O-----X-----O

Group B O-----O

The notational symbols were: O (different waves of measurement, in this case the DIT 2); and X (the treatment). There were two groups; group A took USPAP online and group B took USPAP F2F. Group B was treated as the control group in this design, as the face-to-face USPAP was the more traditional option. Participants were assigned to groups via the schools at which the students were enrolled. As students enrolled and agreed to participate, the students indicated whether the student belonged in Group A or Group B in the survey itself.

Setting and Sample

The population defined in this study was adult students in appraisal schools throughout the United States taking classes online or face-to-face. There were several thousand licensed appraisers in the United States, all of whom must take the 7-hour USPAP CE course every renewal cycle if they wish to maintain their license. A renewal

cycle is typically two years. In Illinois, licensed appraisers must have taken the 2014 USPAP CE course in the first six months of 2014.

The sample was derived from several appraisal schools and appraisal organizations throughout the United States. These schools and organizations were chosen due to their willingness to participate in the research. Various Facebook ads and mentions in appraisal newsletters were used to attract attention to the study. Participants were of varying ages and socio-economic backgrounds. Students taking the 7-hour USPAP CE course had their appraisal license for varying lengths of time. Given participants could not be forced to participate, and random assignment to a particular group (online, traditional) were not an option, a true random sample of participants from the population was not obtained. Specifically, students self-selected to take part in an online course or a traditional course, rather than being assigned.

Table 1

Frequency and Percent Statistics of Participants'

Variable	Frequency	Percent
Tenure		
Less than 5 years	37	39.8
5 years or more	56	60.2
Total	93	100.0
Age Group		
18-25 years	2	2.2
26-35 years	26	28.0
36-45 years	22	23.7
46 years or older	43	46.2
Total	93	100.0

The groups of subjects consisted of USPAP (online) and USPAP (grounded). An analysis of the groups on relevant control variables (e.g., gender, age, years of experience) was run to establish comparability of the groups once they were derived.

Power analysis. A priori sample determination was assessed by conducting a formal power analysis. Three factors were taken into consideration when conducting the analysis, including the intended power of the study, effect size of the phenomena under study, and level of significance to be used in rejecting the null hypotheses (alpha). Study power was the probability of rejecting a false null hypothesis. As matter of convention, adequate power to reject a false null hypothesis was .80 (Kuehl, 2000). Effect size was an estimate measurement of the strength of the relationship between variables in the study (Cohen, 1988). The effect size was characterized by Cohen (1988) as Cohen's f with small, medium, and large effect levels, where each level was associated with a specified effect size. Thus, a small effect = .10, medium = .25, and large = .40. The effect size statistic used in this study was .25 (medium).

Alpha was defined as how confident one is when rejecting the null hypothesis. Social science research convention suggests that alpha should have been set at .05. Thus, with power set at .80, effect size set at .25, and alpha set at .05, the sample size required was 158 participants, with a minimum of 64 per cell (Faul, Lang, & Buchner, 2007). The current study attracted 59 participants who completed the pretest assessment, and 21 who finished the posttest. The small sample sizes could have had an impact on the reliability of results. Perhaps a qualitative analysis could have been used to account for small sample size. The small sample size should be addressed in future studies, and is discussed in Chapters 4 and 5.

Variables. Three variables were used in the study, including (a) one dependent variable, (b) one independent variable, and (c) one covariate. The dependent variable, the Defining Issues Test (DIT-2) (post-test), was scaled at the interval level, while the independent variable, Group Type (online, traditional), and was scaled at the nominal level. In this NECG design, the control group was the F2F group. The covariate was the DIT-2 pretest score, scaled at the interval level that was used to control for natural differences in morality of participants.

The USPAP 7-hour continuing course was written by The Appraisal Foundation (TAF). Alternatively an equivalent course may be written by schools. An equivalent course must be reviewed by the Course Approval Program (CAP) of TAF to assure the course is completely equivalent to the original USPAP course. USPAP courses must be taught by a USPAP instructor who has been certified by the Appraiser Qualifications Board of TAF. Therefore, the course is created by TAF (or is an equivalent to the course created by TAF), and the instructor has undergone a training course and is certified by TAF. This process ensures a regimented system for delivering USPAP education across many licensing jurisdictions. A final exam was not required for the face-to-face 7-hour USPAP course. However, a final exam was required for the online 7-hour USPAP exam. Typically this final exam is not proctored. The exam was administered in such a way as to allow multiple repetitions until the student passes. The final exams were either written by TAF (with the assistance of a psychometric company) or by the course developer of the equivalent USPAP course. If written by the course developer, the CAP reviewed the exams for efficacy and fairness.

Instrumentation and materials. A demographic survey and the DIT-2 were used in the study. Demographic questions assessed age, gender, appraisal experience, education, ethnicity, and type of course (online, traditional). Demographic questions were used to help profile the sample and descriptive information was assessed in aggregate form about willing participants. The data were collected via a SurveyMonkey survey tool.

Morality level. The DIT was a component model of moral development devised by James Rest in 1977. The test consisted of a series of five ethical dilemmas designed to measure one's thoughts, preferences, and comprehension through the activation of moral schemas. The participant's task was to read a moral dilemma, and rate and rank corresponding statements in terms of their moral importance. A Likert-type scale was used in the DIT to assess level of morality on the five moral dilemmas. Three schemas of moral reasoning were assessed including (a) Personal Interests Schema (considering what will benefit me and help others to like me), (b) Maintaining Norms Schema (considering what will maintain the law and social order), and (c) Postconventional Schema (considering human rights and other moral principles). The online version of the DIT 2 was analyzed by the Center for the Study of Ethical Development and the results forwarded to the researcher (Bebeau & Thoma, 2003).

The DIT-2 included five hypothetical moral dilemmas, each followed by 12 issues (60 questions total) that could be involved in making a decision about the dilemma. Participants are asked what decision they would make in each dilemma and which issues they consider most important in making the decision. These responses were scored to

find which aforementioned moral schema students followed in making moral decisions.

The task took approximately 30 minutes to complete. Per the DIT2 Guide:

DIT-2 is an updated version of the original DIT devised 25 years ago. Compared to the original DIT, DIT -2 has updated stories and is also a shorter test, has clearer instructions, retains more subjects through subject reliability checks, and in studies so far, does not sacrifice validity. If anything it improves on validity. The correlation of DIT1 with DIT-2 is .79, nearly the test-retest reliability of DIT-1 with itself. However when the new index (N2), and the new subject reliability checks are applied to DIT1, the older and longer DIT1 shows the same validity as DIT2. (p. 31).

Data Collection

Before taking the 7-hour USPAP CE Course, a letter of introduction and a link to a demographic survey and the DIT-2 were sent to prospective students. Names and emails were provided by appraisal schools scattered across the U.S. Schools and students were assured of student confidentiality in an introductory e-mail. All students in each course were asked to participate, with varying percentages from each course actually volunteering. Invitations were e-mailed to prospective subjects once IRB approval was obtained.

Online students took the introductory survey, pretest DIT-2, USPAP CE Course, and posttest DIT-2 entirely online. All components were available through an online Survey Monkey survey, with the exception of the USPAP course that was offered through the school's platform. Instructions were provided online prior to beginning the introductory survey. F2F students attended the appraisal school's USPAP course in a

face-to-face classroom environment, with the introductory survey, pretest DIT-2, and posttest DIT-2 offered in an online format. The F2F group was considered the control group for the purpose of this study.

Data Analysis

A multiple analysis of covariance (MANCOVA) was conducted to analyze the data. MANCOVA was a statistical method used to study if the dependent variable (DIT-2 post-test score) was affected by the independent variable (USPAP course online or face-to-face) after controlling for a covariate (DIT-2 pretest scores). The analysis procedure was conducted using the Statistical Package for the Social Sciences (SPSS) software program, 22.0. Results are presented in Chapter 4.

Components of MANCOVA included a pretest, posttest, and specified independent variables. The pre-test was called a *covariate* (Trochim & Donnelly, 2007). The covariate was co-varied with the outcome variable or post-test to remove variability or noise. Therefore, the MANCOVA design was considered a noise-reduction design. A covariate reduced noise by reducing the variability in the posttest, while preserving the difference between the groups; a covariate is the variable adjusted for in the study (Trochim & Donnelly, 2007). The addition of a pre-test addressed the issue of assignment bias present in non-equivalent groups (Gravetter & Forzano, 2012).

The MANCOVA design adjusted posttest scores for variability on the covariate (pretest). When the pretest (covariate) was subtracted, extraneous variability was removed from the posttest (Trochim & Donnelly, 2007). The raw DIT-2 data was sent to the testing center in Minneapolis, the Center for the Study of Ethical Development (“Center”), for processing. The results were returned for further statistical analysis,

including the MANCOVA. Of particular import were the P and N2 scores which translated into post-conventional moral development levels. The report consisted of (at a minimum):

1. A case processing summary for the first set of indices.
2. A case processing summary for the reliability indices.
3. Individual participant output: Reliability checks and additional DIT scores. This numbered listing of respondent ID numbers is followed by New Checks total score, Meaningless item check, and Antisocial score.
4. A case processing summary for the demographic variables included with DIT-2.
5. Demographic variables.
6. Report. The last two pages of the report represent descriptive summary statistics.
7. Computer files accompanying the report. (Bebeau & Thoma, 2003)

The moral judgment scores were as follows: DIT items centered around three moral theories: “Arguments that appeal to personal interests (Personal Interest), to maintaining social laws and norms (Maintaining Norms), or appeal to moral ideals and/or theoretical frameworks for resolving complex moral issues” (Postconventional-P score) (Bebeau & Thoma, 2003, p. 18).

The Maintaining Norms score related to Stage Four moral development in the Kohlbergian scheme, which pertained to maintaining Law and Order (Bebeau & Thoma, 2003). The Postconventional Schema Score related to the postconventional stages of Kohlberg, namely Stages Five and Six. The N2 score was a newer addition to the DIT-2

and bolstered construct validity over the old P score. Bebeau and Thoma stated “The N2 score has two parts: the degree to which Postconventional items are prioritized; and the degree to which Personal Interest items (lower stage items) receive lower ratings than the ratings given to Postconventional items (higher stage items)” (p. 19). The three dependent variables were the Maintaining Norms, Personal Interest and N2 scores. The MANCOVA was a useful tool for controlling the pretest scores to determine if there was a significant difference between pre- and posttest scores.

Protection of human participants. An application was submitted to Walden University’s Internal Review Board (IRB) to ensure the research complied with the internal policies and ethics of Walden University. A letter of consent was e-mailed to potential subjects before participating in the study. Subjects had the option to opt-out of the study before participating. Participants were assured in the permission letter that the results of the study would be private and confidential. The e-mail also explained the researcher’s plans to share the results of the study to potential stakeholders.

To further protect the subjects, participation in the study was voluntary and completely anonymous, if participants so chose. Anonymity was assured because the DIT-2 is an online survey, which could be signed into at any time. No one but Survey Monkey and the respondent could know the identity of the respondent. In the introductory survey, various data were collected. The name and address of participants were not linked to specific data from the DIT-2. Only demographic data were linked to the DIT-2. The researcher was not able to identify revealing characteristics of individual participants.

Summary of Methodology

This chapter outlined the methodology used to conduct the research. This study employed a pretest-posttest, quantitative non-equivalent control group design (Gravetter & Forzano, 2012). The purpose of this study was to provide an increased understanding of how the 7-hour USPAP CE course affected the morality levels and cognitive development stages of appraisal students maintaining their appraisal licenses. The DIT-2 was administered online prior to the USPAP courses and then again after the USPAP courses either in a face-to-face or online environment. The data gathered from the DIT-2 was used to ascertain if there is a statistically significant difference between subjects who took the USPAP F2F or online. MANCOVA was used as a basic analytic tool to determine group differences. A quantitative methodology was best suited to the DIT measurement instrument as Rest (Rest et al., 1977) developed the DIT to be used in conjunction with quantitative methods.

Included in Chapter 4 was a description of the data collected, the data analysis procedures, and the results of the study as they pertain to the hypotheses and research questions. Discussed in Chapter 5 was an overview of the study, interpretation of the findings, implications of the findings, limitations of the study, and suggestions for future research.

Chapter 4: Results

Introduction

The purpose of this study was to explore how appraisers' morality schema are influenced following participation in Uniform Standards of Professional Appraisal Practice USPAP course online vs. face-to-face, as measured by the Defining Issues Test (DIT; Rest et al., 1977). Three moral schemas were measured with the DIT: Personal Interests (considering what will benefit me and help others to like me); Maintaining Norms (considering what will maintain the law and social order); and Postconventional (considering human rights and other moral principles). A pretest-posttest non-equivalent control group (NECG) design was used to measure changes in moral cognitive development in appraisal students taking the USPAP 7-hour CE course in either the face-to-face (F2F) or online environment. The instrument used to collect self-defined morality data was the DIT-2. A quantitative methodology was chosen, as it better supported answering the research questions at hand and was more efficient when dealing with electronic administration of surveys such as the DIT-2 (Rhodes, 2010).

Research Question and Hypotheses

The research question that guided this study was: Is there a difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment?

Null Hypothesis 1

There is no difference between the effect on the morality of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment.

Alternative Hypothesis 1

There is a difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment.

Data Collection**Time Frame**

The data were collected from September, 2013 to June, 2014.

Discrepancies in Data Collection from Chapter 3

The study had fewer participants than anticipated. Since the Power Analysis was not met, there could be an error when interpreting results.

Baseline Descriptive and Demographic Characteristics of the Sample

Appraisers were contacted through newsletters, e-mails, online magazines, and Facebook ads, assuring a wide reach. Thousands of appraisers saw the invitation to the study. Data were collected from volunteer appraisal students who completed the pre-course survey on SurveyMonkey prior to taking the 7-hour USPAP course. Some volunteers who completed the pre-test then took the USPAP course and subsequently took the post-course survey. Demographic data were collected about the participants and are presented in Table 2.

Table 2

Demography of Participants

Variable	Frequency	Percent
Appraisal Experience		
Less than 5 years	37	39.8
5 years or more	56	60.2
Total	93	100.0
Sex		
Male	26	28.0
Female	67	72.0
Total	93	100.0
Ethnicity		
African American	43	46.2
Asian	1	1.1
Caucasian	34	36.6
Hispanic	10	10.8
Other	5	5.4
Total	93	100.0
Age Group		
18-25 years	2	2.2
26-35 years	26	28.0
36-45 years	22	23.7
46 years or older	43	46.2
Total	93	100.0

How representative of the general population is the sample? The sample was taken from a broad base of licensed appraisers, all of whom must take the 7-Hour USPAP Update Course. Some of the participants self-selected to take the course online; others self-elected a face-to-face option. The participants were representative of the general population of appraisers in age, experience, and other demographic features.

Instrumentation and materials. A demographic survey and the DIT-2 were used in the study. Demographic questions assessed age, gender, appraisal experience, education, ethnicity, and type of course (i.e., online, traditional). Demographic questions were used to help profile the sample and descriptive information was assessed in

aggregate form about willing participants. The data were collected via an online SurveyMonkey survey tool.

A multivariate analysis of covariance (MANCOVA) was run to determine if any significant differences existed between students taking the 7-hour USPAP CE course online and students taking the USPAP CE course in a face-to-face environment. Since the dependent variables are related, a MANCOVA was determined to be the superior analysis versus the ANCOVA. The MANCOVA filtered out noise that might lead to errors in an ANCOVA.

Results

Analysis of Research Question 1

Research Question 1 used a multivariate analysis of covariance (MANCOVA) to determine if a significant difference in posttest moral affect scores (personal interests, maintaining norms, post-conventional: p-score and posttest N2) existed between continuing appraisal students taking the 7-hour USPAP CE course online versus students taking the course in a face-to-face environment, after controlling for pretest scores. The dependent variables for the MANCOVA analysis were four posttest moral affect schemas including personal interests, maintaining norms, and post-conventional: p-score and N2. The covariates were pretest moral judgment schema scores: pretest personal interests, pretest maintaining norms, and pretest post-conventional: p-score and N2 score. The independent variable was whether or not the student took the 7-hour USPAP CE course online (experimental group) or in a face-to-face environment (control group).

The moral schemas included personal interests, maintaining norms, and postconventional. For the postconventional schema, two sets of scores were calculated

including P-scores and N2 scores and both sets of scores were used to evaluate the postconventional schema. The covariate variables were pretest moral judgment schema scores: pretest personal interests, pretest maintaining norms, and pretest postconventional: P-scores and N2 scores. Pretest and posttest moral judgment schema scores were calculated in accordance with the DIT-2 guide. Specifically, moral schema scores demonstrate prior moral knowledge about how to get along with others (personal interests, maintaining norms, and postconventional). The independent variable was whether or not the student took the 7-hour USPAP CE course online (experimental group) or in a face-to-face environment (control group).

Descriptive statistics for the dependent variables are presented in Table 3 by groups (control and experimental).

Table 3

Descriptive Statistics of the Dependent Variables by Control and Experimental Groups

Dependent Variables	Mean	Std. Deviation	Skewness	Kurtosis	Min	Max
Online Course ($n = 8$)						
Personal Interests	29.25	14.656	1.374	2.447	14.00	60.00
Maintain Norms	18.00	11.514	0.246	-1.288	2.00	34.00
Postconventional	46.75	14.300	-0.368	-0.105	22.00	66.00
N2	31.86	13.483	1.707	3.461	17.14	61.29
Face-to-face Course ($n = 11$)						
Personal Interests	29.82	16.792	0.303	-1.006	8.00	58.00
Maintain Norms	23.82	9.569	0.631	-0.609	10.00	40.00
Postconventional	39.45	12.429	0.346	-0.611	22.00	60.00
N2	26.99	18.993	0.270	-1.481	-0.80	54.65

Note. $n_{total} = 19$

Using SPSS 22, a MANCOVA was conducted to determine if any significant differences in posttest moral judgment schema scores (personal interests, maintaining norms, post-conventional: p-score and N2) existed between continuing appraisal students taking the 7-hour USPAP CE course online versus students taking the course in a face-to-face environment, after controlling for pretest moral judgment schema scores. Results from the MANCOVA analysis revealed after controlling for pretest scores, a significant difference did not exist between control and experimental groups on a model containing four moral judgment schemas. See Table 4 for a model summary of the MANCOVA analysis.

Table 4

Model Summary of MANCOVA Analysis

Effect	Statistic	Value	F	Hypothesis df	Error df	Sig.	Partial Eta Squared
Group	Wilks' Lambda	0.768	0.755	4	10	.577	.232

In addition to the multivariate analysis, an examination of the individual between-subject effects revealed that none of the moral judgment schemas were significantly different across class type (online or face-to-face). That is, when the dependent variables were considered separately, no significant differences existed in participants' personal interest scores ($p = .149$), maintaining norms scores ($p = .648$), p-scores ($p = .362$), or N2 scores ($p = .404$), after controlling for pretest scores.

The data were screened for missing data and univariate outliers before the research question was analyzed. Missing data were investigated using frequency counts and several cases that took the pretest did not take the posttest. That is, there were 93

participants who completed demographic data, 59 participants who completed the pretest and 21 participants who completed the posttest. However, two of the participants who took the posttest did not have pretest scores and were removed from the analyses of Research Question 1. Some participants started the study and completed the pre-test. However, the DIT takes roughly 20-30 minutes to complete. This factor explains why some participants did not start the post-test. Loss of participants was consistent across groups.

The data were screened for univariate outliers by transforming raw scores to z-scores and comparing z-scores to a critical value of ± 3.29 , $p < .001$ (Tabachnick & Fidell, 2007). Z-scores that exceed this critical value are more than three standard deviations away from the mean and thus represent outliers. The distributions were evaluated and no cases with univariate outliers were found

Basic parametric assumptions were assessed before the MANCOVA was analyzed. That is, for the dependent variables (posttest personal interests, posttest maintaining norms, and posttest postconventional: p-score and N2), assumptions of normality, and homogeneity of variance were tested. To test if the distributions were significantly skewed, the skew coefficients were divided by the skew standard error, resulting in a z-skew coefficient. This technique is recommended by Tabachnick and Fidell (2007). Specifically, z-skew coefficients exceeding the critical value of ± 3.29 ($p < .001$) may indicate non-normality. No distributions exceeded the critical value.

Kurtosis, or the peakedness of a sample distribution, was also evaluated using the same method and no distributions were found to be significantly kurtotic. Therefore, since no distributions were significantly skewed or kurtotic, the dependent variables were

assumed to be normally distributed. Displayed in Table 4 are skewness and kurtosis statistics of the dependent variables by control and experimental groups, and displayed in Table 5 are skewness and kurtosis statistics of pretest scores.

Table 5

Skewness and Kurtosis Statistics of the Dependent Variables by Control and Experimental Groups

Dependent Variables	Skewness	Skew Std. Error	z-skew	Kurtosis	Kurtosis Std. Error	z-kurtosis
Online Course ($n = 8$)						
Personal Interests	1.374	0.752	1.827	2.447	1.481	1.652
Maintain Norms	0.246	0.752	0.327	-1.288	1.481	-0.870
Postconventional	-0.368	0.752	-0.489	-0.105	1.481	-0.071
N2	1.707	0.752	2.270	3.461	1.481	2.337
Face-to-face Course ($n = 11$)						
Personal Interests	0.303	0.661	1.827	-1.006	1.279	-0.787
Maintain Norms	0.631	0.661	0.327	-0.609	1.279	-0.476
Postconventional	0.346	0.661	-0.489	-0.611	1.279	-0.478
N2	0.270	0.661	2.270	-1.481	1.279	-1.158

Note. $n_{total} = 19$

Levene's Test of Equality of Error Variance (Green & Salkind, 2008) was run to determine if the error variance of the dependent variables were equal across groups (control and experimental). Results from the test indicated all distributions of the dependent variables (posttest personal interests, posttest maintaining norms, posttest postconventional, and posttest N2) did meet the assumption of homogeneity of variance. For the MANCOVA analysis, the assumption of homogeneity of variance-covariance matrices was tested using Box's M Test of Equality of Covariance Matrices. This test was run to determine if the four posttest moral judgment schemas (personal interests, maintaining norms, post-conventional: p-score and posttest N2) were equal across the levels of the independent variable (online, face-to-face). For Box's M, critical value for

determining whether the assumption of homogeneity of variance-covariance matrices was violated is $p < .001$. Results from the test found the distributions were equal across groups, *Box's M* = 14.120, $F(10, 1065.418) = 1.026$, $p = .419$. These results suggest participants' scores on the four moral judgment schemas were equally distributed across groups, and the assumption of homogeneity of variance-covariance matrices was met. However, the issue of small sample size remains. Methods to address this issue are discussed in Chapter 5.

Summary of Findings

The purpose of this study was to explore how appraisers' morality is influenced following participation in a USPAP course as measured by Rest's Defining Issues Test 2 (DIT2). A pretest/posttest analysis was used (Rest et al., 1977) to determine the efficaciousness of the online USPAP courses and the impact on appraisal morality. Some participants completed the DIT, the online USPAP course, and the DIT again; other participants completed the face-to-face USPAP course. These two groups were compared to gain insights into the differences in outcomes between those who participated online and those who did not. In sum, the MANCOVA analysis shows there is no significant difference in moral affect whether the USPAP course is taught face-to-face or online.

Chapter 5: Discussion, Conclusions, and Recommendations

Purpose and Nature of the Study

This study addressed the gap in research about how appraisers' morality is influenced following participation in a USPAP CE course, as measured by Rest's (Rest et al., 1977) Defining Issues Test (specifically, the DIT2). This study focused on the 7-Hour USPAP Update CE Course. Specifically, the Defining Issues Test 2 was administered prior to the USPAP course, and then once again after the course, and the outcomes compared to see if appraiser morality was affected in face-to-face delivery vs. online. This study also explored whether the modality of the course (i.e., face-to-face vs. online) influenced DIT results.

A Non-Equivalent Control Group (NECG) design was used with three variables, including one dependent variable, one independent variable, and one covariate. The dependent variable, the Defining Issues Test (DIT2) (post-test), was scaled at the interval level, while the independent variable, Group Type (online, traditional) was scaled at the nominal level. In this NECG design, the control group was the face-to-face group. The covariate was the DIT-2 pretest score, scaled at the interval level, which was used to control for natural differences in morality of participants.

Key Finding

Results from the MANCOVA analysis revealed after controlling for pretest scores, a significant difference did not exist between control and experimental groups on a model containing four moral judgment schemas. The group significance difference was .577. When the dependent variables were considered separately, no significant differences existed in participants' personal interest scores ($p = .149$), maintaining norms

scores ($p = .648$), p-scores ($p = .362$), or N2 scores ($p = .404$), after controlling for pretest scores. Therefore, the study has shown there is no significant difference between ethics instruction online vs. face-to-face modalities when the USPAP CE course is the intervention. The sample size was smaller than anticipated however, which could have led to an error in interpretation.

Interpretation of Findings

Context of the Literature: No Significant Difference (NSD)

Background. The research question addressed in this study was whether there is a difference between the morality levels of students taking the 7-hour USPAP course taught face-to-face vs. online. This study follows in line with the robust body of research on the effects of instructional methods vs. instructional mediums used in teaching and learning. This line of research, often referred to as The No Significant Difference Debate, originated with Clark (1994) and Kozma (1994). Clark stated the format of the educational material did not matter; the medium did not affect the learning experience. Rather, it was the instructional methods used that were most important. Kozma stated the medium did indeed affect the learning experience. Subsequent studies have shown there was NSD in medium: face-to-face instruction was as efficacious as online instruction. Larson and Chung-Hsien (2009) stated while there was NSD between online, blended, and face-to-face modalities, there was a preference by students taking an introductory management course to take courses face-to-face. Despite this, most of the students stated online instruction was an appropriate, convenient, and efficacious mode of instruction. Donavant (2009) showed no significant difference when studying police officers who took professional development courses; however, there was a statistical difference

between degree of success in an online environment and education level of the participant.

Pertinence of NSD to the current study. The results of the current study were in agreement with the literature concerning No Significant Difference. Izzo's work showed ethics education offered by the National Association of Realtors® did not affect the morality level of real estate agents (Izzo, Langford, & Vitell, 2006). Additionally, Izzo (2000b) discovered compulsory ethics instruction for real estate salespeople was ineffective in raising moral reasoning. This result was interesting because appraisers were forced to take USPAP instruction (including a section on ethics) with unknown effects on moral reasoning. Izzo's study was conducted using a face-to-face modality. However, some studies have indicated initiatives at some corporations have been effective (e.g., Harrington, 1991; Reidenbach & Dawson, 1991). The literature indicated the pervasive trend that there is NSD between online vs. face-to-face modalities in ethics instruction.

Interpretation of the Findings in the Context of the Theoretical Framework.

RQ1: Is there a difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment?

H1_{Null}: There is no difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment.

H1_{Alternative}: There is a difference between the effect on the morality schema of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment.

To answer research question 1, appraisal students—who were about to take the 7-hour USPAP Update CE course—took a survey on SurveyMonkey, which contained demographic questions and the Defining Issues Test 2 (DIT2). The students then took the USPAP Update course. Then the students came back to SurveyMonkey and took the follow-up survey that was identical to the pre-USPAP survey. A pretest-posttest non-equivalent control group (NECG) design was used to measure changes in moral cognitive development in appraisal students taking the USPAP 7-hour CE course in either the face-to-face (F2F) or online environment.

The MANCOVA indicated there was no significant difference between USPAP instruction offered online vs. face-to-face. The analysis confirmed the Null Hypothesis of this study: there was no difference between the effect on the morality of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment. The alternative hypothesis was rejected: there was a difference between the effect on the morality of students of continuing appraisal students taking the 7-hour USPAP CE course online versus continuing appraisal students taking the 7-hour USPAP CE course in a face-to-face environment. However, due to the small sample size an error could have affected the analysis. Future work, discussed below, is required to determine if this is the case.

The study adds to the existing body of knowledge in that, while many other disciplines have been examined in terms of NSD, the teaching of morality and codes of ethics has not been examined. It would appear morality education is in keeping with various other fields in that there is NSD. Using this as a foundation, a variety of other questions may now be asked, such as: What changes must be formed such that the USPAP CE course could affect appraiser morality? Can Appraise Your Ethics (AYE) be the module that TAF uses to effect such a change to the USPAP CE course? Can we predict behavior in appraisers based upon DIT scores? We needed this study as a foundation, upon which the other research questions could rest.

Limitations of the Study

Limitations of the study were created by the rather small sample size, a total of 19 participants. The power analysis stated the study should have 158 participants, with 64 participants in each cell. Therefore, the reliability of the results was called into question. However, the findings were within reasonable expectations based on the findings of several other studies that illustrate NSD between online and face-to-face ethics instruction. Therefore, the results were deemed trustworthy, but should be bolstered by additional research. Future research should utilize an analysis that is reliable even with small sample sizes.

Recommendations

The USPAP CE course, offered over one day, was apparently not sufficient to make a difference in cognitive morality amongst appraisal students. Therefore, the question arises: What is sufficient to cause a change in cognitive morality amongst

appraisal students? In other words, what materials can be used, and over what periods of time, to effect a statistically significant change in cognitive morality?

Perhaps a qualitative analysis such as case study or ethnography would be an efficacious adjunct to the current quantitative study (Marriam & Associates, 2002). A qualitative analysis would be a valuable enhancement for the current study to offset the small sample size. Qualitative analyses can be reliable even with small sample sizes. Perhaps a case study or ethnography, used in conjunction with a quantitative analysis in a mixed methods study, would have greater reliability than a quantitative analysis alone (Creswell, 2007). As Creswell (2007) noted, qualitative studies can be used as a follow-up to quantitative analyses to delve into the “how” and “why” of a complex situation. Creswell went on to say that qualitative studies are useful in situations where samples are small.

A variety of tools were available to teach ethics, but no one method stood out above all the others. Which tool was used was dictated on a case-by-case basis given the circumstances of the institution, the students, and the instructors. While ethics instruction could be integrated across curricula and specific courses, studies revealed a preference among students to have specific ethics courses. The technology used to convey ethics instruction has been shown to be less an issue than the passion of the instructor in enhancing student affect. Various methods of instruction that have been used efficaciously in teaching ethics follow.

Context of the Literature: Methods of Instruction That Might be Used Going forward

Various methods have been used to teach ethics across several professions. As Cavaliere, Mulvaney, and Swerdlow, (2010) have stated, “Society should, sooner than later, demand that ethics education translate into ethical behavior in the workplace” (p. 3). According to Cooper et al (2008), the maintenance of ethical standards is of paramount importance in order to maintain credibility in the accounting profession. The Appraisal Foundation (TAF) (2011) has stated a code of ethics is important to maintain public trust in appraisal. The work of Cooper et al and TAF clearly demonstrated the necessity of ethics instruction grounded in proper pedagogy. According to Henderson et al (2010), the teaching of ethics was becoming less local and more global in nature. To reach this broad audience, proper pedagogy is important. According to Cooper, ethics should be taught with critical thinking and internalized moral reasoning; participants were divided as to whether professors should be neutral or biased in their presentation; most participants used one tool to enhance pedagogy even though many tools were available; ethics teaching was often through trial and error vis-à-vis pre-planned and predicated on sound research; the predominate method of teaching was the lecture format; the instructor should demonstrate love or respect for the students; the instructor should demonstrate a passion for the subject matter; the instructor should enhance classroom communication skills; and character traits (such as honesty and humility) should be emphasized. In short, technologies, techniques and trends were secondary overall to intellectual rigor and moral reasoning.

Some of the methods that have been employed to teach ethics were: case studies (casuistry); lecture; media/TV; online learning; activities; examples/conduct; and literature. Because the number of participants finishing the post test was relatively low, a qualitative analysis that requires a small number of participants could be efficacious for future studies. For example, case studies could be created as interventions or assessments to test morality levels among participants. The participants could be given a DIT, then experience case studies, and then given the DIT again. The cases could be given face-to-face or online.

Casuistry

Muscavitch (2005) stated the use of case studies in ethics education was assumed to be mandatory for effective pedagogy. This assumption was meaningless without follow-up studies confirming suspicions about the effectiveness of one technique or another. According to Muscavitch the central issue was the educational material used in the course, not the delivery system. Cases were useful tools in teaching ethics to professionals (Bowden, 2012); however, cases could be combined with other teaching methods such as role-playing for increased efficacy (Bero & Kuhlman, 2011).

Appraisal was a complex subject that had far-reaching consequences for client and homeowner, but other professions were considered more complex with potentially graver consequences. Engineering was one such profession (Jonassen et al., 2009). Jonassen et al (2009) researched what happened to engineering students when the students were asked to solve engineering ethics problems as opposed to teaching ethics outright. Students given more meaningful ill-structured assignments were able to solve ethical dilemmas and produce coherent arguments to justify their actions. USPAP

courses typically presented straight-forward learning objectives with linear cases, but occasionally the scenarios are complex and ill-structured. More such complex cases might be better suited to ethics instruction in appraisal.

Harris, Davis, Pritchard and Rabins (1996) noted a number of important objectives for ethics instruction, including, (a) stimulate ethical imagination of students, help students recognize ethical issues, (b) help students analyze ethical concepts, (c) help students deal with ambiguity, (d) encourage students to take ethics seriously, (e) increase student sensitivity to ethical issues, (f) increase student knowledge of relevant standards, (g) improve ethical judgment of students, and (h) increase ethical will-power of students. Of significance is the fact the USPAP CE course contained several short case studies. The results of this study indicated these objectives could be attained whether the USPAP CE course was taught online or face-to-face.

According to a report by the Boston University Center for Excellence and Innovation in Teaching (2012), case studies could be undertaken individually or in teams to good effect. A major advantage in using case studies was it actively engaged the students in the subject matter. Case studies were also useful for those students who were inductive learners. To reach the maximum number of students, cases could have been used in addition to other modes of instruction in the USPAP CE course.

Online Learning

Lynn (2010) has also demonstrated that one need not be an ethics instructor to teach ethics. Housing ethics materials and learning objects online was an effective way to deliver such materials to students across disciplines. The instructor could plug an ethics module into their (face-to-face) course with little adjustment to the curriculum.

The usage of an ethics module was but one of many tools, including online and grounded, available to instructors. Of course, various other modalities (e.g., cases and lectures) could be used in an online environment. As discussed in various places in this study there was No Significant Difference (NSD) between face-to-face and online learning. However, to accomplish this parity online courses often required more effort in their creation and instruction than their face-to-face counterparts. The online tools used by faculty often created a burden for rural students who did not have access to high bandwidth, creating a dichotomy between bandwidth “haves” and “have-nots.”

Activities

O’Leary’s (2009) research concluded some types of instruction were more efficacious than others. O’Leary and Mohamad (2008) cited role-playing and training as potentially effective tools in ethics education, particularly in individual accounting courses that featured an ethics component. The authors concluded lectures based on cases could also have a positive impact on the students’ ethical outlook relative to their profession, in this case, accounting.

Role-playing, Bingo and a variety of other activities have been used in ethics instruction. Another form of activity used in ethics instruction was modeling. Fenstermacher, Osguthorpe and Sanger (2009) state an example of modeling is when a teacher conducts themselves before a class in a manner that was a moral exemplar. Modeling could be used in addition to the other techniques used in ethics instruction such as lecture or casuistry. In other words, the teacher was teaching morality and teaching morally.

The research reviewed indicated certain activities could be used to engage students in ethics instruction. Such activities could include role-playing, modeling, card-reading, and small-group activities that generate case studies. Ethics instruction could be stand-alone or an integral part of a course. The activity need not be disruptive; it could blend into an existing class and dovetail with exercises. As long as the activity engaged the students, ethics instruction was advanced.

Examples/Conduct

Codes of conduct, examples of ethical conduct, and even negative exemplars (such as deceit) could have a place in the ethics classroom. Codes of conduct could include laws such as the Illinois Appraisal License Act and the National Association of Realtors Code of Ethics. Examples of ethical conduct could include the instructor acting as a role-model before the class, or a case study where an appraiser took the high road when confronted with temptation. Examples of a negative exemplar (i.e. unethical conduct) could include a case wherein an appraiser committed fraud and acted as an advocate for a client who desired a higher value.

Usage of Pedagogical Tools in Ethics Instruction

All of the aforementioned methods of instruction were shown to be effective tools to enhance the teaching of ethics in the classroom and enhance the change of cognitive morality. The USPAP CE course, whether taught online or face-to-face, did not have an impact on morality because it did not use efficacious methods to demonstrate principles of morality over an effective time period. As to the question of how long a treatment must be to effect changes in cognitive morality, the issue has been addressed in a number of studies and the results summarized in Bebeau and Thoma (2003). DIT scores showed

significant gains if moral educational treatments (e.g., courses and programs) of more than 3 weeks were utilized. Gains were more significant over the college years in a liberal arts program. However, gains in cognitive morality were reported at all age levels given an effective treatment. The methods reported above are among the many different modes of treatment that could influence morality if used as a part of a treatment within a course of instruction.

Implications

Positive Social Change

This study adds to the scholarly research in the field of Educational Technology because the results indicate No Significant Difference (NSD) between USPAP instruction taught online vs. face-to-face. This study adds to the body of knowledge in ethics instruction and online pedagogy by further reinforcing the universal tenets of NSD across several disciplines. This result is important to the appraisal profession. The Appraisal Foundation (TAF) could use the results to write future, pedagogically efficient USPAP courses. Additionally, offering the USPAP Update course in both modalities could mean more students have the freedom to choose the course right for them. Also, the current study will act as the foundation for future research, to determine if the USPAP CE course affects morality in my participants at all, and if there is a difference between experienced appraisers vs. less-experienced appraisers; older participants vs. younger; and USPAP alone vs. USPAP and AYE.

Appraisal course developers could continue developing online USPAP courses using more modern techniques in an effort to make such courses ever more effective, based on the NSD findings of this study. Future studies should measure the impact of

USPAP instruction on morality levels of appraisal students, as well as whether there is a moral distinction between appraisers who have been sanctioned (e.g., caught committing fraud and serving jail time) vs. those who have not.

Sharing Results

The findings of this study should be shared with TAF and the appraisal profession as a whole. Various methods are efficacious, including the usage of social media, publication of results in appraisal publications, and dissemination of results to stakeholders in appraisal and related professions such as banking, accounting, and the entities that regulate appraisal. The publication of the results could lead to a surge in the creation of online USPAP-related educational offerings once entities that create and offer such courses realize that, when properly modified, the online courses could be as effective as their face-to-face counterparts. Jurisdictions that license appraisers such as the states and Washington, DC, that might otherwise limit or prohibit online USPAP-related instruction, should be made aware of the results of this study. Such jurisdictions might, therefore, relax restrictions on the instruction mode of USPAP as they realize online delivery is a possible mode that should be used. If there is NSD between face-to-face and online ethics instruction, such entities that restrict online ethics instruction will realize there is no dichotomy between the two modalities and, with appropriate design, either can be effective. Therefore, one of the more important issues to be discussed with the licensing jurisdictions is the matter of appropriate design. While there is NSD between face-to-face and online courses, poorly designed online courses suffer by comparison with the face-to-face modality.

Appraise Your Ethics (AYE) as an Ethics Assessment

To measure the effectiveness of educational design principles, future research can lead to assessments unique to appraisal similar to the DIT2. Such assessments could arguably be better measurement tools for appraisal ethics than generic tools such as the generic DIT2. For example, an assessment was developed by Jonasson et al (2009) called Engineering Your Morality (EYE) for the measurement of engineer's morality. The assessment, once created, must be tested for validity and reliability, but could be a valuable tool as it measures morality in the appraisal profession. The modality is of less concern than the learning objectives and techniques used. Of particular import is the use of cases. Ethics courses have often used casuistry to enhance ethics instruction. Appraisal courses would benefit from more cases, both long and short. The more realistic the case, and more specific the case is to appraisal, the better for student engagement and pedagogy. Mock USPAP courses can be designed: some with long cases; some short. Some courses include multimedia, and some without. The specially-created appraisal ethics assessment can be administered pre-course, the course can be taken, and then the appraisal ethics assessment can be administered post-course, and pre- and post-course results compared. Once the best pedagogical tools are identified, TAF can modify the "live" USPAP course. As USPAP changes, and as pedagogical tools evolve, future DITs can identify the best tools for inclusion in the course. The appraisal assessment could be called Appraise Your Ethics (AYE). The DIT2 (or perhaps AYE) (in a pre-test post-test analysis) can also be used to ascertain whether instructor-led online courses would improve learner outcomes vis-à-vis existing online courses using programmed (instructor-less) instruction.

Testing for Morality

The larger issue of whether USPAP affects morality in appraisal students has not been addressed as yet. The DIT2 (or AYE) can be used for pre-test vs. post-test online; then pre-test vs. post-test face-to-face. Is there a significant difference for which the USPAP course accounts? If so, a test can be devised to determine which specific aspects of the USPAP course (cases, lecture, discussions, etc.) are the cause, and which aspects of the course could be improved.

Appraisers who have been found guilty of appraisal-related infractions (e.g., mortgage fraud) should be tested for their morality level using AYE. A control group of appraisers who have not been found guilty can also be tested, and the results compared to determine if sanctioned appraisers score lower on the DIT2 scores than the non-sanctioned appraisers. The two groups (sanctioned vs. non-sanctioned) can also be tested post-AYE to see if the ethics module has an impact on morality that differs from group-to-group. If there is a significant difference between the two groups, appropriate actions can be taken. The number of participants will undoubtedly be quite small; therefore, a qualitative technique such as case study analysis is appropriate. According to Baxter and Jack (2008), "Qualitative case study methodology provides tools for researchers to study complex phenomena within their contexts. When the approach is applied correctly, it becomes a valuable method for health science research to develop theory, evaluate programs, and develop interventions" (p. 544). The DIT2 could be required of all potential appraisers in addition to the state licensing exam. If the appraiser scores low, a license could be withheld thus avoiding potential problems down the road.

Conclusion

Ethical behavior is important to appraisers who evaluate real estate to be used as collateral for real estate loans. Billions of dollars of lender money is at risk if appraisals are flawed. Massive losses have been recorded in the lending industry. Much of this loss is attributed to a downturn in the real estate market (Frieden, 2004; Hagopiana, 1999). Yet, a considerable amount of this loss is attributed to lender pressure placed on appraisers and fraud. If appraisers are expected to “just say no” to bribes and other illicit inducements, many appraisers might not be up to the challenge (Mortgage Fraud Blog, 2006). It is important to conduct studies like this to see how morality can be positively affected, if at all. If morality can be influenced positively, the impact on appraisal specifically, and financial fields generally, could be significant.

The results of this study showed there was no significant difference between USPAP instruction and its impact on student morality whether taught online or face-to-face. This finding is in keeping with studies in fields other than appraisal. However, the small number of participants of this study brings the results into question, and leads to the conclusion that additional studies should be performed to confirm the results. These studies might be qualitative in nature, designed for small sample sizes.

The findings could guide the actions of licensing agencies in all jurisdictions. However, before such agencies pay heed, additional studies, such as a case study, should be undertaken. Such jurisdictions should allow USPAP Update courses specifically, and USPAP courses in general, to be taught in either online or face-to-face modalities. Such flexibility will enhance the ability of appraisal students to take USPAP courses with

greater ease and convenience. This study acts as a foundation for future studies that can expand upon the current results, and open new avenues of exploration.

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Appendix A: Letter of Introduction to the Study

Hi!

My name is Sam Martin. I am a doctoral candidate in the Richard W. Riley College of Education and Leadership with a concentration in Educational Technology at Walden University. I am inviting you to my research study entitled “The Impact of an Online Ethics Module on Uniform Standards of Professional Appraisal Practice Instruction on the Morality Levels of Appraisal Students.” This research requirement is a requirement for the fulfillment of my doctoral candidacy and is completely independent of the school at which you are taking your Uniform Standards of Professional Appraisal Practice (USPAP) course.

Your participation in this study is completely voluntary. No personal identifying information will be published. This ground-breaking study will collect data allowing me to derive conclusions that could affect USPAP instruction in the future and have an impact on the economy as a whole. I would like to reassure you of complete anonymity in this study; your identity will be fully protected. All material will be kept for a period of five years and then destroyed. If you would like a copy of my dissertation please send me an e-mail (sam@samthetutor.com) and I will forward a copy to you.

Thank you in advance for your time and consideration. As a token of my appreciation I will mail a \$10 gift card to you as soon as I receive your completed study materials.

Different Versions:

***Please click on the link below or simply copy and paste the URL into your web browser’s address bar to take the pre-USPAP survey. When you are finished with the USPAP course please click on the link to take the survey once again.

***When you get the material in the mail or from your school, please finish all pre-USPAP material *before taking* USPAP. After you take USPAP please take the post-USPAP DIT. Please mail all material to me in the pre-paid envelope.

Appendix B: Permission Letter for Using DIT-2

**OFFICE for the study of
ETHICAL DEVELOPMENT***University of Minnesota and University of Alabama*

Muriel Bebeau, Executive Director / 205 Burton Hall / 178 Pillsbury Drive SE / Minneapolis, MN 55455 / (612) 624-0876 / FAX: (612) 624-8241
Steve Thome, Research Director / 307 Carmichael Hall / 520 Colonial Drive / Tuscaloosa, AL 35487 / (205) 348-4871 / FAX: (205) 348-0683

Monday, June 24, 2013

Mr. Sam Martin
SamTheTutor.com, Inc.
521 Creighton Ln
Schaumburg, IL 60193

Dear Mr. Martin:

I grant you permission to use the Defining Issues Test in your current study. If you are using DIT-1 (1979) and making copies of the test items for hand scoring, please include the copyright information on each copy (e.g., Copyright, James Rest, 1979, All Rights Reserved).

If you are using the DIT-2 (1998), you must use the Center's scoring service.

I also grant you permission to reprint the Defining Issues Test as an appendix in your dissertation or report for publication. This includes the stories and test items, but not the scoring key or stage designations for specific items. Please make sure that the copy contains the usual copyright information. I understand that copies of your dissertation may be duplicated for distribution.

Please send me a copy of the report of your study. Thanks for your interest in the Defining Issues Test.

Sincerely,

Muriel Bebeau, Executive Director
Professor
Educational Psychology

Appendix C: Sample DIT-2

DIT-2

Defining Issues Test

Version 3.0

University of Minnesota
Center for Research in Ethical Development

Copyright, James Rest & Darcia Narvaez
All Rights Reserved, 1998

Instructions

This questionnaire is concerned with how you define the issues in a social problem. Several stories about social problems will be described. After each story, there will be a list of questions. The questions that follow each story represent different issues that might be raised by the problem. In other words, the questions/issues raise different ways of judging what is important in making a decision about the social problem. You will be asked to rate and rank the questions in terms of how important each one seems to you.

This questionnaire is in two parts: one part contains the **INSTRUCTIONS** (this part) and the stories presenting the social problems; the other part contains the questions (issues) and the **ANSWER SHEET** on which to write your responses.

Here is an example of the task:

Presidential Election

Imagine that you are about to vote for a candidate for the Presidency of the United States. Imagine that before you vote, you are given several questions, and asked which issue is the most important to you in making up your mind about which candidate to vote for. In this example, 5 items are given. On a rating scale of 1 to 5 (1=Great, 2=Much, 3=Some, 4=Little, 5=No) please rate the importance of the item (issue) by filling in with a pencil one of the bubbles on the answer sheet by each item.

Assume that you thought that item #1 (below) was of great importance, item #2 had some importance, item #3 had no importance, item #4 had much importance, and item #5 had much importance. Then you would fill in the bubbles on the answer sheet as shown below.

	1	2	3	4	5	
G	M	S	L	N		
r	u	o	i	o		
e	c	m	t			
a	h	e	t			
t						
						e
						Item #1
<input checked="" type="radio"/>	0	0	0	0	0	1. Financially are you personally better off now than you were four years ago?
0	0	<input checked="" type="radio"/>	0	0	0	2. Does one candidate have a superior personal moral character?
0	0	0	0	<input checked="" type="radio"/>	0	3. Which candidate stands the tallest?
0	<input checked="" type="radio"/>	0	0	0	0	4. Which candidate would make the best world leader?
0	<input checked="" type="radio"/>	0	0	0	0	5. Which candidate has the best ideas for our country's internal problems, like crime and health care?

Further, the questionnaire will ask you to rank the questions in terms of importance. In the space below, the numbers at the top, 1 through 12, represent the item number. From top to bottom, you are asked to fill in the bubble that represents the item in first importance (of those given you to choose from), then second most important, third most important, and fourth most important. Please indicate your top four choices. You might fill out this part, as follows:

Item number:	1	2	3	4	5	6	7	8	9	10	11	12
Most important item	<input checked="" type="radio"/>	0	0	0	0	0	0	0	0	0	0	0
Second most important	0	0	0	0	<input checked="" type="radio"/>	0	0	0	0	0	0	0
Third most important	0	0	0	<input checked="" type="radio"/>	0	0	0	0	0	0	0	0
Fourth most important	0	<input checked="" type="radio"/>	0	0	0	0	0	0	0	0	0	0

Note that some of the items may seem irrelevant to you (as in item #3) or not make sense to you--in that case, rate the item as "No" importance and do not rank the item. Note that in the stories that follow, there will be 12 items for each story, not five. Please make sure to consider all 12 items (questions) that are printed after each story.

In addition you will be asked to state your preference for what action to take in the story. After the story, you will be asked to indicate the action you favor on a seven-point scale (1=strongly favor some action, 7=strongly oppose that action).

In short, read the story from this booklet, then fill out your answers on the answer sheet. Please use a #2 pencil. If you change your mind about a response, erase the pencil mark cleanly and enter your new response.

[Notice the second part of this questionnaire, the Answer Sheet. The Identification Number at the top of the answer sheet may already be filled in when you receive your materials. If not, you will receive instructions about how to fill in the number. If you have questions about the procedure, please ask now.]

Please turn now to the Answer Sheet.]

Famine --(Story #1)

The small village in northern India has experienced shortages of food before, but this year's famine is worse than ever. Some families are even trying to feed themselves by making soup from tree bark. Mustaq Singh's family is near starvation. He has heard that a rich man in his village has supplies of food stored away and is hoarding food while its price goes higher so that he can sell the food later at a huge profit. Mustaq is desperate and thinks about stealing some food from the rich man's warehouse. The small amount of food that he needs for his family probably wouldn't even be missed.

[If at any time you would like to reread a story or the instructions, feel free to do so. Now turn to the Answer Sheet, go to the 12 issues and rate and rank them in terms of how important each issue seems to you.]

Reporter --(Story #2)

Molly Dayton has been a news reporter for the *Gazette* newspaper for over a decade. Almost by accident, she learned that one of the candidates for Lieutenant Governor for her state, Grover Thompson, had been arrested for shop-lifting 20 years earlier. Reporter Dayton found out that early in his life, Candidate Thompson had undergone a confused period and done things he later regretted, actions which would be very out-of-character now. His shop-lifting had been a minor offense and charges had been dropped by the department store. Thompson has not only straightened himself out since then, but built a distinguished record in helping many people and in leading constructive community projects. Now, Reporter Dayton regards Thompson as the best candidate in the field and likely to go on to important leadership positions in the state. Reporter Dayton wonders whether or not she should write the story about Thompson's earlier troubles because in the upcoming close and heated election, she fears that such a news story could wreck Thompson's chance to win.

[Now turn to the Answer Sheet, go to the 12 issues for this story, rate and rank them in terms of how important each issue seems to you.]

School Board --(Story #3)

Mr. Grant has been elected to the School Board District 190 and was chosen to be Chairman. The district is bitterly divided over the closing of one of the high schools. One of the high schools has to be closed for financial reasons, but there is no agreement over which school to close. During his election to the School Board, Mr. Grant had proposed a series of "Open Meetings" in which members of the community could voice their opinions. He hoped that dialogue would make the community realize the necessity of closing one high school. Also he hoped that through open discussion, the difficulty of the decision would be appreciated, and that the community would ultimately support the school board decision. The first Open Meeting was a disaster. Passionate speeches dominated the microphones and threatened violence. The meeting barely closed without fist-fights. Later in the week, school board members received threatening phone calls. Mr. Grant wonders if he ought to call off the next Open Meeting.

[Now turn to the Answer Sheet, go to the 12 issues for this story, rate and rank them in terms of how important each issue seems to you.]

Cancer --(Story #4)

Mrs. Bennett is 62 years old, and in the last phases of colon cancer. She is in terrible pain and asks the doctor to give her more pain-killer medicine. The doctor has given her the maximum safe dose already and is reluctant to increase the dosage because it would probably hasten her death. In a clear and rational mental state, Mrs. Bennett says that she realizes this; but she wants to end her suffering even if it means ending her life. Should the doctor give her an increased dosage?

[Now turn to the Answer Sheet, go to the 12 issues for this story, rate and rank them in terms of how important each issue seems to you.]

Demonstration --(Story #5)

Political and economic instability in a South American country prompted the President of the United States to send troops to "police" the area. Students at many campuses in the U.S.A. have protested that the United States is using its military might for economic advantage. There is widespread suspicion that big oil multinational companies are pressuring the President to safeguard a cheap oil supply even if it means loss of life. Students at one campus took to the streets in demonstrations, tying up traffic and stopping regular business in the town. The president of the university demanded that the students stop their illegal demonstrations. Students then took over the college's administration building, completely paralyzing the college. Are the students right to demonstrate in these ways?

[Now turn to the Answer Sheet, go to the 12 issues for this story, rate and rank them in terms of how important each issue seems to you.]

DIT-2 Answer Sheet

University of Minnesota
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IDENTIFICATION NUMBER

0	1	2	3	4	5	6	7	8	9
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Please read story #1 in the INSTRUCTIONS booklet.

Famine -- (Story #1)

What should Mustaq Singh do? Do you favor the action of taking the food? (Mark one.)

- ① Should take the food ② Can't decide ③ Should not take the food

GREAT
MUCH
SOME
LITTLE
NO

Rate the following 12 issues in terms of importance (1-5)

- | | |
|-----------|--|
| ① ② ③ ④ ⑤ | 1. Is Mustaq Singh courageous enough to risk getting caught for stealing? |
| ① ② ③ ④ ⑤ | 2. Isn't it only natural for a loving father to care so much for his family that he would steal? |
| ① ② ③ ④ ⑤ | 3. Shouldn't the community's laws be upheld? |
| ① ② ③ ④ ⑤ | 4. Does Mustaq Singh know a good recipe for preparing soup from tree bark? |
| ① ② ③ ④ ⑤ | 5. Does the rich man have any legal right to store food when other people are starving? |
| ① ② ③ ④ ⑤ | 6. Is the motive of Mustaq Singh to steal for himself or to steal for his family? |
| ① ② ③ ④ ⑤ | 7. What values are going to be the basis for social cooperation? |
| ① ② ③ ④ ⑤ | 8. Is the epitome of eating reconcilable with the culpability of stealing? |
| ① ② ③ ④ ⑤ | 9. Does the rich man deserve to be robbed for being so greedy? |
| ① ② ③ ④ ⑤ | 10. Isn't private property an institution to enable the rich to exploit the poor? |
| ① ② ③ ④ ⑤ | 11. Would stealing bring about more total good for everybody concerned or wouldn't it? |
| ① ② ③ ④ ⑤ | 12. Are laws getting in the way of the most basic claim of any member of a society? |

Rank which issue is the most important (item number).

- | | | | |
|-----------------------|-------------------------|-----------------------|-------------------------|
| Most important item | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ | Third most important | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ |
| Second most important | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ | Fourth most important | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ |

Now please return to the Instructions booklet for the next story.

Reporter -- (Story #2)

Do you favor the action of reporting the story? (Mark one.)

- ① Should report the story ② Can't decide ③ Should not report the story

GREAT
MUCH
SOME
LITTLE
NO

Rate the following 12 issues in terms of importance (1-5)

- | | |
|-----------|---|
| ① ② ③ ④ ⑤ | 1. Doesn't the public have a right to know all the facts about all the candidates for office? |
| ① ② ③ ④ ⑤ | 2. Would publishing the story help Reporter Dayton's reputation for investigative reporting? |
| ① ② ③ ④ ⑤ | 3. If Dayton doesn't publish the story wouldn't another reporter get the story anyway and get the credit for investigative reporting? |
| ① ② ③ ④ ⑤ | 4. Since voting is such a joke anyway, does it make any difference what reporter Dayton does? |
| ① ② ③ ④ ⑤ | 5. Hasn't Thompson shown in the past 20 years that he is a better person than his earlier days as a shop-lifter? |
| ① ② ③ ④ ⑤ | 6. What would best serve society? |
| ① ② ③ ④ ⑤ | 7. If the story is true, how can it be wrong to report it? |
| ① ② ③ ④ ⑤ | 8. How could reporter Dayton be so cruel and heartless as to report the damaging story about candidate Thompson? |
| ① ② ③ ④ ⑤ | 9. Does the right of "habeas corpus" apply in this case? |
| ① ② ③ ④ ⑤ | 10. Would the election process be more fair with or without reporting the story? |
| ① ② ③ ④ ⑤ | 11. Should reporter Dayton treat all candidates for office in the same way by reporting everything she learns about them, good and bad? |
| ① ② ③ ④ ⑤ | 12. Isn't it a reporter's duty to report all the news regardless of the circumstances? |

Rank which issue is the most important (item number).

- | | | | |
|-----------------------|-------------------------|-----------------------|-------------------------|
| Most important item | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ | Third most important | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ |
| Second most important | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ | Fourth most important | ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ |

Now please return to the Instructions booklet for the next story.

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School Board -- (Story #3)

Do you favor calling off the next Open Meeting?

- ① Should call off the next open meeting ② Can't decide ③ Should leave the next open meeting

GREAT
MUCH
SOME
LITTLE
NO

Rate the following 12 issues in terms of importance (1-5)

- ① ② ③ ④ ⑤ 1. Is Mr. Grant required by law to have Open Meetings on major school board decisions?
- ① ② ③ ④ ⑤ 2. Would Mr. Grant be breaking his election campaign promises to the community by discontinuing the Open Meetings?
- ① ② ③ ④ ⑤ 3. Would the community be even angrier with Mr. Grant if he stopped the Open Meetings?
- ① ② ③ ④ ⑤ 4. Would the change in plans prevent scientific assessment?
- ① ② ③ ④ ⑤ 5. If the school board is threatened, does the chairman have the legal authority to protect the Board by making decisions in closed meetings?
- ① ② ③ ④ ⑤ 6. Would the community regard Mr. Grant as a coward if he stopped the open meetings?
- ① ② ③ ④ ⑤ 7. Does Mr. Grant have another procedure in mind for ensuring that divergent views are heard?
- ① ② ③ ④ ⑤ 8. Does Mr. Grant have the authority to expel troublemakers from the meetings or prevent them from making long speeches?
- ① ② ③ ④ ⑤ 9. Are some people deliberately undermining the school board process by playing some sort of power game?
- ① ② ③ ④ ⑤ 10. What effect would stopping the discussion have on the community's ability to handle controversial issues in the future?
- ① ② ③ ④ ⑤ 11. Is the trouble coming from only a few hotheads, and is the community in general really fair-minded and democratic?
- ① ② ③ ④ ⑤ 12. What is the likelihood that a good decision could be made without open discussion from the community?

Rank which issue is the most important (item number).

- Most important item ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ Third most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫
 Second most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ Fourth most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

Now please return to the Instructions booklet for the next story.

Cancer -- (Story #4)

Do you favor the action of giving more medicine?

- ① Should give Mrs. Bennett an increased dosage to make her die ② Can't decide ③ Should not give her an increased dosage

GREAT
MUCH
SOME
LITTLE
NO

Rate the following 12 issues in terms of importance (1-5)

- ① ② ③ ④ ⑤ 1. Isn't the doctor obligated by the same laws as everybody else if giving an overdose would be the same as killing her?
- ① ② ③ ④ ⑤ 2. Wouldn't society be better off without so many laws about what doctors can and cannot do?
- ① ② ③ ④ ⑤ 3. If Mrs. Bennett dies, would the doctor be legally responsible for malpractice?
- ① ② ③ ④ ⑤ 4. Does the family of Mrs. Bennett agree that she should get more painkiller medicine?
- ① ② ③ ④ ⑤ 5. Is the painkiller medicine an active hallucinogenic drug?
- ① ② ③ ④ ⑤ 6. Does the state have the right to force continued existence on those who don't want to live?
- ① ② ③ ④ ⑤ 7. Is helping to end another's life ever a responsible act of cooperation?
- ① ② ③ ④ ⑤ 8. Would the doctor show more sympathy for Mrs. Bennett by giving the medicine or not?
- ① ② ③ ④ ⑤ 9. Wouldn't the doctor feel guilty from giving Mrs. Bennett so much drug that she died?
- ① ② ③ ④ ⑤ 10. Should only God decide when a person's life should end?
- ① ② ③ ④ ⑤ 11. Shouldn't society protect everyone against being killed?
- ① ② ③ ④ ⑤ 12. Where should society draw the line between protecting life and allowing someone to die if the person wants to?

Rank which issue is the most important (item number).

- Most important item ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ Third most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫
 Second most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫ Fourth most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

Now please return to the Instructions booklet for the next story.

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Demonstration -- (Story #5)

Do you favor the action of demonstrating in this way?

- ① Should continue demonstrating in these ways ② Can't decide ③ Should not continue demonstrating in these ways

GREAT
MUCH
SOME
LITTLE
NO

Rate the following 12 issues in terms of importance (1-5)

- ① ② ③ ④ ⑤ 1. Do the students have any right to take over property that doesn't belong to them?
- ① ② ③ ④ ⑤ 2. Do the students realize that they might be arrested and fined, and even expelled from school?
- ① ② ③ ④ ⑤ 3. Are the students serious about their cause or are they doing it just for fun?
- ① ② ③ ④ ⑤ 4. If the university president is soft on students this time, will it lead to more disorder?
- ① ② ③ ④ ⑤ 5. Will the public blame all students for the actions of a few student demonstrators?
- ① ② ③ ④ ⑤ 6. Are the authorities to blame by giving in to the greed of the multinational oil companies?
- ① ② ③ ④ ⑤ 7. Why should a few people like Presidents and business leaders have more power than ordinary people?
- ① ② ③ ④ ⑤ 8. Does this student demonstration bring about more or less good in the long run to all people?
- ① ② ③ ④ ⑤ 9. Can the students justify their civil disobedience?
- ① ② ③ ④ ⑤ 10. Shouldn't the authorities be respected by students?
- ① ② ③ ④ ⑤ 11. Is taking over a building consistent with principles of justice?
- ① ② ③ ④ ⑤ 12. Isn't it everyone's duty to obey the law, whether one likes it or not?

Rank which issue is the most important (item number).

Most important item ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫
 Second most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

Third most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫
 Fourth most important ① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

Please provide the following information about yourself:

1. Age in years:

9	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9

2. Sex (mark one): Male Female

3. Level of Education (mark highest level of formal education attained, if you are currently working at that level [e.g., Freshman in college] or if you have completed that level [e.g., if you finished your Freshman year but have gone on no further].)

- Grade 1 to 6
- Grade 7, 8, 9
- Grade 10, 11, 12
- Vocational/technical school (without a bachelor's degree) (e.g., Auto mechanic, beauty school, real estate, secretary, 2-year nursing program).
- Junior college (e.g., 2-year college, community college, Associate Arts degree)
- Freshman in college in bachelor degree program.
- Sophomore in college in bachelor degree program.
- Junior in college in bachelor degree program.
- Senior in college in bachelor degree program.
- Professional degree (Practitioner degree beyond bachelor's degree) (e.g., M.D., M.B.A., Bachelor of Divinity, D.D.S. in Dentistry, J.D. in law, Masters of Arts in teaching, Masters of Education [in teaching], Doctor of Psychology, Nursing degree along with 4-year Bachelor's degree)
- Masters degree (in academic graduate school)
- Doctoral degree (in academic graduate school, e.g., Ph.D. or Ed.D.)
- Other Formal Education. (Please describe: _____)

4. In terms of your political views, how would you characterize yourself (mark one)?

- Very Liberal
- Somewhat Liberal
- Neither Liberal nor Conservative
- Somewhat Conservative
- Very Conservative

5. Are you a citizen of the U.S.A.?

- Yes No

6. Is English your primary language?

- Yes No

Thank You.

PLEASE DO NOT WRITE IN THIS AREA

Dilemma #6

Do you favor the action?

① Strongly Favor ② Favor ③ Slightly Favor ④ Neutral ⑤ Slightly Disfavor ⑥ Disfavor ⑦ Strongly Disfavor

GREAT MUCH SOME LITTLE NO	Rate the following 12 issues in terms of importance (1-5)
① ② ③ ④ ⑤	1. _____
① ② ③ ④ ⑤	2. _____
① ② ③ ④ ⑤	3. _____
① ② ③ ④ ⑤	4. _____
① ② ③ ④ ⑤	5. _____
① ② ③ ④ ⑤	6. _____
① ② ③ ④ ⑤	7. _____
① ② ③ ④ ⑤	8. _____
① ② ③ ④ ⑤	9. _____
① ② ③ ④ ⑤	10. _____
① ② ③ ④ ⑤	11. _____
① ② ③ ④ ⑤	12. _____

Rank which issue is the most important (item number).

Most important item	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫	Third most important	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫
Second most important	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫	Fourth most important	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

Dilemma #7

Do you favor the action?

① Strongly Favor ② Favor ③ Slightly Favor ④ Neutral ⑤ Slightly Disfavor ⑥ Disfavor ⑦ Strongly Disfavor

GREAT MUCH SOME LITTLE NO	Rate the following 12 issues in terms of importance (1-5)
① ② ③ ④ ⑤	1. _____
① ② ③ ④ ⑤	2. _____
① ② ③ ④ ⑤	3. _____
① ② ③ ④ ⑤	4. _____
① ② ③ ④ ⑤	5. _____
① ② ③ ④ ⑤	6. _____
① ② ③ ④ ⑤	7. _____
① ② ③ ④ ⑤	8. _____
① ② ③ ④ ⑤	9. _____
① ② ③ ④ ⑤	10. _____
① ② ③ ④ ⑤	11. _____
① ② ③ ④ ⑤	12. _____

Rank which issue is the most important (item number).

Most important item	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫	Third most important	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫
Second most important	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫	Fourth most important	① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨ ⑩ ⑪ ⑫

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Appendix D: Consent Form

Sam Martin's PhD Appraisal Morality Study: Pre-USPAP Survey**1. Informed Consent****CONSENT FORM**

You are invited to take part in a research study of Sam Martin, who is a doctoral student at Walden University. The study will examine the effect an online USPAP course has on the moral outlook of appraisal students who take the 7-hour USPAP CE course. The research will consist of administering the Defining Issues Test (DIT) before the USPAP course is taken, and then again after the USPAP course is taken, to determine if there is a difference in moral outlook. The researcher will determine if the teaching environment (online vs. face-to-face) affects student morality. The results of this research may lead to recommendations to the Appraisal Foundation. The researcher is inviting appraisers who are about to take the USPAP 7 hour CE course to be in the study. This form is part of a process called "informed consent" to allow you to understand this study before deciding whether to take part.

The purpose of this study is to examine the effect an online USPAP course has on the moral outlook of appraisal students who take the 7-hour USPAP CE course.

PROCEDURES

If you agree to be in this study, you will be asked to:

- + Take the demographic survey and the DIT BEFORE taking USPAP. This should take a total of 30 - 45 minutes in a Survey Monkey survey.
- + Take the DIT after completing the USPAP course.

VOLUNTARY NATURE OF THE STUDY

This study is voluntary. Everyone will respect your decision of whether or not you choose to be in the study. No one at your school will treat you differently if you decide not to be in the study. If you decide to join the study now, you can still change your mind later. You may stop at any time.

Risks and Benefits of Being in the Study:

Being in this type of study involves some risk of the minor discomforts that can be encountered in daily life, such as eye strain or mental fatigue. Being in this study would not pose risk to your safety or well-being.

The appraisal profession will benefit by the determination of how appraiser morality can be enhanced, which is a major focus of the study. The research will inform which methodologies are efficacious either online or face-to-face.

PAYMENT

There are no payments being made for participating in this study.

PRIVACY

Any information you provide will be kept confidential. Your email address is used only to make certain that the researcher is able to match your pre-DIT survey responses with your post-DIT survey responses. The researcher will not use your personal information for any purposes outside of this research project. Also, the researcher will not include your name or anything else that could identify you in the study reports. Data will be kept secure by keeping all research on a hard drive in the researcher's office. The hard drive will be password protected and accessible only by the researcher. Data will be kept for a period of at least 5 years, as required by the university.

CONTACTS AND QUESTIONS

You may ask any questions you have now. Or if you have questions later, you may contact the researcher via phone (847 455 1300) or e-mail (sam@samthekid.com). If you want to talk privately about your rights as a participant, you can call Dr. Lellen Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 812-212-1210. Walden University's approval number for this study is IRB #11-011. IRB will enter approval number here and if expires an IRB will enter expiration date. Please print or save this consent form for your records.

STATEMENT OF CONSENT

I have read the above information and I feel I understand the study well enough to make a decision about my involvement. By returning a completed survey, I understand that I am agreeing to the terms described above.

Appendix E: SurveyMonkey Dissertation Survey

Sam Martin's PhD Appraisal Morality Study: Pre-USPAP Survey

2. Demographics

***1. What is your e-mail address? NOTE: Do NOT skip this question. Your email address is used only to make certain that the researcher is able to match your pre-DIT survey responses with your post-DIT survey responses. The e-mail address is maintained in the strictest of confidence, and is not used in any way outside of this research study.**

***2. Are you taking the 7 Hour USPAP Course online or in a physical classroom?**

Online

Classroom

Please provide the following information about yourself:

***3. What is your level of education? Please mark the highest level of formal education you are currently enrolled in or have completed:**

Grades 7, 8 9

Grades 10,11,12

Vocational/Technical school (schools that do not offer a bachelor's degree)

Junior College

Freshman in a bachelor's degree program

Sophomore in a bachelor's degree program

Junior in a bachelor's degree program

Senior in a bachelor's degree program

Professional Degree beyond the bachelor's degree (M.D., M.B.A., D.D.S., J.D., Nursing)

Professional degree in Divinity

Master's in teaching or Master's in Education

Master's degree in graduate school

Doctoral degree Ed.D.

Doctoral degree Ph.D.

Other

Sam Martin's PhD Appraisal Morality Study: Pre-USPAP Survey

*4. Which best describes your race/ethnicity? [Check all that apply]

- White
 Black or African American
 American Indian or Alaska Native
 Asian
 Native Hawaiian or Other Pacific Islander
 Some Other Race

Other (please specify)

*5. What is your gender?

- Male
 Female

*6. What is your age?

Enter your age in years:

*7. In terms of your political views, how would you characterize yourself?

- Very Liberal
 Somewhat Liberal
 Neither Liberal nor Conservative
 Somewhat Conservative
 Very Conservative

*8. Are you a citizen of the U.S.A?

- YES
 NO

*9. Is English your primary language?

- YES
 NO

Sam Martin's PhD Appraisal Morality Study: Pre-USPAP Survey

3. Defining Issues Test-2

This questionnaire is concerned with how you define the issues in a social problem. Several stories about social problems will be described. After each story, there will be a list of questions. The questions that follow each story represent different issues that might be raised by the problem. In other words, the questions/issues raise different ways of judging what is important in making a decision about the social problem. You will be asked to rate and rank the questions in terms of how important each one seems to you.

PLEASE TRY TO FINISH THE QUESTIONNAIRE IN ONE SITTING.

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4. EXAMPLE of the task

Imagine you are about to vote for a candidate for the Presidency of the United States. Before you vote, you are asked to rate the importance of five issues you could consider in deciding who to vote for. Rate the importance of each item (issue) by checking the appropriate box.

*1. Rate the following issues in terms of importance.

	Great	Much	Some	Little	No
1. Financially are you personally better off now than you were four years ago?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Does one candidate have a superior moral character?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Which candidate stands the tallest?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Which candidate would make the best world leader?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Which candidate has the best ideas for our country's internal problems, like crime and health care.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Note. Some items may seem irrelevant or not make sense (as in item #3). In that case, rate the item as "NO".

After you rate all of the items you will be asked to RANK the top four items in terms of importance. Note that it makes sense that the items you RATE as most important should be RANKED as well. So if you only rated item 1 as having great importance you should rank it as most important.

*2. Consider the 5 issues above and rank which issues are the most important.

	1	2	3	4	5
Most important item	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Second most important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Third most important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fourth most important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Again, remember to consider all of the items before you rank the four most important items and be sure that you only rank items that you found important.

Note also that before you begin to rate and rank items you will be asked to state your preference for what action to take in story.

Thank you and you may begin the questionnaire!

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6. Story 2

Reporter

Molly Dayton has been a news reporter for the Gazette newspaper for over a decade. Almost by accident, she learned that one of the candidates for Lieutenant Governor for her state, Grover Thompson, had been arrested for shop-lifting 20 years earlier. Reporter Dayton found out that early in his life, Candidate Thompson had undergone a confused period and done things he later regretted, actions which would be very out-of-character now. His shoplifting had been a minor offense and charges had been dropped by the department store. Thompson has not only straightened himself out since then, but built a distinguished record in helping many people and in leading constructive community projects. Now, Reporter Dayton regards Thompson as the best candidate in the field and likely to go on to important leadership positions in the state. Reporter Dayton wonders whether or not she should write the story about Thompson's earlier troubles because in the upcoming close and heated election, she fears that such a news story could wreck Thompson's chance to win.

*1. Do you favor the action of reporting the story?

Should report the story
 Can't decide
 Should not report the story

*2. Rate the following issues in terms of importance.

	Great	Much	Some	Little	No
1. Doesn't the public have a right to know all the facts about all the candidates for office?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Would publishing the story help Reporter Dayton's reputation for investigative reporting?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. If Dayton doesn't publish the story wouldn't another reporter get the story anyway and get the credit for investigative reporting?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Since voting is such a joke anyway, does it make any difference what reporter Dayton does?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Hasn't Thompson shown in the past 20 years that he is a better person than his earlier days as a shop-lifter?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. What would best service society?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. If the story is true, how can it be wrong to report it?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. How could reporter Dayton be so cruel and heartless as to report the damaging story about candidate Thompson?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Does the right of "habeas corpus" apply in this case?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Would the election process be more fair with or without reporting the story?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Should reporter Dayton treat all candidates for office in the same way by reporting everything she learns about them, good and bad?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Isn't it a reporter's duty to report all the news regardless of the circumstances?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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7. Story 3

School Board

Mr. Grant has been elected to the School Board District 190 and was chosen to be Chairman. The district is bitterly divided over the closing of one of the high schools. One of the high schools has to be closed for financial reasons, but there is no agreement over which school to close. During his election to the School Board, Mr. Grant had proposed a series of "Open Meetings" in which members of the community could voice their opinions. He hoped that dialogue would make the community realize the necessity of closing one high school. Also he hoped that through open discussions, the difficulty of the decision would be appreciated, and that the community would ultimately support the school board decision. The first Open Meeting was a disaster. Passionate speeches dominated the microphones and threatened violence. The meeting barely closed without fist-fights. Later in the week, school board members received threatening phone calls. Mr. Grant wonders if he ought to call off the next Open Meeting.

***1. Do you favor calling off the next Open Meeting**

Should call off the next open meeting
 Can't decide
 Should have the next open meeting

***2. Rate the following issues in terms of importance.**

	Great	Much	Some	Little	No
1. Is Mr. Grant required by law to have Open Meetings on major school board decisions?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Would Mr. Grant be breaking his election campaign promises to the community by discontinuing the Open Meetings?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Would the community be even angrier with Mr. Grant if he stopped the Open Meetings?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Would the change in plans prevent scientific assessment?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. If the school board is threatened, does the chairman have the legal authority to protect the Board by making decisions in closed meetings?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Would the community regard Mr. Grant as a coward if he stopped the open meetings?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Does Mr. Grant have another procedure in mind for ensuring that divergent views are heard?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Does Mr. Grant have the authority to expel troublemakers from the meetings or prevent them from making long speeches?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Are some people deliberately undermining the school board process by playing some sort of power game?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. What effect would stopping the discussion have on the community's ability to handle controversial issues in the future?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Is the trouble coming from only a few hotheads, and is the community in general really fair-minded and democratic?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. What is the likelihood that a good decision could be made without open discussion from the community?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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9. Story 5

Demonstration

Political and economic instability in a South American country prompted the President of the United States to send troops to "pacify" the area. Students at many campuses in the U.S.A. have protested that the United States is using its military might for economic advantage. There is widespread suspicion that big oil multinationals cooperate, by granting the President a monopoly of supply over 50 percent of the students at one campus took to the streets to demonstrate, bring up traffic and disrupting regular business in the town. The president of the university demonstrated that the students stop their illegal demonstrations. Students have taken over the college's administration building, completely paralyzing the college. Are the students right to demonstrate in these ways?

#1. Do you favor the action of demonstrating in this way?

should continue demonstrating in these ways Can't decide should not continue demonstrating in these ways

#2. Rate the following issues in terms of importance.

	Great	Much	Some	Little	No
1. Do the students have any right to take over property that doesn't belong to them?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. Do the students realize that they might be arrested and fined, and even expelled from school?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. Are the students' actions about their careers or are they doing it just for fun?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. If the university president is soft on students this time, will it lead to more disorders?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Will the public blame all students for the actions of a few student demonstrators?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Are the authorities to blame by giving in to the greed of the multinational oil companies?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Why should a few people like Presidents and business leaders have more power than ordinary people?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Does this student demonstration bring about more or less good in the long run to all people?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Can the students justify their own disobedience?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. Shouldn't the authorities be respected by students?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. Is taking over a building consistent with principles of justice?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12. Isn't it everyone's duty to obey the law, whether one likes it or not?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

#3. Consider the 12 issues you rated above and rank which issues are the most important.

	1	2	3	4	5	6	7	8	9	10	11	12
Most important item	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Second most important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Third most important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fourth most important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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10. Test taking Environment

We would like to know something about how you completed this questionnaire. Your answers will not affect whether or not you get credit for participation but will help us understand how students take questionnaires outside of class.

1. I completed the questionair in one sitting.

- Yes
 No

2. Music was playing while I completed the questionnaire.

- Yes
 No

3. The TV was on while I completed the questionnaire.

- Yes
 No

4. I received phone calls while completing the questionnaire

- yes-more than one
 yes-just one
 No

5. I made a phone call while completing the questionnaire.

- Yes- more than one
 Yes- just one
 No

6. I received emails/text messages while completing the questionnaire.

- Yes-more than one
 Yes-just one
 No

7. I responded to emails/text messages while completing the questionnaire.

- Yes-more than one
 Yes-just one
 No

Sam Martin's PhD Appraisal Morality Study: Pre-USPAP Survey**8. I stopped and talked to friends while completing the questionnaire.**

- Yes- more than once
- Yes- just once
- No

9. Compared to how I take surveys in the classroom I took this questionnaire:

- The same way - not different at all
- About the same way - I had a minimal amount of distractions.
- Not the same way- I had distractions that made me stop and start the questionnaire.
- Not at all the same way - I completed the questionnaire when I could while doing other things.

10. Are you White, Black or African-American, American Indian or Alaskan Native, Asian, Native Hawaiian or other Pacific Islander, or some other race?

- White
- Black or African-American
- American Indian or Alaskan Native
- Asian
- Native Hawaiian or other Pacific Islander
- From multiple races

Some other race (please specify)

11. What is the highest level of school you have completed or the highest degree you have received?

- Less than high school degree
- High school degree or equivalent (e.g., GED)
- Some college but no degree
- Associate degree
- Bachelor degree
- Graduate degree

Sam Martin's PhD Appraisal Morality Study: Pre-USPAP Survey**12. In which region of the United States do you live?**

- 1. New England (Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut)
- 2. Middle Atlantic (New York, New Jersey, Pennsylvania)
- 3. East North Central (Ohio, Indiana, Illinois, Michigan, Wisconsin)
- 4. West North Central (Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas)
- 5. South Atlantic (Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida)
- 6. East South Central (Kentucky, Tennessee, Alabama, Mississippi)
- 7. West South Central (Arkansas, Louisiana, Oklahoma, Texas)
- 8. Mountain (Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada)
- 9. Pacific (Washington, Oregon, California, Alaska, Hawaii)

13. Which category below includes your age?

- 17 or younger
- 18-20
- 21-29
- 30-39
- 40-49
- 50-59
- 60 or older

14. Are you male or female?

- Male
- Female

15. What appraisal license do you currently hold?

- Certified General
- Certified Residential
- Licensed
- Trainee
- None of the above