DEVRY UNIVERSITY JOURNAL OF SCHOLARLY RESEARCH

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A MESSAGE FROM THE DEAN, FACULTY AND CENTER FOR TEACHING EXCELLENCE

We are proud to present to you our Winter 2020 DeVry University Journal of Scholarly Research. Even during these most challenging times, our faculty community seized the moment and contributed scholarship that continues to serve as a catalyst to our ever-evolving classrooms. Included in this volume you will find several letters to the editor, articles, a timely reflection from the classroom and several book reviews to stimulate interesting thought.

A timely letter highlighting the importance of a wireless infrastructure is presented by Addeo. Addeo puts out a call to action for not only skilled engineers, scientists, and technologists, but also workers who embrace technology in creative ways to stimulate yet a new wave of applications and communications services that serve society as a whole.

Riney’s article, Unintentional Mistake or Intentional Fraud presents intriguing issues around fraud and intentional and unintentional consequences of policy (or lack of policy) for individuals and the respective organizations they work in.

From the classroom, Michael Milford presents an empowering approach to build community in classrooms titled “A Visual Instruction Plan for Asynchronous Online Discussions”.

Lastly, three book reviews are also included in this volume. Dr. Michael Faulkner reviews a Strategic Capability Response Analysis by Walters & Helman. John Murphy looks at the provocative book, Lower Ed by Cottom. Lastly, Dr. Shawn Schumacher reviews The Splendid and the Vile by Larson.

As challenging as 2020 has been, in retrospect, it has reminded us of the importance of our work. As a faculty community, we have embraced our position as a leader in online education. We approach 2021 with renewed focus acknowledging the vital importance faculty scholarship, particularly scholarship focused on the classroom interactions will play as we continue our journey forward of modernizing our classrooms and expanding access to education.

Lynn Marie Burks, PhD.
Dean, Faculty and Center For Teaching Excellence
A MESSAGE FROM THE MANAGING EDITORS

We extend a very warm welcome to our community of scholars and we hope that you enjoy this issue of the DeVry University Journal of Scholarly Research Vol. 5, No. 2 (DUJOSR). This issue marks our fifth anniversary. Since its inception the DUJOSR has sought to publish the scholarly work of our faculty and their collaborators, with contributions from across all spectrums of our “One University” that includes business and management, engineering and information sciences, liberal arts and the sciences. We have published an extensive array of letters, papers, and book reviews.

We were so very excited a year ago at the prospect of a new decade and urged faculty to consider the opportunities to come in 2020. As they say, the best laid plans… Despite everything that has challenged us this fateful year our faculty has found the time to contribute to the journal as authors, reviewers and as members of the DUJOSR board. Thank you, all of you – we cannot do this without you.

We have decided to look forward, to 2021, with the confidence that what we have endured has made us stronger! We urge you to undertake research in whichever form fits your discipline – and write! The DUJOSR team works with new authors to help them become aware of the demands of publishing and assists them in preparing a manuscript for publication. Our vision for scholarship at DeVry University is broad, but we see specific an opportunity to help build our reputation in the remote learning environment – this is our space – and if 2020 has shown us anything the “new normal” is digital; in education, at work, and in life.

Please find archived copies of the Journal in the DeVry University Newsroom: newsroom@devry.edu and in the DeVry University Library: library.devry.edu, and internally in the CTE, in Canvas; reviewing our prior issues will help you understand the opportunities and our requirements and do contact us if you have questions.

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Managing Editor

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Managing Editor
DEVRY UNIVERSITY
JOURNAL OF
SCHOLARLY RESEARCH

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JOURNAL INFORMATION
The DeVry University Journal of Scholarly Research (ISSN 2375-5393 1) is a semi-annual, multi-discipline, peer-reviewed, journal devoted to scholarship and education research.

The journal is the work of the faculty, staff and administration of DeVry University. The views expressed in the journal are those of the authors and should not be attributed to the sponsoring organizations or the institutions with which the authors are affiliated.
MANUSCRIPT SUBMISSIONS INFORMATION
The journal welcomes unsolicited articles, case studies, reviews, and letters on scholarship, education research or related subjects. Text and citations should conform to APA style as described in the Publication Manual of the American Psychological Association (7th ed.). Because the journal employs a system of anonymous peer review of manuscripts as part of its process of selecting articles for publication, manuscripts should not bear the author’s name or identifying information.

Electronic submissions of manuscripts (MS Word) and all other communications should be directed to: DUJOSR@devry.edu

EDITORS AND REVIEWERS
DeVry faculty who wish to apply for positions on the Journal’s board of editors or as reviewers of manuscripts should contact Deborah Helman or Michael Bird.

PEER REVIEWERS FOR THIS ISSUE
The following DeVry faculty served as peer reviewers for this issue. We thank them for their service.

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INSTITUTIONAL REVIEW BOARD DeVry University has an Institutional Review Board (IRB) to protect the rights and welfare of humans participating as subjects in a research study. The IRB ensures the protection of subjects by reviewing research protocols and related materials. DeVry University’s colleagues and students who want to conduct research must first contact the IRB for an application. Once received, the IRB will review the application and supporting materials to determine if all criteria have been met before approving the research. In support of helping colleagues and students gain an in-depth understanding of ethical research processes, the IRB obtained a Collaborative Institutional Training Initiative (CITI) membership. CITI provides globally accepted training that aids the research process. Those who wish to submit applications to the IRB are required to complete CITI training beforehand. For additional information, you can contact the DeVry University IRB through the following email address: dvuirb@devry.edu.

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CALL FOR PAPERS, SPRING 2021 ISSUE

The DeVry University Journal of Scholarly Research (DUJOSR) continues to expand its pages to include a variety of publishing opportunities for faculty. Academic scholarship remains a staple for the journal, but new categories include Case Studies, Book Reviews, Letters to the Editor, and a “From the Classroom” section, in which faculty can share vital experiences and best practices. These categories of submission are fully described below. Specific deadlines and instructions for submission conclude this “Call for Papers.”

ACADEMIC SCHOLARLY ARTICLES

For the Spring 2021 issue, we continue to solicit “working papers” (3000 to 5000 words) in our scholarly article category.

Papers of all types are welcome including theory, empirical, or methodology papers, as well as literature reviews, from both positivist and naturalistic traditions. Research- and evidence-based papers emphasizing practical relevance that resonate with our readers are preferred. We regard submissions as “working papers” that can be submitted to other journals for consideration (but have not been previously published elsewhere).

The review process requires that each paper is coded and blind reviewed by two peer reviewers with expertise in the author’s discipline. Faculty volunteers (for whom profound gratitude is expressed) comprise the peer review board. Final publication decisions are made by the editorial board, consisting of College and Managing Editors.

Authors who have previously submitted academic scholarly papers for past issues are encouraged to resubmit their revised papers. Papers should be sent with an additional document that specifies detailed responses to reviewers’ and editors’ feedback.

CASE STUDIES

DUJOSR solicits case studies (ranging from approximately 500-word short cases, to 1000 to 3000-word long cases) that have not been published elsewhere but are considered “working papers.” The purpose of this initiative is to create a repository of case studies that can be used by faculty to teach DeVry University graduate and undergraduate courses. Our aim is to provide students with a unique and valuable learning experience that has been generated by our faculty.

Case studies of all types are welcome, including multi-media. We would prefer case studies that emphasize practical relevance that resonate with our faculty and students. Case study submissions must also be supported by a set of directions, i.e., Faculty Teaching Notes. The teaching notes must indicate the relevant courses and TCOs associated with the case study, as well as suggested question strategies and pedagogical practices.
The case study should be significant, complete, compelling, inclusive of alternative perspectives, qualitative, sufficiently evidenced, aligned with one or more Course Objectives, and written with accuracy and relevance.

The review process for case studies is the same as for academic scholarly papers. Case studies will be evaluated on the following criteria:

- Timeliness of case & relevancy (tied to 1 or more Course Objectives)
- Theoretical framework, and practical applications
- Opportunity to expand knowledge,
- Implications for field of studies
- Case notes for faculty
- Writing quality: Clarity, conciseness, and theoretical framework, and organization, grammar and mechanics,
- APA format, including in text citations and reference page.

There is no submission deadline; case studies will be accepted on an ongoing basis.

BOOK REVIEWS

Book reviews continue to be a regular feature in the journal pages. They are an important part of scholarly life. They alert colleagues to new developments in the academy, foster discussions that can lead to new scholarship, and ultimately provide us with both a broader and deeper view of the world, which we in turn can share with our students.

Reviews of either fiction or non-fiction works should adhere to the following publication guidelines:

1. Reviews should be between 500 to 1000 words in length, double spaced, and include the following: author, title, place of publication, publisher, year, price, page length (including introduction and text), and International Standard Book Number (ISBN).
2. Reviews should include a brief summary of the scope, purpose, content of the work, and its significance in the literature of the subject. Reviews should evaluate the strengths and weaknesses of the work as well as attend to its use of sources, including documentation, methodology, organization, and presentation.
3. Reviews should be fair, balanced, and treat authors with respect.
4. A signed permission form to publish a review is required.

LETTERS TO THE EDITOR

Letters to the Editor are a welcome addition to the journal pages. Letters that reply to or extend academic scholarship published within DUJOSR pages are particularly welcome, as these add rich texture and dialogue to ideas presented. Letters should be professional, well-tempered, and engage with content meaningfully. Letters that do not necessarily attend to previously published work but are timely and relevant are also welcome.
Letters responding to published articles in DUJOSR should identify the month and year of the article, review, or previous letter on which it is commenting. The full title of the article, review, or letter as well as the author(s) name(s) should be included. Letters should be double-spaced and 500 to 1000 words in length. Letters may express well-tempered opinions but should include citations in cases where academic integrity requires documentation. Letters should be fair, balanced, and treat authors with respect.

FROM THE CLASSROOM
This section of the journal is newly offered to faculty who have rich pedagogical experiences worthy of sharing with a larger audience. Papers in this category may use research to support ideas but may also consist of valuable experiences about which research may not have yet caught up. Well-crafted papers that demonstrate increased student engagement in the classroom are particularly prized. In this category, the recommendations for length are 750 to 1000 words, but longer papers of exceptional quality and relevance will be considered. Content should seek to express pedagogies that transcend the commonplace or that provide an interesting new spin on well-trodden best practices.

EDITORS’ INSTRUCTIONS FOR AND SUBMISSION AND DEADLINES
All submissions are expected to follow the APA style sheet. Templates and APA source materials are available through the DeVry Commons intranet community site, DeVry University Journal of Scholarly Research, under the following headings:

- Guide to APA Research Writing and Formatting Template Revised 2020
- DeVry University APA Handbook
- Guide to APA Research Writing and Formatting Revised Nov 2013
- APA 7th Guide to Citing Sources

The submission deadline is April 5th, 2021. Please submit work in any category to Managing Editors, Deborah Helman and Michael Bird, at DUJOSR@devry.edu.

The Managing Editors reserve the right to edit all submissions in any category of submission for length, tone, and content, over and above recommendations made by peer reviewers and College Editors.
LETTER TO THE EDITORS:
HOW DO SCHOLARLY PURSUITS AND SOCIAL ACTIVISM UNITE?

Dear Editor,

What began in 2019 as a forum for DeVry professors to share publication topics has evolved into a platform for scholarly pursuits that responds to the sensitivities of society. The DeVry Scholar Group West’s original mission was to build a platform to create awareness of the need to stay on track to obtain a Ph.D. and to continuously publish. This was designed as a triple win for the professors, DeVry students, and administrators, and aimed to unite academic pursuits. When COVID19 disrupted our lives in March, we shifted our monthly seminars without question. This shift reflected a heightened sense of responsibility for our group to unite our scholarly pursuits driven by the urgent needs of our times.

As educators, we are activists in the classroom. Active learning is not confined to a physical or virtual space. Our academic engagement is inclusive of all people and of all environments, and it intersects with activism organically. As scholars, we recognize the fundamental need to incorporate student stories with our own into our research, writing, and speaking engagements.

Previous monthly seminars and workshops included dissertation findings, conference presentations, and scholarly publications. When COVID-19 forced itself into our lives, however, we unquestionably adjusted our agenda for COVID-19 relevant topics, and we created new seminars, uniting our scholarly pursuits with social activism.

The May and June seminars became paneled platforms for our unification of scholarly pursuits and social activism entitled:

May seminar: The Future of Technology: How it can be a Cure for COVID-19
June seminar: COVID-19 Sensitivity: How to turn-up DeVry Faculty CARE

We move forward with heightened awareness, inviting all colleagues to recognize social activism as inherent in their scholarly pursuit. This awareness generates relevant and needed capacity for DeVry professors, students, administration and our community at large.

Sincerely,

Paula C. Herring and Michael G. Milford
Professor College of Business and Management
The Scholar Group Committee, DeVry University
LETTER TO THE EDITORS: SOME PERSPECTIVES AND INDUSTRY INSIGHTS

Dear Editor,

There is a vision being explored and brought to fruition by an unprecedented partnership of academic, governmental, and commercial industrial institutions. It is a vision of widely available and affordable access to lifelong educational opportunities, of improved and more cost-effective health care, of essentially universal access to the best libraries and other sources of information, and of increasing productivity, efficiency, and competitiveness.

The vision is of a wireless global information infrastructure based on powerful computing, processing, communications, and software technologies that have emerged over the last several years; and continue to exert a profound influence on the day-to-day fabric of our lives. Models for information infrastructure already exist, although none have achieved the scale of the new one envisioned in the workplace, in the home, in the neighborhood, and within the cities where we reside.

The new information infrastructure is rapidly evolving to what we are calling, the “Internet of Things” (IoT). The IoT is a world-wide network of interconnected everyday objects that are uniquely addressable over the Internet. We are well into the IoT era. Billions of devices are expected in the relative near-term, and it is now commonplace to find a dozen or more Internet-enabled devices in residences and offices around the world. These systems run on software where billions of everyday objects will each be assigned an IP address, enabling people to interact with these objects through the Internet, and for the objects to interact with each other. Representative industry “positions” on the IoT include Microsoft [Microsoft IoT], Cisco [Cisco IoT], and Google [Google IoT], just to name a few.

The details of exactly how the future IoT will unfold remain unclear. However, the IoT holds the potential to transform the way we interact with our world in the domains of health care, how we socialize with friends and family members, how we enable education, how we engage in our professional endeavors, and generally how we conduct and manage our lives. The IoT connectivity trend is now recognized as a major source of economic growth that will impact most, if not all, eHealth, commercial and business, and military sectors!
For example, the world today needs to face problems such as the aging population and the inherent need of assisted-living environments for elderly people. Traditional healthcare systems are not able to satisfy the needs of a continuously growing and developing society. A huge number of patients must have access to healthcare services. eHealth, enabled by the IoT, holds the promise of dramatically transforming the healthcare landscape. IoT has already been phenomenal in revolutionizing many aspects of traditional healthcare paradigms providing flexible, reliable, and secure solutions that accelerate trends in personalized medicine, early diagnosis of diseases, and more effective and efficient treatments.

The evolution of wireless technologies is inextricably coupled to advances in the healthcare IoT domain. Indeed, synergistic advances with the past four generations of wireless technologies have extended the healthcare IoT networked - landscape and enhanced healthcare IoT services compared to its predecessors. The emerging 5G wireless access technologies will be the key to enabling healthcare IoT technology.

IoT in education holds the promise of increasing access to education and enhancing the delivery of education at all levels, from smart classrooms to special accommodations for disabled students. For example, IoT enabled education holds the promise of making laboratory exercises much more versatile and realistic by using IoT- enabled virtual reality simulations. True-sized emulations of networked and electronic systems will convey an unprecedented realistic physical reality of these systems to the student. Wearable IoT devices could determine the level of interest and/or fatigue of the students. Smart-microphone arrays may even recognize when a professor mentions that an assignment is due and automatically update a student’s calendar.

These trends call not only for engineers, scientists, and technologists who deeply understand the technical aspects, but they also call for highly skilled individuals who embrace technology in creative ways to stimulate a new wave of applications and communications services that will continue to impact the fabric and evolution of our every-day lives!

The call is for all DeVry University students – you are in the right place at the right time!

Sincerely,

Prof. Eric J. Addeo, Ph.D.
EIS Editor, DUJOSR
ABSTRACT
Fraud alludes to a person intending to deceive for personal gain. Financial mistakes consist of mathematical, transactional, and regulatory errors. The two variables are often independent but can coexist in cases of fraud. Financial inaccuracies that begin as mistakes can become unintentional fraud and intentional fraud. An ethical employee who makes a mistake may fix the problem or take an alternate route to commit fraud. In this article, I will present a case study that shows how easy financial mistakes can occur. Bethany, in the case, is an employee who starts out making a mistake. Later, she succumbs to the pressure and opportunity associated with fraudulent behavior. I will show how culture and organizational norms can drive group behavior such as the rationalization of fraud. For example, cultural numbness drives employees to adjust ethical behaviors to blend with the group’s norm despite moral beliefs. The use of internal controls and prevention/detection measures can control mistakes, unintentional fraud, and intentional fraud.

Correspondence regarding this article should be addressed to Dr. Riney at friney1@yahoo.com

Keywords: fraud, financial mistakes, culture numbness

In the media, many articles written about fraud allude to intent and premeditation as pivotal factors of fraud. This article advises that some unintentional mistakes can lead an ethical employee into unethical patterns of behavior. In some circumstances, an unintentional mistake initiates fraud. The fight against fraud requires research into underlying factors such as understanding the perpetrator and circumstances. Another requirement is the isolation of elements that convert an ethical employee into an unethical employee. One specific perspective in this article is how an unintentional mistake by an employee becomes repetitive fraudulent activity.

Emerging acts of fraud are in the news daily across various industries and the nation. Even as 2020 began a new year and decade, the number of fraudsters caught and sentenced for financial crimes continues to climb. New cases flood the media daily, and the financial impact is devastating. According to the Association of Certified Fraud Examiners (ACFE) in their 2018 report, businesses still lose 5% of annual revenue to fraud equaling about $4 trillion in economic losses. In their 2020 Global Economic Crime and Fraud Survey, PricewaterhouseCoopers (PwC) reported that 5000 plus respondents in
99 locations had over $42 billion in losses due to fraud in 24 months. In terms of their most recent study, the ACFE (2018) reported $7 billion in total losses across a wide range of occupational fraud cases. The number of fraudulent cases examined was 2,690, and the median loss per fraud case was $130,000. By researching fraud in 125 countries in their 2018 report, the ACFE showed that fraud is not restricted to one country but stretches to global regions as well. The media discloses the crimes and the sentences but not the personal triggers or experiences that led to fraudulent acts.

LITERATURE REVIEW
The media continues to report incidents of fraud:

- “Former Chief Executive Officer of SEMAC sentenced for wire fraud in connection with his theft of over $3.4 million from SEMAC” (The U.S. Department of Justice, Michigan, 2020). In Michigan, Anthony Vespa committed wire fraud while working at Southeast Michigan Accountable Care (SEMAC) and received a sentence of 36 months in prison (The U.S. Department of Justice, Michigan, 2020). The employee was able to steal over $3.4 million before a Federal Bureau of Investigation officer detected the fraud.

- “Former President of Cecil Bank facing federal indictment for a bank fraud conspiracy, receiving a bribe, and making false statements in bank records and to bank examiners” (The U.S. Department of Justice, Maryland, 2020). Banks are a trusted institution in the industry, but fraud still occurs. Mary Beyer Halsey faces a maximum sentence of 180 years (six counts, 30 years each count) in federal prison after working with a real estate agent to defraud Cecil Bank. Halsey gave the real estate agent a $650,000 line of credit for his help (The U.S. Department of Justice, Maryland, 2020).

- “Former Microsoft software engineer charged with mail fraud for scheme to steal digital value such as gift cards” (The U.S. Department of Justice, Washington, 2020). Advancements in technology make committing fraud easier and more financially devastating. Volodymyr Kvashuk, who attempted to steal $10 million in digital currency, could face a maximum sentence of 20 years and a $250,000 fine (The U.S. Department of Justice, Washington, 2020).

FRAUDULENT ACTS OR MISTAKES
The cases above publicized planned acts of fraud, but not all fraudulent cases begin as deliberate acts. While some leaders, managers, and employees perform premeditated acts of financial fraud as part of their work routine, others make simple mistakes. Occasionally, employees make unintentional financial mistakes. Those same mistakes could be considered fraud if the employee was cognizant of their unethical behavior and had an intent to deceive. A fraudulent act presents certain characteristics such as intentionally distorting the truth and causing others to rely on false information (Huber, 2017).

Cressey’s (1973) fraud triangle framework suggests that fraud is driven by an individual financial problem (perceived pressure), a chance to violate a trusted position (perceived opportunity), and the ability to justify the criminal behavior (rationalization) (as cited in Asmah et al., 2020). The example presented in this article shows an opportunity based on weak internal controls, rationalization driven by praise and egotism, and the pressure of failing to meet deadlines and goals. Van Ruth et al. (2017) associate opportunity with providing the ability to commit fraud and rationalization by providing the desire to commit fraud. Pressure provides the reason to commit fraud.

UNINTENTIONAL VERSUS INTENTIONAL
Unintentional fraud is not a concept because unintentional means it lacks deception and the intent for financial or personal gain. Fraud encompasses deceit and gain. There are various definitions for fraud, but all contain a reference to intentional misconduct and deception of people for financial or non-financial gain (Asmah
et al., 2020). Some people make mistakes without realizing they did anything wrong. Some leaders in a company may view this as fraud, especially when there is a financial loss. It does not begin as a fraud; it is sometimes a mistake or error. It occasionally starts with a lack of knowledge, missing internal controls, weak processes, and lackluster procedures. An employee may follow past processes or written instructions without knowing that they are making mistakes. The mistakes can include misappropriation, shortages, falsifying documentation, and others. These can all be inadvertent errors, but the fraudulent activity begins with realization and deception.

A moral employee can become culturally numb over time in an unethical environment. Cultural numbness occurs when an employee chooses to adhere to the group’s behavior regardless of personal ethical beliefs (Wedell-Wedellsborg, 2019). In this type of culture, management has the moral stage to drive behavior and establish the culture (Nurlaeliyah & Anisykurililah, 2017). A moral employee depends on the direction of management. Over time, a dynamic culture can drive the employee to commit intentional acts of fraud.

When the person is aware of the inappropriate behavior and deliberately moves forward knowing that the behavior is wrong, that is a fraud. An employee may become confident that they can commit the fraudulent act without detection. In Ruankaew’s (2016) opinion, a person knows when their position provides them with access to commit fraud. They are clever enough to commit the fraud and confident that the fraud will go unnoticed. They also feel that the stress of exposure is less than the stress of not succeeding.

SALES AND USE TAX EXAMPLE
For example, the scenario below shows an ethical employee who finds herself at a fork in the road. She has to choose between being ethical or taking the path to fraudulent behavior. Although the names of the employees and data below are fictional (created by me), the scenario is one that I have witnessed in different workforce settings.

This example is about calculating sales and use tax payable by a company.

In some states, local government agencies tax companies with sales and use tax. Companies must pay a percentage of taxes based on the regulations of their state of operation. The vendor adds the calculated tax to the invoice, or a company may decide to direct pay. When a company opts to direct pay, the accountant calculates the tax and pays it directly to the state’s taxing agency or financial agency.

This seems like a simple process. Each month, a company’s accountant calculates the tax and pays the agency by the due date. The calculation process involves (1) determining which items are taxable, (2) determining which tax rate to use, and (3) calculating the tax. We can look at steps 1 and 2 to see how inaccuracies and unintentional mistakes can lead to fraudulent behavior.

BETHANY’S NEW JOB
In March 2019, Bethany walked into XYZ Manufacturing Company as a senior staff accountant working directly under the company’s controller. She was a hard worker who took initiative to get the job done without being micro-managed. During month-end accounting close, one of Bethany’s duties was to calculate and pay the sales and use tax. She found some notes, visuals, and examples for the process on the department’s shared computer drive. Bethany wanted to impress her new boss and decided to complete the process on her own by using the notes since they seemed straightforward and easy to follow (as shown on the next page).

MARCH ACCOUNTING MONTH END CLOSE

STEP 1
- Open last month’s spreadsheet.
- Run the sales and use tax query in the database for the current month.
- Copy and paste the results to the data tab of the spreadsheet.
- Look at the amounts in the invoice column and balance column.
### UNINTENTIONAL MISTAKE OR INTENTIONAL FRAUD

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</tbody>
</table>

- Code the rows based on the invoice and balance columns.
- If the balance column total is lower than the invoice total, highlight the row yellow.
- If the balance column total is zero, highlight the row red.
- If the balance column total equals the invoice column total, highlight the row green.
- Refer to the key for the coding meaning and color scheme.

<table>
<thead>
<tr>
<th>Color</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yellow</td>
<td>Caution – Partially Paid</td>
</tr>
<tr>
<td>Red</td>
<td>Stop – Fully Paid</td>
</tr>
<tr>
<td>Green</td>
<td>Go – Not Paid</td>
</tr>
</tbody>
</table>

- Once all the columns are color-coded, delete the red rows.

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Period</th>
<th>Account</th>
<th>Reference</th>
<th>PO</th>
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<tr>
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<td>Health Week</td>
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<tr>
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<td>Q29</td>
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<tr>
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<td>DD5</td>
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- Complete Step 2.

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<td>—</td>
<td>281.22</td>
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</tbody>
</table>
UNINTENTIONAL MISTAKE OR INTENTIONAL FRAUD

STEP 2

- Go back to last month’s spreadsheet.
- Look at the invoices to see which vendors were taxable and which were not.
- The tax column will have a yes if taxable.
- The tax column will have a no if non-taxable.
- Fill in the tax column on the current spreadsheet the same.
- For the taxable items, apply the same tax rate as last month.

As she looked at the prior month’s (March) spreadsheet for Step 2, she noticed that some of the invoice periods were prior periods (Jan-19). She looked back in February to see if there were prior periods. Yes, there was a Jan-19 partially paid invoice. Bethany was not sure how she missed that in March. She traced the payment back to January and noticed that Balloon had a Y in the taxable column of that spreadsheet. How could Balloon be taxable in January and not February? Bethany began to get nervous about the exceptions because the notes did not reference them. The thought of making so many errors was hard to conceive; she was normally meticulous.

Vendor | Period | Account | Reference | PO | Invoice | Paid | Balance | Tax
--- | --- | --- | --- | --- | --- | --- | --- | ---
Apple | Mar-19 | Z93 | Supplies | 111222 | 315.40 | 100.00 | 215.40 | N
Balloon | Jan-19 | 00H | Annual Picnic | 555666 | 220.11 | 50.00 | 170.11 | Y
Celery | Mar-19 | 99M | Health Week | 777888 | 94.03 | — | 94.03 | Y
Dog | Mar-19 | Q29 | Security | 999111 | 800.00 | 500.00 | 300.00 | Y
Rainy | Mar-19 | DD5 | Maintenance | 222333 | 281.22 | — | 281.22 | N

*Pay the sales and use tax.*

JOB WELL DONE

The steps seemed quite easy to Bethany as she finished calculating and paying the taxes. Her boss, the controller, was thrilled to see that she completed the process on her own. She was impressed that Bethany was able to find the notes by herself and complete the task. Bethany’s enthusiasm would establish efficiency in the department in record time. The sales and use tax payment aligned with the previous month’s payment. Everything appeared to be in order.

APRIL ACCOUNTING

MONTH END CLOSE

The next month (April), Bethany began performing the same sales and use tax calculations. She felt more knowledgeable about the financial operations of the company. Encouraged by her boss’s support, her goal was to do a better and faster job at calculating the taxes in the current month. Step 1 went smoothly as she color-coded her rows and deleted the paid items.
UNINTENTIONAL MISTAKE OR INTENTIONAL FRAUD

19 FEBRUARY

<table>
<thead>
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19 MARCH

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THE EXCEPTIONS

The invoices from Balloon were exceptions, but they were not the only exceptions.

- After doing a little more research, Bethany discovered that Balloon did not have their tax-exempt paperwork complete by January, so the invoice items were taxable. In February, the controller contacted the company for the paperwork, and then their invoice items were non-taxable.

- Some vendors were taxable and non-taxable at the same time depending on what the company purchased from them. Some items used in production are non-taxable such as chemicals used in production. A chemical purchased from Apple for production may be non-taxable, but tissue for the bathrooms would be taxable.

- There appeared to be some invoices from new vendors, but Bethany was not sure how to tell if they were taxable or non-taxable. Determining taxability was not in the notes so she was unable to account for those invoices.

- Bethany knew that there were some accrued invoices for Mar-19 not on her list. Janet, her co-worker, accrued some invoices that came in the mail one morning. Although Janet accrued the invoices for Mar-19’s closing, Bethany did not calculate or pay tax on those invoice items.

- Finally, the agency normally updates the tax rate in March. Luckily, for Bethany, the rate did not change in 2019.

BETHANY’S DILEMMA

Bethany did not see any information in the notes about handling exceptions but knew she should capture taxable items only. Now that she was more knowledgeable, she could correct the previous month and move forward with the appropriate method. She was cognizant of her mistakes and aware that she should consider the exceptions for an accurate calculation of the taxes.
to avoid overpayments or underpayments of the tax. Bethany could lose her job or cause other employees to lose their job. Bigger problems could also surface like an audit from the agency, back payment of taxes, or the submission of falsified financial statements.

**BETHANY’S COGNIZANT DECISION**

Bethany started on the right track when hired; but here is what happened. According to Festinger’s (1957) Theory of Cognitive Dissonance, when the level of physiological discomfort (dissonance) is high, people take measures to reduce the dissonance by adjusting cognition or thought processes (as cited in Harmon-Jones & Mills, 2019). Bethany felt discomfort when she noticed exceptions. Since there was no visible resolution in sight, she had to make a cognitive decision on how to solve her problem.

When faced with dissonance, a person has two options: add comfortable cognitions or remove uncomfortable cognitions (Harmon-Jones & Mills, 2019). Bethany knows that the calculation of taxes should consider all exceptions. She could ask for help in understanding what the exceptions are and how to adjust for them. This option would be adding comfortable cognitions to the decision-making process. Alternatively, she could decide to ignore the exceptions and repeat last month’s process without considering the exceptions. This option would be removing uncomfortable cognitions from the decision-making process.

In cognitive processing, various thoughts, behaviors, and perceptions become attitude changes when faced with drivers such as tension (Cooper, 2019). Bethany should consider all the negative outcomes as part of her cognitive thought process. The cognitive evaluation theory suggests that a person needs to influence an outcome to build confidence in one’s abilities (Shi et al., 2017). Bethany oversaw her situation and duties. She felt compelled to complete tasks by her standards based on her knowledge and experience. She will decide which method is best for managing the exceptions, but the decision will not be easy. Bethany’s awareness of ethical and unethical behavior will stimulate a challenging internal debate. The three points of Cressey’s Fraud Triangle help exemplify a view of Bethany’s cognitive thought process.

**PRESSURE/MOTIVATION**

Bethany considered how long it would take to verify each vendor and when the vendor became exempt. She also thought about the time it would take to pull all the accrued invoices and verify their taxability. She would need an extra half day to consider all the exceptions. It could also take another half day to correct last month’s calculation and payment. Bethany felt pressure from the time constraints of closing the accounting month-end. An extra half day or extra day could delay the close process. Bethany felt pressured.

Fraud can occur due to potential financial gain. However, other factors besides financial gain drive pressure or motivation. Poor performance, reputation damage, diminished status, and loss of power are factors that drive pressure (Schuchter & Levi, 2016). In Bethany’s case, the perceived pressure was her view of negative outcomes. Perceived pressure leads to fraud when the person strongly believes that a negative outcome exists (Schuchter & Levi, 2016).

**RATIONALIZATION**

Bethany thought back to last month when her new boss complimented her for taking initiative and how happy she was with Bethany’s performance. The controller was very proud of Bethany and never complained about her figures or the payment. No one had criticized her accounting work since she was hired. Suppressing the conscious thoughts of fraudulent situations help minimize the severity of the event (Schuchter & Levi, 2016). Bethany was trying to rationalize her unethical thoughts with positive affirmations. If her boss complimented her work in the past, then she should continue her same work processes and behavior.

Minimizing the fraud boosts self-esteem and affirms the person’s self-image regardless of the unethical behavior (Schuchter & Levi, 2016). Bethany decided to just do the steps that she performed the first month based on the notes and not worry about the rest. The exceptions were not on the notes, so she would just not consider them.
If no one had complained thus far, then she must be doing what is necessary.

**OPPORTUNITY**

Bethany knew that her boss never traced back her calculations. As long as her calculations and payments stayed consistent with prior months, she would be fine. Bethany saw that avoiding the exceptions was an opportunity to escape her dilemma. The controller’s lack of a review process meant that she would not see Bethany’s calculation errors. Lack of an appropriate authorization system is a leading weak internal control (Schuchter & Levi, 2016). As in Bethany’s case, the controller did not verify the calculation of her payment as long as it aligned with the prior month.

Other factors leading to ineffective organizational controls are the absence of a monitoring system, override controls, and a permissive environment (Schuchter & Levi, 2016). Bethany had the latitude to process sales and use tax without guidance. Unfortunately, the notes that Bethany used were not the updated notes. She did not look in the correct location on the department’s shared computer drive and never verified that the notes were the newest version. Nevertheless, when she noticed exceptions in the process, she should have stopped and asked questions. She had a choice but decided to take the wrong path.

**A REVELATION FOR BETHANY**

Months later, the secretary asked Bethany to step into the controller’s office that contained her boss (the controller), the accounting manager, and the chief financial officer. Bethany was thinking that maybe they all wanted to congratulate her on excellent performance, or maybe give her a promotion. She was a resourceful employee willing to make hard decisions. The leaders just had to reward her with a higher position.

In reality, her boss stated that they had been reviewing her sales and use tax calculations and payments because the accounting manager had some concerns. The new business had increased, which increased the taxable vendor invoices. The new business required over $500,000 in additional supplies, which were all taxable. However, the number of sales and use taxes paid in the past months had not increased accordingly. The leaders wanted her to explain and show what process she had been using to calculate the taxes.

Her boss, the controller, wanted to know why she would commit fraud when she had so much potential. Fraud? Bethany was shocked that her boss would accuse her of fraud after all the praise she gave in the past. She did not commit fraud; she just made some simple mistakes.

**FRAUD OR MISTAKES**

The fraud did not occur because Bethany made mistakes in the first month. In March, she followed the notes as written and did not realize that she had made mistakes. She did not notice that there were different periods in the prior month. Bethany believed that she had calculated and paid the taxes correctly. She had no intent to pay the wrong amount and was not being deceitful about her work. However, she did come to a fork in the road and decided to take the wrong path.

The fraudulent act began in April when she deliberately calculated the payment based on incomplete data. “The commissioning of fraud begins with the conception of an intention to act fraudulently usually ignited by need and financial pressure and fueled by the availability of opportunity and the prospects of rationalization” (Asmah et al., 2020, p. 670). Bethany knowingly calculated and paid the incorrect amount of sales and use tax when she did not consider the exceptions. Her reputation, self-worth, independence, and pride were more valuable than correct accounting.

The Impression-Management Theory supports the need to create a favorable impression for others by changing one’s attitude or cognitive decisions (Harmon-Jones & Mills, 2019). Bethany did just that. She changed her normal work behavior to create a positive view of herself to her manager and leaders. She did not commit fraud for financial gain, but she did it for non-financial, personal gain.

The misrepresentation of information led to incorrect financial information being disseminated as accurate and reliable (Huber, 2017). The controller and leaders in XYZ relied
upon Bethany’s calculations and used them in financial operations such as processing payments. The processed payments appeared on the income statement as expenses, which eventually became the finalized financial statements. Financial statement fraud is the result. According to the ACFE (2018), financial statement fraud is “a scheme in which an employee intentionally causes a misstatement or omission of material information in the organization’s financial reports (e.g., recording fictitious revenues, understating reported expenses, or artificially inflating reported assets)” (p. 78).

Bethany intentionally understated the sales and use tax expense and continued the behavior for months. Her actions may seem small, and the ACFE (2018) states that financial statement fraud accounts for only 10% of the 2,690 cases studied in the 2018 report. However, the financial effect of an $800,000 median loss for financial statement fraud is one of the most devastating of all types of fraud when looking at cost. Financial statement fraud was in the top five types reported to PwC’s (2020) survey. Financial statement fraud is detrimental to companies.

**CONCLUSION AND FUTURE STUDY**

Bethany selected the path that led to fraud. She began as an honest, hard-working employee. Unfortunately, Bethany could not resist the magnetism of fraud. Admitting her mistake, asking questions, and asking for help could have led to a different outcome. However, she is not the only person at fault.

Leaders of the company share responsibility for events that led to the fraud. The company provided an essential opportunity. As a standard, the company should have informed Bethany of the fraud policy and the consequences of committing fraud. She should have also received an orientation of the accounting department, been trained, had her worked reviewed, and been shadowed for a few months. The weak internal controls provided an opportunity for fraud, and Bethany’s ego rationalized her choice based on the pressure to succeed.

For future research, the internal controls of companies can be analyzed for gaps that allow employees to conceal information. This will allow leaders to enhance current controls. The enhancements could include, but are not limited to, accessible departmental documents, updated training documents, continuing training opportunities, verification processes, and reconciliation procedures.

Two theories exist that help explain the ability to conceal information as it relates to fraud. The Theory of Concealment by Owolabi (2010) suggests that concealment of accounting fraud is possible when internal controls are weak and provide the opportunity (as cited in Tan & Swan, 2020). The Theory of Deviations suggests that concealment is merely a breach of the rules or a deviation from normal procedures (Tan & Swan, 2020). Research on these theories concerning a company’s operation may explain if there is a correlation between weak internal controls and the justification of fraud.

A quantitative method for measuring financial mistakes requires future research. Although many agencies and groups report on the financial impact of fraudulent incidents, none reflect on the financial impact of mistakes versus fraud. Restatements of financial reporting are one indicator of financial mistakes that are not measured. Restatements caused by financial mistakes and intentional fraud are frequently discovered by auditors (Paik et al., 2018). The financial impact of the unintentional reporting errors arises from the expense of correcting financial statements, a ruined company reputation, and a decreased stock price (Papík & Papíková, 2020).
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UNINTENTIONAL MISTAKE OR INTENTIONAL FRAUD

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FROM THE CLASSROOM:

WIK/WIB: A VISUAL INSTRUCTION PLAN FOR ASYNCHRONOUS ONLINE DISCUSSIONS

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COLLEGE OF BUSINESS & MANAGEMENT

Author Note: Michael G. Milford is a Professor of Business and Management, DeVry University, Ontario, CA.

ABSTRACT

The objective of this article is to share with instructors a method to increase engagement, improve quality, and reduce plagiarism in asynchronous online discussions (AODs). This method is called What I Know/What I Believe (WIK/WIB). The What I Know (WIK) is a direct or indirect quote from the course materials supported by an in-text citation and reference. What I Believe (WIB) is the student's original thought or opinion, in their own words, as it applies to the discussion topic. While too much structure in online asynchronous discussions may be viewed as restrictive, an instructor can increase engagement, improve quality and reduce plagiarism in online asynchronous discussions by encouraging students to use a WIK/WIB format for responses to a discussion prompt questions. A Visual Instruction Plan (VIP) on how to use the WIK/WIB method for responding to a prompt question was posted within the weekly online discussion header to guide students. At the end of the course a non-graded discussion included a Net Promoter Score (NPS) survey asking students how likely they would recommend the WIK/WIB teaching model as a viable method to increase engagement, improve quality and reduce plagiarism in online discussion activities for future students. The NPS results were in the top 25th quartile which is an important industry benchmark (Gitlin, 2020). There is an opportunity for an active research case study on the WIK/WIB method for considerations as a best practice in asynchronous online discussions.

Correspondence regarding this article should be addressed TO Prof. Michael G. Milford at 909-828-4009 or mmilford@devry.edu

Keywords: asynchronous, engagement, online discussions, plagiarism, quality
The objective of this article is to share with instructors in asynchronous online discussions a method that increases engagement, improves quality, and reduces plagiarism in asynchronous online discussions (AODs). The method is called What I Know/What I Believe (WIK/WIB). Based on Net Promoter Score results, students recommend this method for all students taking my Critical Thinking and Problem Solving course.

A SIMPLE TWO-STEP PROCESS

The idea for how and why to use the WIK/WIB method was introduced to me by Mr. Chris Wright, an award-winning master instructor for K-12 in Yakima, Washington. A version of this method was originally published by Donna Ogle (1986). K-W-L (what I Know, what I Want to know, what I Learned) is a three-step process to help instructors assess a student's knowledge on a topic before and after reading an article about the topic.

The WIK/WIB method was suggested as a way to respond to questions posed in administrative meetings. I would ramble on when I was asked a question, in part because I did not know where to start in my response, and in part because I did not understand how important facts that can be checked are in a conversation. Chris taught me a simple two-step response method as follows:

1. State What I Know (WIK) regarding any facts relating to the question being posed.
2. Share What I Believe (WIB) regarding the facts and what they mean to me as they relate to the question.

The WIK/WIB response method proved very effective. When I transitioned to teaching online courses, I discovered my students had similar challenges with responding to AOD prompt questions. With no structure for responding, students didn’t know how to begin. I realized I could share the same WIK/WIB method in a new and innovative way. By starting with a "What I Know" response from the course materials, the student becomes centered and their opinions naturally flow when they move on to the “What I believe” section of their response. Over time this method evolved into the following guidance for responding to AOD main prompt questions:

1. What I Know (WIK) is a direct or paraphrased quote from the course materials supported by an in-text citation and reference.
2. What I Believe (WIB) is the student’s original thoughts or opinions, in their own words, as it applies to the discussion topic.

WHAT I KNOW ABOUT THE APPLICATION OF THE WIK/WIB METHOD IN AODS

AOD SOURCES CAN BE CONFUSING – WIK/WIB ADDRESSES THIS ISSUE

According to Mary Best Sampson (2002), the K-W-L method can create some confusion during the K (What I Know) brainstorming phase (pp. 528-532). Students gather knowledge through a variety of sources, and their information can be disjointed and unfounded at times. Students will accept unsourced information as true and close the opportunity for exploring what they want to know. By extending the K-W-L method to include a column to confirm two sources and list the sources, the students learn to critically evaluate sources and build their research skills.

This issue is addressed with the WIK/WIB. The WIK/WIB method requires students to conduct scholarly research regarding what they know about a topic before sharing what they believe about a topic. In effect, it solves the same problem that the K-W-L confirmation sheet addressed, which is the importance of having students evaluate source credibility while verifying what they know about a topic before they share what they believe about a topic. This eliminates confusion over the facts when the sources are credible and creates an active learning environment for the students which increases their engagement, improves the quality of the discussions, and lowers the risk of plagiarism by requiring a student to cite their sources.

STUDENTS HAVE DIFFICULTY STAYING ON TOPIC – WIK/WIB ADDRESSES THIS ISSUE

According to Beaudin (1999), students have a difficult time staying on topic in asynchronous discussions in online courses. The author surveyed a group of international distance education instructors in a purposive study of best
practices for keeping students on a topic in an asynchronous discussion. While the preferences were influenced by various factors such as the level of experience the instructors had, there was a similar outcome. The top two best practices were to design a good question and provide guidelines.

Baudein suggested that, while they are open to best practices, instructors may not embrace them without some degree of training. One of the limitations of the study is that it did not provide any detail for what a well-designed discussion question might look like or what the discussion guidelines might look like. The WIK/WIB visual instruction plan provides a simple question design solution for the instructor and a simple guideline for student responses.

HOW TO APPLY THE WIK/WIB METHOD IN ASYNCHRONOUS ONLINE DISCUSSIONS

According to Shabiralyani (2015), "visual aids are important in the education system. Visual aids are those devices that are used in classrooms to encourage students learning process and make it easier and interesting. Visual aids are the best tool for making teaching effective and the best dissemination of knowledge" (p. 226).

To increase engagement, improve quality, and reduce plagiarism in my Critical Thinking and Problem Solving online discussions, I posted a visual aid in each discussion prompt explaining how to use the WIK/WIB method when responding to the main prompt.

Figure 1: A Week 1 Course Developer's Opening Question:

Welcome to your first graded discussion topic! The purpose of the discussion forums is to exchange ideas and share our understanding of the concepts introduced in the assigned textbook chapters. Think of the forums as learning communities in which members can safely share their thinking and collaborate with others for the purposes of further developing, refining, and sharpening ideas. Through collectively constructing knowledge and meaning in these forums, you will be developing your critical thinking skills.

Wherever you are in your education or your career path, you will benefit from the introspection you will undertake over the next 8 weeks as you learn to think more critically about the choices you make.

Let the journey begin!

Because we are learning together in the discussions, be sure to respond to the question below and post your response. To earn full credit, be sure to post your introductory paragraph, provide two (2) thoughtful replies to your classmates, and participate on at least three (3) different days.

This week’s topic will be exploring how to sharpen your skills with critical thinking. Your readings from Chapter 1, Week 1 Lesson and the videos provide insightful material that will help you contribute to your first threaded discussion.

Answer the following:

Define critical thinking and give an example of how you will be able to advance your deep-thinking skills by using Bloom’s Taxonomy (see link below) and how this skill will benefit you in your future career?

View the link to review Bloom’s Taxonomy.
Students, welcome to your first graded discussion activity! The purpose of the discussion forums is to exchange ideas and share our understanding of the concepts introduced in the assigned textbook chapters. Think of the forums as learning communities in which members can safely share their thinking with others for the purposes of further developing, refining, and sharpening ideas. Through collectively constructing knowledge and meaning in these forums, you will be developing your critical thinking skills.

Wherever you are in your education or your career path, you will benefit from the introspection you will undertake over the next 8 weeks as you learn to think more critically about the choices you make.

Let the journey begin!

Because we are learning together in the discussions, be sure to respond to the main prompt question below in your first post. This week’s topic will be exploring how to sharpen your skills with critical thinking. Your readings from Chapter 1 and the Week 1 Lesson and videos provide insightful material that will help you contribute to your first threaded discussion.

Respond to the following:

Please share what you know about thinking from Chapter 1 of our course eBook “Student Success in College” about critical thinking that caught your attention. To locate your eBook for this course, simply go to the Week 1 module and click on the Week 1: Chapter 1 reading assignment.

After viewing the Bloom’s Taxonomy pyramid (see link below), share what you believe about how critical thinking will advance your deep-thinking skills and how these skills will benefit you in your future career. Try to provide a real-life example.

View the link to review Bloom’s Taxonomy. [text hyperlinked to source]

Remember, to earn full credit, be sure to post your response to the prompt by Wednesday, provide two (2) thoughtful replies to your classmates on two different days, and participate on at least three (3) different days.

Professor Milford,

What I know from Student Success in College is that "critical thinking is a learning task that requires actively taking in, evaluating, and using information" (Harrington, 2019, para 1-5a).

After viewing the Bloom’s Taxonomy pyramid, I believe that knowledge and comprehension are on the first two steps in higher-level thinking. My goal is to get to the top of the pyramid. One real-life way I can do this is as follows...

Thank you,

Jane Doe


Students, I have been published on how to help students respond to online discussions. I typically provide a visual instruction plan for my students on how to respond to online discussions.

With no structure on how to respond to a discussion topic, many students are overwhelmed with how to begin. By starting with a "What I Know" response from the course materials, I have found that student becomes centered and their opinions naturally flow when they move on to the "What I believe" section of their response.

"What I Know" (WIK) response requires the student to state what they know from the course textbook or required readings and to support it with an in-text APA citation that includes the cited page number. This should be limited to 20% of their total response.

"What I Believe" (WIB) response requires the student to share what they believe, which is their opinion and original thought in their own words. This should be limited to 80% of their total response.

Consider Using the What I Know (WIK) & What I Believe (WIB) response method!

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Figure 2: A Week 1 WIK/WIB Visual Aid for the Opening Question:

Main Prompt Question:

Week 1 Discussion: Sharpening Skills (30 pts) - First of three responses due no later than Wednesday of Week One!

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Wherever you are in your education or your career path, you will benefit from the introspection you will undertake over the next 8 weeks as you learn to think more critically about the choices you make.

Let the journey begin!

Because we are learning together in the discussions, be sure to respond to the main prompt question below in your first post. This week’s topic will be exploring how to sharpen your skills with critical thinking. Your readings from Chapter 1 and the Week 1 Lesson and videos provide insightful material that will help you contribute to your first threaded discussion.

Respond to the following:

Please share what you know about thinking from Chapter 1 of our course eBook “Student Success in College” about critical thinking that caught your attention. To locate your eBook for this course, simply go to the Week 1 module and click on the Week 1: Chapter 1 reading assignment.

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View the link to review Bloom’s Taxonomy. [text hyperlinked to source]

Remember, to earn full credit, be sure to post your response to the prompt by Wednesday, provide two (2) thoughtful replies to your classmates on two different days, and participate on at least three (3) different days.

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After viewing the Bloom’s Taxonomy pyramid, I believe that knowledge and comprehension are on the first two steps in higher-level thinking. My goal is to get to the top of the pyramid. One real-life way I can do this is as follows...

Thank you,

Jane Doe

Students Recommend WIK/WIB

At the end of the course, I included a Net Promoter Score (NPS) survey question in a non-graded online discussion. As noted on SurveyMonkey.com, the NPS is a popular method of determining the level of customer satisfaction for goods or services and is based on a simple question, “How likely is it that you would recommend (insert company or product/service) to a friend or colleague?” (Gutlin, 2020).

Figure 3: NPS WIK/WIB Question

Please take a moment to respond to this non-graded survey. Your response will help guide me (Professor Milford) in how I manage the discussion activities in my next class that I will be teaching:

PART 1: On a scale of zero to ten, with ten being very likely and zero being not likely, how likely are you to recommend the What I Know (WIK)/What I Believe (WIB) teaching model as a viable method to increase engagement, improve quality and reduce plagiarism in the online discussion activities for my future students?

Your response:

PART 2: What is the primary reason for your score?

Your response:

Table 1: NPS Question Part 1:

<table>
<thead>
<tr>
<th>Course Section</th>
<th>Respondents</th>
<th>Respondents</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>25</td>
<td>88%</td>
</tr>
<tr>
<td>2</td>
<td>24</td>
<td>75%</td>
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<tr>
<td>3</td>
<td>33</td>
<td>64%</td>
</tr>
<tr>
<td>4</td>
<td>22</td>
<td>82%</td>
</tr>
</tbody>
</table>

Note: According to SurveyMonkey, the Net Promoter Score (NPS) is the leading metric for measuring customer loyalty. The global NPS benchmark is +32, a median NPS is +44, and an upper quartile of organizations (or the top 25% of performers) have an NPS of +72 or higher. (Survey Monkey)

Table 2: NPS Question Part 2: What is the primary reason for your score?

Randomly selected student sample responses):

The teaching model of what I know and What I believe is a good method to use when trying to analyze what your understanding of the task is.¹

I would give this method a ten because, to me, this is a more precise and gives the student a more accurate way to be sure they have given the reader an intellectual response while being able to express their opinion.

I had never used the WIK/WIB format before and to be honest, it really does help. I think this could really help me when I get stuck on how I should start my discussion answers. I also believe this format can help point out things you read along with your opinion, so a good balance.

I give it a 10 because I believe it requires the student to actually read the given material and allows them to give good feedback on it.

I rate it a ten because it provides a format for students to answer the discussion posts with what they know and what they believe form the reading. This is ever helpful when starting a new class because it is hard to start writing without knowing how to start, that it also provides a template to follow and learn from. I also rate it a ten because it allowed us to ensure that we understanding the lesson form our weekly reading and provide our own thoughts and opinions as well.

The reason being is I believe I thought more still out-of-the-box. This type of teaching method has made me think of rational and educational responses. Through this course, this teaching method has helped me look at how I respond and react to different aspects in life. I appreciate this method as previously stated I realized how I can affect someone even over the phone.

I choose to rate this way, because there is always room for improvement in the development of teaching modalities. Plagiarism in online education is never going to go away, but this is a great way to keep

I would give the WIK/WIB a 10 on my recommendation as it’s an amazing learning tool which can help all in any subject.

It’s an excellent start to engaging and participating in the discussion activities. I found it is less of a struggle to answer the prompt questions. Expanding more into what has a person learn and know from the chapter onto their own beliefs.

You basically tell us how you expect us to respond to discussion. (WIK) and (WIB) is starting us off on writing the discussion we just have to do the rest and come up with ideas in our own words.

Note: The comments have not been edited for grammar or mechanics.
CONCLUSION AND FUTURE STUDY

This paper set out to share with instructors a method for how to increase engagement, improve quality, and reduce plagiarism in online asynchronous discussions. The method is called the What I Know/What I Believe (WIK/WIB) method. What I Know (WIK) is a direct or indirect quote from the course materials supported by an in-text citation and reference. What I Believe (WIB) is the student’s original thought or opinion, in their own words, as it applies to the discussion topic. While too much structure in online asynchronous discussions may be viewed as restrictive, an instructor can increase engagement, improve quality and reduce plagiarism in online asynchronous discussions by encouraging students to use a WIK/WIB format for responses to a discussion prompt questions. There have been multiple innovations since the basis of this method was introduced by Donna Ogle in 1986. However, the WIK/WIB is a new innovation and meets the needs of students in an online discussion environment. Based on the Net Promoter Score, students are clear that the WIK/WIB method should be offered in future Critical Thinking and Problem Solving courses. According to Beaudin (1999), while instructors are open to best practices, they may not embrace them without some degree of training. The WIK/WIB visual aid provides a simple instructional tool to guide instructors and students on how to apply this method in their online discussions. Based on the findings in this paper, there is an opportunity for an active research case study on the WIK/WIB method for considerations as a best practice in asynchronous online discussions.

REFERENCES


STRATEGIC CAPABILITY RESPONSE ANALYSIS


MICHAEL FAULKNER
COLLEGE OF BUSINESS AND MANAGEMENT

Reviewer Note: Michael Faulkner, PhD. Professor of Marketing, at DeVry University, Iselin, NJ

According to the Pew Research Center, the median number of books read by Americans is four (Perrin, 2016). Whether you are an average reader or not, let me save you some time. If you read just one book this year, read Strategic Capability Response Analysis the Convergence of Industrié 4.0, Value Chain Management 2.0 and Stakeholder Value-led Management by David Walters and Deborah Helman. The book was published by Springer, and the authors are father and daughter, both who are professors. David teaches at the University of Technology in Sydney, Australia, and Deborah teaches at DeVry University in New Jersey.

Do not let the lengthy title dissuade you as it initially did me. I let the book sit on my desk for few days; however, upon opening it and reading the words of the authors, “…the text makes the case for understanding responses analysis before deciding upon strategic direction and structure,” I read it eagerly cover to cover over the next two days. This is a book that belongs on the desk of anyone who is, or aspires to be, a business leader, manager, supervisor, or executive. The authors targeted their audience believing their book would be an important read for business executives, graduate, and MBA students. This book isn’t for novices with a passing interest in business. It is, however, THE BOOK for people with a deeper interest in how businesses product-service products are being produced today and the current trend of automation, connectivity and big data exchange referred to as Industrié 4.0. This is best exemplified in the authors’ opening statement under the heading, Industrié 4.0; they write, “The business environment is changing rapidly. Specifically, the changing… is due to the focus on stakeholder (not shareholder, sic reviewer’s addition) value considerations, customer – centricity, shared value and value creating systems that are changing the perspectives of value.”

Let me emphasize: The book is a visionary encyclopedic text with a treasure trove of the author’s original thinking, discussion of theories from the 1980s to the present, concepts and ideas, and extensive references that focuses mainly on factors that impact production. While the topics of branding, advertising, marketing, and sales are present, they, however, are not conveyed in the same thorough examination of business production issues. Nevertheless, people who are primarily engaged in those functions and expect to grow professionally and be viewed as an executive with a broader knowledge and information base need to have this resource close by. I have read textbooks, research papers and commercial books on some
of the topics discussed in this book. However, in my opinion, this is a unique resource that successfully achieves a hybrid tome of a business encyclopedia, a textbook, and the data analysis of relevant research papers. This why it is an essential read for those in business who wish to part of the journey that business is on toward a greater strategic capability.

Based upon the authors' vast knowledge, experience, extensive research and the literature they selected, the book clearly and distinctly posited their vision. They foresee an emergent difference in the business environment regarding three compelling overarching factors. The three factors are: (1) digitization and connectivity, (2) the acceptance of the wider application of the value chain, and (3) the importance of stakeholder value-led management. If you are an avid business reader, you may have previously encountered these concepts in other books or journals but not in the way the book’s authors detail, explain and interconnect them to these factors.

The format and layout make it easy to decide how to proceed through the book’s 372 pages. The book’s Introduction is somewhat lengthy (18 pages); however, it is an essential roadmap through the rest of the book. It introduces the reader to the main concepts and definitions of the compelling overarching factors. The book is laid out in three parts, and each can be viewed as a separate source.

Part I describes, in three chapters, how the authors view the changing and challenging issues of the future of product-service products through the concepts of value, industry dynamics, and using capabilities to build a response-led strategic decision business model.

Part II consists of six chapters, and in each, the authors examine a response capability by reviewing current industry practices and the requirements for success in the changing business environment. In each chapter, the authors examine their six Ps of response capabilities. The six Ps include Performance Management, Profitability, Productivity, Producibility, Partnerships, and Preservation.

Part III describes in three chapters, how business models, as part of the business’s strategy, demonstrate the method or means by which a business attempts to capture value from its operations.

Each chapter in the book is formatted with the following sections: a succinct abstract, a key word list, an introduction; and a section entitled, “Convergence”, which is a summary, visuals made up of many charts, graphs, and tables; and a references section.

When you buy and read the book, you will discover it contains many informative and instructive charts, graphs, and tables that provide you with visuals that effectively connect and collaborate with the text. Having published books myself, I know how publishers emphasize condensing the pages, so I wasn’t surprised that many of the visuals are so compressed that I had to use my illuminated magnifying glass to study the data. It is a small price to pay for the visual content.

The layout, format, and writing style enhanced the author’s ability to convey clearly all the critical topics, issues, models, and concepts. In each part and each chapter, the most critical factors the authors wanted to convey were thoroughly explained several times in several ways using the literary rhetorical device of repetition to reinforce these key factors. The authors’ purpose was one that did not insist readers accept their subjective insights but, mainly presented multiple concepts, theories, and research data analysis with their examples and cases, evidence, and proof statements and left it up to the reader to decide how to evaluate their points.

In order to demonstrate key points that the authors felt were the most critical, they employed examples and cases throughout the text of the firms that have made progress toward the three goals of digitization and connectivity, the acceptance of the wider application of the value chain, and the importance of stakeholder value-led management. The firms that were used as examples throughout the text included; Coca Cola, GE, Dell, Rolls Royce, Apple, Boeing, P&G, GM, Ford, Toyota, and IBM. Not all of these firms
were successful in their attempt to implement the three goals, but their progress and failure of each attempt were presented as learning experiences. The authors provided a chapter of concepts and cases that readers could use to read about actual attempts at the convergence of Industrié 4.0, Value Chain Management, and meeting stakeholder perspectives of value allowing them to try alternative solutions for competing in their marketplaces. Some of the firms that were mentioned in the text were also included the actual cases. The cases include, The Small Robot Company, Shoes of Prey, Marley Spoon, Coke Cola, GE, and Ford.

While the author’s writing style and the books’ layout and format were supportive of their reading audience, I found the lack of an index a little disappointing. The chapter on concepts was an excellent chapter by chapter listing of key terms. However, a full index would have better supported reading and referencing the book. For a nonfiction book, such as this one that was filled with valuable information, a well-formatted index could help the reader be directed to the information they’re trying to find. The authors have attempted – and succeeded – in demonstrating what the opportunities are for producers of businesses product-service products by employing the three key factors. One issue that was not discussed a great deal but remains perhaps the single greatest obstacle to their vision of a business world seeking strategic capability and that is the human factor. The authors did provide the results of a 2018 study in which research findings suggest that as many as 70% of manufacturing firms fail to push the industry initiatives of the three key factors past a pilot phase. This failure to launch seems as though it is similar to behavior of executives that we have read about and seen that have agendas that are not connected fully to their stakeholder’s values. I found the authors’ discussions throughout the book of strategic capability through the convergence of the three-key factor: Industrié 4.0, Value Chain Network Management, and Stakeholder Value-Led Management to be apropos, instructive, and convincing. In particular, I found the discussions throughout the book on “shared value” to be most helpful. Throughout the authors defined shared value as, “…creating economic value in a way that also creates value for society by addressing its needs and challenges and involves understanding and building stakeholder expectations into the network’s value proposition”. I feel their attention to shared value is important because of the intense focus of business executives today to demonstrate competitive differentiation including the need to manage the needs gap that so many customers experience.

There were several terms and concepts relating to value that gave me a new appreciation to the term. The authors included discussions of shared value, value migration, the value journey, value contribution, competitive value advantage, value in networks, value contribution, design to value, and value engineering. My copy of the book is already dogeared and filled with my notes and comments. The book is going to be a mainstay of my references that I keep on my desk.

Correspondence regarding this book review should be addressed to Dr. Faulkner at mfaulkner@devry.edu

REFERENCES


JOHN L. MURPHY
COLLEGE OF LIBERAL ARTS & SCIENCES

Reviewer Note: John L. Murphy, PhD. Senior Professor, Humanities at DeVry University
Long Beach, CA.

Having worked at two for-profits, then attaining her sociology doctorate writing on this cohort, Dr. Tressie McMillan Cottom carries the "credentials" needed for her examination of a sector comprising over 10% of recent college students. Expanding her dissertation, it is the first in-depth study beyond academia that I am aware of, that covers more than default rates on loans, corporate models, stockholders, or legal ramifications. Dr. Cottom addresses these in the more than 100 interviews she conducted in this market-funded industry.

She explains the symbiotic relationship between revenues and rates charged students. "These shareholder for-profit colleges are the institutions whose tuition rates appear to be pegged to maximum student loan limits, arguably to extract as much profit from students who can borrow the most because they have the least amount of assets and the fewest college choices (Cottom 2018)." This is a factor that might be attributed to non-profit private colleges too, or nearly so, given perpetual tuition increases. Still, one aspect that Dr. Cottom elides in her book is the actual cost of educating a student at a for-profit vs. a traditional institution. For-profits claim that state institutions receive taxes, private ones enjoy endowments, and both elicit alumni donations, unlike their own sector. 18% of their budgets go to "instruction" and 23% for recruitment.

Dr. Cottom shares the reasons why students enroll in pricy programs from often marginal or less-prestigious institutions by identifying "the risk for changing jobs and moving up the professional ladder has shifted to individual workers across race, class, and gender. That risk makes credentials valuable only insofar as those credentials are easy to start, easy to fit into complex lives, and easy to pay for. For-profit colleges nail that trifecta for millions of people who are similarly vulnerable in this new economy of risk shift." Cottom seems spot-on here, but her coverage of the professors involved merited more. "Visiting faculty" frequently work at for-profits and traditional institutions, at multiple locations. What’s the impact? Dr. Cottom labels this for-profit product as "risky credentials." She overlooks results: How do employers, or graduate schools beyond the for-profit’s own, regard such degrees? Are they respected?

In the book, Dr. Cottom includes ethical concerns when she points out that “fundamentally, institutions that can turn inequality into profit even when we, citizens and persons, would agree that it is immoral for them to do so provide a far
more interesting and powerful account than the impact of any single actor. This, I conclude, is the case with the troubling rise of *Lower Ed*.” These ethics invite debate. Assuming nobody is rejected, who can come up with a way to pay? And as tuition is linked to the maximum (usually as not grants but lucrative loans, boosting any provider’s prospectus) amount the government (i.e. taxpayer) funds, is this immoral? Trade school lobbyist’s counter they serve marginalized millions.

The pressure to finance a certificate or degree means that already strapped and overwhelmed students comprise and invest in themselves within a compliant demographic—one they want to rise above. Students may add to their woes by taking on fees that may add up to as much as an elite school but which put them at a "cumulative disadvantage." Debt hobbles millions.

Given her own experience in signing on students, Dr. Cottom adds the bottom line: “We are not an admissions office. We are a sales force.” As this testimony from an enrollment division’s supervisor attests, potential and present students are customers. Their intellectual potential is almost never mentioned. As to increasingly all-online education, it can’t be that more expensive to instruct a large class by remote media. If so, why not explore profit gain? What advantages vs. disadvantages result? Are all degrees equivalent in merit? Do any for-profits improve this model? Are quality control and rigor enforced?

She includes the reasons why the market-funded sector has boomed in a time of financial precarity and income inequality: "Cost savings were reserved for investors, never for students, as shareholder for-profit colleges kept tuition rates sufficiently high to extract maximum federal student aid dollars." Here’s the crux. Government financial aid was not set up to benefit stockholders rather than needy folks.

Furthermore, as Dr. Cottom details, "in the case of the new economy, the labor market ethos is clear: more, better, faster workers produced cheaply at little to no expense for companies and speculators. As the public, we once chose to let shareholder for-profit colleges promise to do just that. The evidence is in on that promise. For-profit colleges do not have employment or wage returns that justify their cost to either students or our public system of financial aid." Few voters realize how this sector took advantage, being a business and not a charity, true, of this production line. Ongoing enrollment and rapid matriculation generate metrics. If this clientele is not catered to by traditional schools, Cottom argues, for-profits will proliferate.

*Lower Ed* appeared while the previous presidential administration sought tougher oversight; said sector fought back in lobbying, and in soliciting students to overwhelm legislators with testimonials. Promotion of job placement rates and levels of income for graduates were examined.

A year after her book was written, enforcement ebbed or evaporated. But this past decade, growth dipped in this sector as traditional institutions diversify. One reliable market pursued is the military, for the financial aid students here receive is not counted under the limit (90%?) that the government caps as a total amount. This creates a loophole used to advantage by many for-profits.

This aside from a student who "works the system" deserved deeper elaboration: "He could count on easy access to financial aid refunds and an online class structure with an underground economy of coursework that could be bought or borrowed." Standardized curricula and textbook-generated exams create "learning opportunities" which savvy students exploit. This aspect is not likely scrutinized by overseers; it’s easier to keep lessons basic, for hiring. Faculty can be placed quickly and courses roll out efficiently—mass production at work.

"One of the for-profit colleges’ great disruptions is to the role of faculty, who are rarely expected to be active researchers. Research in for-profit colleges is more likely to fall under ‘marketing’ as opposed to ‘academics.’" Few institutions provide physical libraries or labs. Faculty may lack access to paywalled databases. Duties and teaching loads tend to exceed course loads at
traditional universities for "hired at-will" faculty. This sector favors professors who are also active in their fields and therefore non-tenured. Is this hiring a negative or a positive preference?

Dr. Cottom asks, "How can a college that is honor-bound to extract excess tuition remediate the interlocking, systemic, entrenched, and inheritable conditions of poverty, near-poverty, and inequality?" Excellent question. For-profits may re-brand as education providers or corporate contractors. But moral debate continues. Defenders assert that those left out of traditional education need a leg up. Critics wonder why this assistance comes at a hefty price tag, and who foots this bill.

Totaling up the cost-benefit ratio, Dr. Cottom observes: "Time has become the commodity being traded for institutional prestige." After all, this ambitious audience responds to data-driven recruiters. A schoolteacher takes on debt that can reach hundreds of thousands for an online advanced degree. This risk of expense is trumped by the accelerated, incessant open enrollment, and the chance that such degrees will meet with the acceptance rates equivalent to selective schools. That student’s gamble is why for-profits extend their offer to invite customers to the degree-gaming table.

Correspondence regarding this book review should be addressed to Dr. Murphy at jmurphy2@devry.edu
THE SPLENDID AND THE VILE


SHAWN SCHUMACHER
COLLEGE OF LIBERAL ARTS & SCIENCES

Reviewer Note: Shawn Schumacher, PhD. Senior Professor English and Humanities at DeVry University, Addison, IL

Since I was a kid, I have always been interested in reading biographical portraits of courage—from kings and queens to presidents and politicians to war heroes and civil rights activists. More specifically, having read several Winston Churchill biographies throughout my post-college days, I have also been intrigued by the notion of courage and leadership in times of crises and how individuals placed in spectacularly grave times could rise—again and again—to face their fears and conquer evil.

During my most recent visit to Great Britain a few years back, my wife and I spent four perfect days in London, breathlessly wandering through magnificent art galleries and grand museums, taking in the wonders of the rich history of the royal family and their opulent residences, and touring significant British historical sites. One late night in our hotel room, which overlooked the Royal Mews on Buckingham Palace Road, I found myself unable to sleep, still reeling from the Churchill War Room tour we had taken earlier that afternoon. While my wife was sleeping soundly in our bed, I made myself a cup of Chamomile tea in hopes it would help me sleep, went to the veranda, pulled up the desk chair, and sat listening to the sounds of the sleeping city. While I peered out over the cityscape, my mind wandered to thoughts of the Blitz and to the stories we had heard earlier in the day of those ghastly nighttime bombing raids against London and other British cities by Nazi Germany during World War II. As I sat there, I contemplated on how the good citizens of London could have endured daily through such treacherous times, knowing full well that on any given night, they may be bombed and killed instantly, or for many, trapped in an underground bunker of concrete and rubble, buried alive. The dreadful fear of the nightly unknown must have been horrific to those who lived through the Blitz, and to this day, it gives me chills thinking of these insidious air assaults.

When I first learned Erik Larson, the best-selling author and American journalist who has penned two of my favorite nonfiction pieces, The Devil in the White City and In the Garden of Beasts: Love, Terror, and an American Family in Hitler’s Berlin, had published a new work on the London Blitz, I made a beeline to my local bookseller to purchase his book. Larson’s The Splendid and the Vile: A Saga of Churchill, Family, and Defiance During the Blitz was published earlier in 2020 by Crown and spent 22 weeks on the New York Times Hardcover Nonfiction Best Seller list. Larson has crafted an intimate and gripping
chronicle of Winston Churchill and his first year as Prime Minister of the United Kingdom from May of 1940 to May of 1941, which is considered to be the darkest period of World War II for the entire realm of England.

Drawing upon original archival documents, private diaries, and previously-sealed British intelligence reports, Larson weaves a masterful tapestry of facts and statistics of the London Blitz—the mass air attacks against British cities, towns, and industrial targets which occurred for twelve turbulent months—with captivating stories of the decent and defiant Churchill, his absorbing family members, and his steadfast cabinet members as each faced their own inner demons and fears through the terror-filled days and nights of the Blitz.

For Churchill during the Blitz, as splendidly narrated by Larson, his days began at 10 Downing Street, the official residence and office of the British Prime Minister, by drinking whiskey in bed and dictating various official communiques to his typists, working nonstop all day and into the night, and concluded by entertaining political guests and cabinet members deep into the morning hours with more whiskey, his beloved cigars, rousing patriotic national songs, and joyful, meaningful comradesy—doing so, at Chequers, the pastoral 16th-century manor house and estate of the Prime Minister near the village of Ellesborough. At other times, throughout the Blitz, Churchill’s nights were spent at his peril as well as his aides’, tottering over the London rooftops during the merciless Nazi Luftwaffe bombings and observing the destruction of his dear city and the pain and anguish of his countrymen.

Throughout the work, Larson mindfully and commendably delivers on the deeply moving, eccentric, and convoluted lives of Churchill’s family: His wife, Clementine, whose love and affection inspired Churchill, while at the same time, protecting him from those who criticized his political and diplomatic motivations and actions; Churchill’s youngest child, Mary, who pursued romance throughout London and partied the nights away, while the city was being devastated by the bombings; Churchill’s insolent son, Randolph, who continually disrespected the Churchill family name, gambled away thousands of pounds during the war, and deceived and cheated on his wife, even while she was giving birth to their first child; and Pamela, Churchill’s daughter-in-law, who sought solace in an adulterous affair with Averell Harriman, an American diplomat traveling to Great Britain and serving as a liaison for U.S. President Franklin Delano Roosevelt to Churchill in the spring of 1941. Depictions of each of these central characters, as well as several of Churchill’s cabinet members, taken from delicate diary entries and personal memoirs, are well-detailed by Larson and provide rapidly-paced and immensely readable anecdotes and illuminating perspectives throughout the piece, while interspersed with a chronological recounting of the Battle of Britain.

Erik Larson’s engrossing account is not merely a story of war-time diplomacy nor biographical fodder designed to smudge the lives of those surrounding Churchill; rather, it a virtuous insight to the emotions—love, affection, fear, anger, sadness, hopelessness, and hopefulness—that Churchill, his family, his loyal and his unfaithful cabinet members, and the citizens of London and the entire United Kingdom shared during these tumultuous times. In our modern world of political dysfunction, Winston Churchill’s courage, perseverance, and eloquence bound a family and an empire through his iconic speeches and indefatigable determination, and Erik Larson’s propulsive storytelling provides us with a vision of what we could only hope for in an American leader during crisis today.

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