

## **Exploring millennials: A surprising inconsistency in making ethical decisions**

Edward Wright  
Western Carolina University

Jon E. Marvel  
Western Carolina University

Kathleen DesMarteau  
Responsible Research & Writing LLC

### **ABSTRACT**

With an interest in understanding the ethical frameworks used by millennials, this exploratory study investigates the ethical decision-making approaches employed by college students at a South-Atlantic, regional university. Various moral scenarios are employed utilizing an expanded framework of ethical views. Results are compared with those of Gen Xers from previous studies along with the moderating effects of gender and frequency of attendance at religious services.

The study finds that these members of the millennial generation employ deontological decision-making rules more often than Gen Xers but use a variety of ethical frameworks depending upon the scenario. In fact, though 32.3% of respondents selected the Golden Rule as their preferred ethical decision-making framework, only 11.4% of those respondents were consistent in its use. Gender had no moderating effect on a respondent's choice of ethical decision-making framework when grouped by deontological/teleological approaches. However, religiosity was influential with high religiosity respondents more likely to choose a deontological approach. Results indicate that additional research investigating a much larger sample size representative of the millennial population is warranted.

Keywords: millennials, business ethics, moral frameworks

Copyright statement - Authors retain the copyright to the manuscripts published in AABRI journals. Please see the AABRI Copyright Policy at <http://www.aabri.com/copyright.html>.

## INTRODUCTION

The public is increasingly aware of the failures of business leadership to handle responsibilities in a moral way. Kenneth Lay at Enron, Bernard Ebbers of Worldcom, Conrad Black of Hollinger International, Dennis Kozlowski at Tyco, and Bernie Madoff are but a few of the highly publicized ethical failings of corporate leadership. Over time, as the body of academic literature and understanding of ethics increase, should one expect future business leaders to fare better? What of the millennial generation - the demographic cohort following Generation X? Otherwise known as Generation Y, this group was born between the 1980s and early 2000s though a scholarly consensus does not exist as to the exact range of birthdates. Recent reports of cheating scandals in MBA programs do not bode well for this next generation of business leaders (McCabe, Butterfield, & Trevino, 2008). Recent research proposes that this generation is “poorly understood” and different from other generations in thought processes and values (Bucic, Harris, & Arli, 2012, p. 114).

Much remains to be understood about this demographic group. Research is especially sparse with regard to its moral views and the decision-making frameworks used for ethical decisions. This paper explores the ethical decision making frameworks of a small convenience sample of millennials in a survey of college students at a regional university in the southeastern United States. In this investigation, the ethical decision-making frameworks of 226 college students from a broad cross-section of academic majors are examined in various ethical scenarios. Results are compared with those of Galbraith and Stephenson (1993), and the moderating effects of gender and frequency of attendance at religious services are explored. The paper begins with a background of apposite literature and definitions of the ethical frameworks employed by this study. This is followed by an explanation of the methodology and the results of the investigation. The paper closes with a discussion section, statement of limitations, and concluding remarks.

## LITERATURE REVIEW

In the Lowell Lectures, English philosopher Alfred North Whitehead wrote, “We are in the world, not the world in us” (Whitehead, 1925). Whitehead’s observation highlights the fact that the definition of ethical behavior has different meanings in different times and circumstances. For background and historical perspective, a table of major schools of ethical thought is presented (see Table 1, Appendix) followed by a recap of ethical frameworks appearing in academic literature.

In academic studies, ethical decision making frameworks have been explored in a variety of ways. Schlenker and Forsyth (1977) posited that approaches to moral judgments may be described parsimoniously by taking into account two basic factors: 1) the extent to which an individual rejects universal moral rules in favor of relativism (teleology); and, 2) reliance upon moral absolutes when making judgments (deontology). Forsyth (1980) introduced an instrument for assessing ethical positions into four perspectives: 1) situationism—which advocates a contextual analysis for moral decision-making; 2) absolutism—which relies upon inviolate moral principles for decisions; 3) subjectivism—which uses personal values; and 4) exceptionism—which admits that exceptions must sometimes be made to otherwise moral absolutes.

During the 1980s and 1990s, several theoretical models were introduced in the field of descriptive ethics that built upon the framework posited by Rest and Barnett (1986). Rest’s

model views ethical decision-making as a four step process. These steps included identifying a situation as a moral one, making an ethical judgment, establishing moral intent, and taking an ethical action (Rest & Barnett, 1986). Much research has followed investigating various constructs for potential influence in Rest's model. Such factors as awareness, judgment, intent, and behavior have served as dependent variables. Independent variables included gender, age, value orientation, organizational climate, professional affiliation, and religion (O'Fallon & Butterfield, 2005).

Other ethics-based research concentrated on determining how participants viewed hypothetical scenarios (Reidenbach & Robin, 1988). Investigators sought to measure the level of ethicality of the respondents, and, in some studies, to draw conclusions about the types of ethical situations that evoked similar responses. For example, Burns, Fawcett, and Lanasa (1994) asked students attending two different types of universities - a church affiliated and a public university - to evaluate 38 retail-based, ethical dilemmas and to provide ratings on a 7-point scale as to whether the situation presented an ethical question. The finding was that students from the church affiliated school demonstrated higher levels of ethicality in their perceptions of the scenarios than students from the public university (Burns, Fawcett, & Lanasa, 1994).

Similar studies evaluating the ethicality of business students continued in the 2000s. Albaum and Peterson (2006) presented participants with 19 ethics-oriented scenarios and measured how strongly students agreed or disagreed with the concluding statements on a 6-point Likert scale. The study sought to gauge ethical attitudes of future business leaders and to determine whether these attitudes varied by gender and religiosity.

A smaller number of investigators have explored the question, "what ethical decision-making frameworks do participants use?" Miesing and Preble (1985) noted that previous studies revealed little about whether business ethics are improving or declining and lacked information about the "ethical value systems of the subjects studied" (p. 469). Reidenbach and Robin (1988) recommended against the tendency to assign a single ethical decision-making approach to an individual, finding that individuals employed multiple decision-making frameworks in ethical dilemmas and used different approaches in different scenarios.

Harris (1989) went beyond measuring the ethicality of the subjects (the extent to which an individual considers something to be ethically right or wrong). Harris also measured ethical values and the methods individuals used to make ethical decisions. Findings included differences between the ethical decision-making methods of men and women, even though both sexes might come to the same conclusions with regard to an ethical scenario. For instance, Harris reported that among men and women who used a teleological (results-oriented) ethical decision-making approach, 53.9% of women employed a utilitarian approach (i.e., promoting an outcome with the greatest good for the greatest number) compared with 20.3% of men, while 6.9% of women compared with 41.7% of men used an egoist approach (i.e., promoting an outcome in the best interest of the individual). However, despite these differing approaches to decision-making, male and female participants in Harris' study showed similar levels of tolerance for unethical behavior, such as questionable business practices (Harris, 1989).

Galbraith and Stephenson (1993) built upon the work of Harris (1989) and presented the maxims of egoist and utilitarianism as teleological approaches (decisions based on outcomes) and the Golden Rule and Kant's categorical imperative as deontological approaches (decisions based on underlying rules). Their study highlighted the fact that there has been limited research on the "underlying decision rules used in determining whether an action or decision is ethical or unethical" (Galbraith & Stephenson, 1993, p. 227).

Age and maturity have also been recognized as factors that influence an individual's ethical decision making. In comparing the ethical decision-making approaches of individuals by age, gender, academic major, level of work experience, and religiosity, Miesing & Preble (1985) found that younger, undergraduate students had a more egoistic ethical outlook compared with graduate students or adults with six or more years of work experience. Their study showed that younger people were less ethical than older people in their perceptions of ethical situations. One theory for this generational difference was that individuals continue to develop "enlightened attitudes as a result of new and different situations" encountered over time (Miesing and Preble, 1985, p. 470).

Buchanan and Warning (2012) referenced studies by the national Ethics Resource Center showing that younger employees are more likely to be involved in misconduct than older employees. For example, the center's survey results indicated that 12% of millennials vs. 8% of Gen Xers and 5% of baby boomers were likely to blog or tweet negative comments about their companies. In addition, 19% of millennials vs. 16% of Gen Xers and 15% of baby boomers were likely to keep copies of financial documents from their firms. The center concluded that "workers between the ages of 18 and 29 are in a significant area of vulnerability in terms of unethical conduct" (Ethics Resource Center, 2010).

With somewhat different results, Bucic et al. (2012) observed that the millennial generation is attuned to ethical issues, wants to make a difference, and sees the greater good as more important than the individual. Boyd (2010) reported conclusions representing a middle ground between those of Bucic et al. (2012) and those of Buchanan and Warning (2012). Boyd contends that the ethical mindset of millennials fluctuates between a focus on self-gratification and concern for society's greater benefit.

Building upon the work of Harris (1989) and Galbraith and Stephenson (1993), and curious about the mixed results of Boyd (2010), Bucic et al. (2012) and Buchanan and Warning (2012), this study focuses on the ethical decision frameworks employed by millennials in the process of evaluating several scenarios. Several research questions are addressed: Are millennials consistent in applying the same ethical decision rule regardless of the situation? Do millennials employ ethical decision rules that aligned with their self-identified ethical approach? Are there demographic factors that influence ethical decision rules? The specific hypotheses that address these research questions are:

**H1** Male and female millennials do not differ in their choice of ethical decision-making framework.

**H2** The level of religiosity of the millennial does not affect the choice of ethical decision-making framework.

**H3** Millennials will apply ethical decision-making frameworks without regard to the ethical scenario presented.

**H4** The self-identified ethical approach of the millennial dictates the selection of ethical decision rules.

## **METHODOLOGY**

In this study, 322 college students at a public university in the Southeast completed questionnaires voluntarily and anonymously. Partially answered questionnaires were removed leaving 226, or 70% of the responses, used in the analysis. Demographic data on the respondents are provided in Table 2 (Appendix).

Respondents were initially asked to identify their personal ethical approach by ranking six statements according to how closely they reflected their personal opinion. The statements reflected both deontological and teleological approaches as indicated in Exhibit 1 (Appendix). The deontological approaches included moral rights (decisions in accordance with one's own moral code) and the Golden Rule (treat each other as you wish to be treated). The teleological approaches included utilitarianism (greatest good for the greatest number of people); justice (fair and impartial decisions); pragmatism (most practical outcome); and egoist (ruled by self-interest). The respondents were then presented with three scenarios (see Exhibit 1) in which they were to evaluate individual or organizational decisions using the same six decision rules that were presented to them when establishing their personal opinion. The first scenario was from a previous study (Bruton and Eweje, 2010), the second was a modified version of a scenario used by Harris (1989), and the third was based on a well-known historical event (see Exhibit 1, Appendix). The order of the presentation of the rules was varied for each scenario to control for order effects.

## FINDINGS

*Hypotheses 1 and 2:* Differences in the respondent's choice of using a deontological or teleological rule, when considering the three scenarios (see Table 3, Appendix), were not significant when grouped by gender but were statistically significant ( $p = 0.064$ ) when grouped by the level of religiosity of the respondent. Males and females were consistent in using the deontological rules approximately 48% of the time and teleological rules 52% of the time. These results indicate an increase in the amount of deontological responses compared to Galbraith and Stephenson's (1993) and Harris' (1989) findings. Both of these studies resulted in approximately 40% deontological and 60% teleological responses compared to this study's finding of a 48% and 52% respectively. The level of religiosity was shown to be statistically significant for the respondent's choice, with 52.9% of high religiosity respondents choosing a deontological approach compared to 44.9% of low religiosity respondents. For the purposes of this study, high religiosity was defined as attending religious services at least one time per month.

Although the data from Table 3 indicate that males and females select the general decision approach (deontological vs. teleological) in approximately the same proportion, the breakdown of approaches into the specific rules show a statistical difference ( $p = 0.003$ ) between male and female respondents (see Table 4, Appendix). For those respondents choosing a deontological approach, a larger percentage of total female responses (41.5% vs. 32.5%) favored moral rights compared with male respondents. For those respondents choosing a teleological approach, the majority of male and female respondents, 28.7% and 25.2%, favored the utilitarian rule. The most distinct difference for respondents in this group was the selection of the justice rule, with 20.0% of female respondents applying this rule compared with 14.8% of male respondents. The chi-squared test also shows a significant difference ( $p = 0.047$ ) between the respondents based on level of religiosity for specific decision rules. For those respondents choosing the deontological approach, 43.9% of respondents indicating a high level of religiosity favored moral rights compared with 32.7% of low religiosity respondents. For those respondents choosing the teleological approach, high and low religiosity respondents favored the utilitarian rule compared to the other rules, with 22.8% and 30.1% of the respondents selecting this rule respectively.

*Hypothesis 3:* The respondents were presented three scenarios that could be generalized as involving individual, organizational, and governmental decisions (see Exhibit 1, Appendix). The results for the respondents (see Table 5, Appendix) indicated that the selection of decision rules were scenario dependent and statistically significant ( $p = 0.000$ ). The choice of the deontological approach ranged from 37.6% to 59.3% of the responses. Respondents were much more likely to rely on moral rights as their decision rule when the scenario involved governmental as opposed to individual decisions. The majority of respondents choosing the teleological approach selected either a utilitarian or justice rule, with responses for these rules ranging from 35.9% to 57.5% of the total responses. The utilitarian rule was less likely to be applied when the scenario involved an organizational compared with either a governmental or individual action. Respondents also showed a strong preference (49.6%) for a moral rights approach in the one scenario involving life-or-death consequences, with a 20.8 percentage-point gap between that choice and the second most-preferred approach (utilitarianism, 28.8%). By comparison, in the first and second scenarios, the gaps between the most-preferred ethical approach and the second most-preferred approach were 11.9 percentage points and 12.4 percentage points, respectively.

Within the scenarios, gender and religiosity affected the selection of the decision rule (see Table 6, Appendix). Religiosity was a statistically significant factor ( $p = 0.014$ ) when the scenario involved an individual action as opposed to organizational or governmental actions. Respondents with high religiosity were more likely to select moral rights (33.3% of responses) compared to low religiosity respondents, who were much more likely to select a utilitarian approach (46.4% of responses). Gender was a statistically significant factor ( $p = 0.077$ ) when a scenario involved organizational as opposed to individual or governmental actions. Female respondents were more likely to select moral rights or justice (41.5% and 31.3% of responses respectively) compared to their male counterparts (36.7% and 20.3% of responses respectively).

*Hypothesis 4:* The majority of the respondents self-identified their personal ethical approach as either moral rights (103 or 45.6 % of respondents) or the Golden Rule (73 or 32.3 % of respondents). However, when presented with the scenarios, those respondents who declared moral rights as their primary decision rule selected the moral rights response in 46.6% of the scenario questions (see Table 7, Appendix). The results for those who declared the Golden Rule as their primary decision rule were somewhat surprising with respondents selecting the Golden Rule in only 11.4% of the scenario questions. Those who self-identified the Golden Rule chose the moral rights (31.1%) and utilitarian rule (34.4%) with much larger frequencies.

## DISCUSSION

This investigation into the ethical decision-making frameworks used by this small sample of millennials corroborates the findings of Bucic et al. (2012) that millennials are different from other generations in both thought processes and values. In comparison to findings by Harris (1989) and Galbraith and Stephenson (1993) of Gen Xers, millennials use deontological decision-making rules a higher percentage of the time (48% vs. 40%) regardless of gender (see Figure 1).

Likewise, the recommendation by Reidenbach and Robin (1988) to avoid assigning a single ethical decision-making approach to an individual is well supported. Results show that respondents used a variety of ethical frameworks depending upon the scenario. In fact, though

32.3% of respondents selected Golden Rule as their preferred ethical decision-making framework, only 11.4% of those respondents used the Golden Rule throughout the scenarios.

Differences in how study participants react to different types of ethical situations may relate to the perceived importance of the ethical issue (PIE) - a concept describe by Robin, Reidenbach, and Forrest in earlier research in 1996. PIE may relate to the moral intensity of the ethical dilemma that a study participant is asked to evaluate. Reidenbach and Robin (1988) illustrated that the more ethically offensive the dilemma, the more likely the individual would be to use a rules-based, decision-making approach. The investigators found that when a situation was not very offensive, individuals relied more on decision-making approaches related to cultural norms. However, it remains uncertain as to whether this conclusion applies to millennials, and additional investigation is warranted.

## **LIMITATIONS**

By its very nature, the philosophy of ethics is highly subjective. One individual's decision making framework might dictate his or her perception of the ethicality of a scenario; that same person might employ another decision-making approach in determining the ethicality of a slightly different scenario. Another challenge is to craft a study design free of bias. For example, the study investigator is at risk for bias if a scenario is likely to evoke a stronger intensity of response from women than men (such as one involving the sexual harassment of a woman in the workplace). There also are challenges associated with obtaining a sample of individuals representing diverse backgrounds in order to avoid the bias that may come with homogeneous sample populations. Such is the case with this exploratory study whose participants are predominantly college students from the Appalachian Mountains in western North Carolina, northern Georgia, and eastern Tennessee. As such, the results may or may not be generalizable.

## **CONCLUSION**

This study joins its predecessors in making an incremental contribution to the body of knowledge surrounding ethical decision making. It supports earlier findings that generational differences are an attribute that significantly influence decision making. It adds specificity to the ethical frameworks studied and highlights the surprising degree of inconsistency in the frameworks that this small sample of millennials employs. However, like many of its predecessors, this study has substantial limitations. Despite thousands of investigations into the human psyche that carefully adhere to prescribed scientific rigor, the predictive usefulness of most individual studies remains weak, contextual frameworks exceedingly narrow, and the findings highly dependent on the context of the situation. The call for research "to improve the human condition" (Michalos, 1988, p.1) goes on.

## REFERENCES

- Albaum, G., & Peterson, R. A. (2006). Ethical attitudes of future business leaders: Do They Vary by Gender and Religiosity? *Business & Society*, 45(3), 300-321.
- Boyd, D. (2010). Ethical Determinants for Generations X and Y. *Journal of Business Ethics*, 93(3), 465-469.
- Brunton, M., & Eweje, G. (2010). The influence of culture on ethical perceptions held by business students in a New Zealand university. *Business Ethics: A European Review*, 19(4), 349-362.
- Buchanan, F., & Warning, R. L. (2012). Dichotomy of individual ethics: personal standards vs. public expectations. *Ethics & Critical Thinking Journal*, 3, 61-80.
- Bucic, T., Harris, J., & Arli, D. (2012). Ethical consumers among the millennials: A cross-national study. *Journal of Business Ethics*, 110(1), 113-131.
- Burns, D. J., Fawcett, J. K., & Lanasa, J. (1994). Business students' ethical perceptions of retail situations: a microcultural comparison. *Journal of Business Ethics*, 13, 667-679.
- Ethics Resource Center. (2010). 2009 National business ethics survey, millennials, GenX and baby boomers: who's working at your company and what do they think about ethics? Arlington, VA: Ethics Resource Center.
- Forsyth, D. (1980). A taxonomy of ethical ideologies. *Journal of Personality and Social Psychology*, 39(1), 175-184.
- Galbraith, S., & Stephenson, H. B. (1993). Decision rules used by male and female business students in making ethical value judgments: another look. *Journal of Business Ethics*, 12, 227-233.
- Harris, J. R. (1989). Ethical values and decision processes of male and female business students. *Journal of Education for Business*, 64(8), 234-238.
- McCabe, D.L., Butterfield, K. D., & Trevino, L. K. (2006). Academic dishonesty in graduate business programs: prevalence, causes, and proposed action. *Academy of Management Learning & Education*, 5(3), 294-305.
- Michalos, A. C. (1982), Editorial: Purpose and policy. *Journal of Business Ethics*, 1(1).
- Miesing, P., & Preble, J. F. (1985). A comparison of five business philosophies. *Journal of Business Ethics*, 4, 465-476.
- O'Fallon, M. J., & Butterfield, K. D. (2005). A review of the empirical ethical decision-making literature: 1996–2003. *Journal of Business Ethics*, 59(4), 375-413.
- Reidenbach, R. E., & Robin, D. P. (1988). Some initial steps toward improving the measurement of ethical evaluations of marketing activities. *Journal of Business Ethics*, 7, 871-879.
- Rest, J. R., & Barnett, R. (1986). *Moral development: Advances in research and theory* (pp. 89-119). New York: Praeger.
- Robin, D. P., Reidenbach, R.E. and Forrest, P.J. (1996). The perceived importance of an ethical issue as an influence on the ethical decision-making of ad managers. *Journal of Business Research*, 35(1), 17-28.
- Schlenker, B. R., & Forsyth, D. R. (1977). On the ethics of psychological research. *Journal of Experimental Social Psychology*, 13(4), 369-396.
- Whitehead, A. N. (1926). *Science and the Modern World: Lowell Lectures, 1925* (Vol. 162). Cambridge, England: University Press.



**APPENDIX: TABLES AND FIGURES**

Table 1  
Major Ethical Philosophies and Decision-Making Frameworks

<b>Philosophy</b>	<b>Attributed to</b>	<b>Description</b>	<b>Classification</b>
Golden Rule	All Major Religions	Also known as the ethic of reciprocity. A maxim that states that one should treat others as one would want to be treated.	Deontological
Cyrenaic	Aristippus of Cyrene (c. 435 – c. 356 BCE)	The goal of life is to seek pleasure by adapting to circumstances and maintaining control over both adversity and prosperity.	Teleological
Egoism	Niccolo Machiavelli (1469 – 1527)	The ends justify the means. A right decision would be based on obtaining power. Might makes right.	Teleological
Naturalism	Jean-Jacques Rousseau (1712 –1778)	Uncorrupted morals prevail only in the state of nature. Mankind should strive for a pre-governmental state of naturalness.	Deontological
Kantian	Immanuel Kant (1724-1804)	A maxim is considered a categorical imperative if its logic and relevance are so compelling that it could be applied as universal law.	Deontological
Utilitarianism	Jeremy Bentham (1748-1832)	Providing the greatest happiness to the greatest number of people is the measure of right and wrong.	Teleological
Pragmatism	Charles Sanders Peirce (1839-1914)	Ethical decisions should be based on the consideration of practical consequences of alternatives in determining meaning, truth, or value.	Teleological
Nilhism	Friedrich Nietzsche (1844-1900)	Mankind should strive to reach the highest possible position in life, discarding all religion, social mores, and customs that interfere with one's pursuit of power.	Teleological

Table 2

Demographic Data

n = 226

<b>Gender</b>	<b>n (%)</b>	<b>Religiosity*</b>	<b>n (%)</b>	<b>Major</b>	<b>n (%)</b>
Male	79 (35.0)	High	114 (50.0)	Business	53(23.0)
Female	147 (65.0)	Low	112 (50.0)	Non-Business	174 (77.0)

Notes:

\*High religiosity is defined as attending religious services at least one time per month

Table 3

Number and percent of respondents choosing each decision approach based on gender and religiosity

	Decision Approach				Total	Chi-square
	Deontological		Teleological			
<b>Gender</b>	<i>n</i>	%	<i>n</i>	%	<i>n</i>	<i>p-value</i>
Male	108	45.6	129	54.4	237	0.644
Female	220	49.9	221	50.1	441	
<b>Religiosity</b>	<i>n</i>	%	<i>n</i>	%	<i>n</i>	0.064*
High	181	52.9	161	47.1	342	
Low	151	44.9	185	55.1	336	

Notes:

\* $p < 0.10$

Male: 79 respondents x 3 scenarios = 237 responses

Female: 147 respondents x 3 scenarios = 441 responses

High Religiosity: 114 respondents x 3 scenarios = 342 responses

Low Religiosity: 112 respondents x 3 scenarios = 336 responses

Table 4

Number and percent of respondents choosing each decision rule

	Decision Approach						Chi-square
	Deontological		Teleological				
	Moral Rights	Golden Rule	Utilitarian	Justice	Pragmatist	Egoist	
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>p-value</i>
<b>Gender</b>							
Male	77 (32.5)	31 (13.1)	68 (28.7)	35 (14.8)	16 (6.8)	10 (4.2)	0.003**
Female	183 (41.5)	37 (8.4)	111 (25.2)	88 (20.0)	11 (2.5)	11 (2.5)	
<b>Religiosity</b>							
High	150 (43.9)	31 (9.1)	78 (22.8)	57 (16.7)	16 (4.7)	10 (2.9)	0.047*
Low	110 (32.7)	37 (11.0)	101 (30.1)	66 (19.6)	11 (3.3)	11 (3.3)	

Notes: \*\* $p < 0.01$ ; \* $p < 0.05$

**Table 5**  
 Number and percent of respondents choosing each decision rule  
 for each scenario

	Decision Approach						Chi-square  <i>p-value</i>
	Deontological		Teleological				
	Moral Rights	Golden Rule	Utilitarian	Justice	Pragmatist	Egoist	
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	
<b>Scenario 1</b>	58 (25.7)	27 (11.9)	85 (37.6)	45 (19.9)	8 (3.5)	3 (1.3)	
<b>Scenario 2</b>	90 (39.8)	19 (8.4)	29 (12.8)	62 (27.4)	13 (5.8)	13 (5.8)	0.000
<b>Scenario 3</b>	112 (49.6)	22 (9.7)	65 (28.8)	16 (7.1)	6 (2.7)	5 (2.2)	

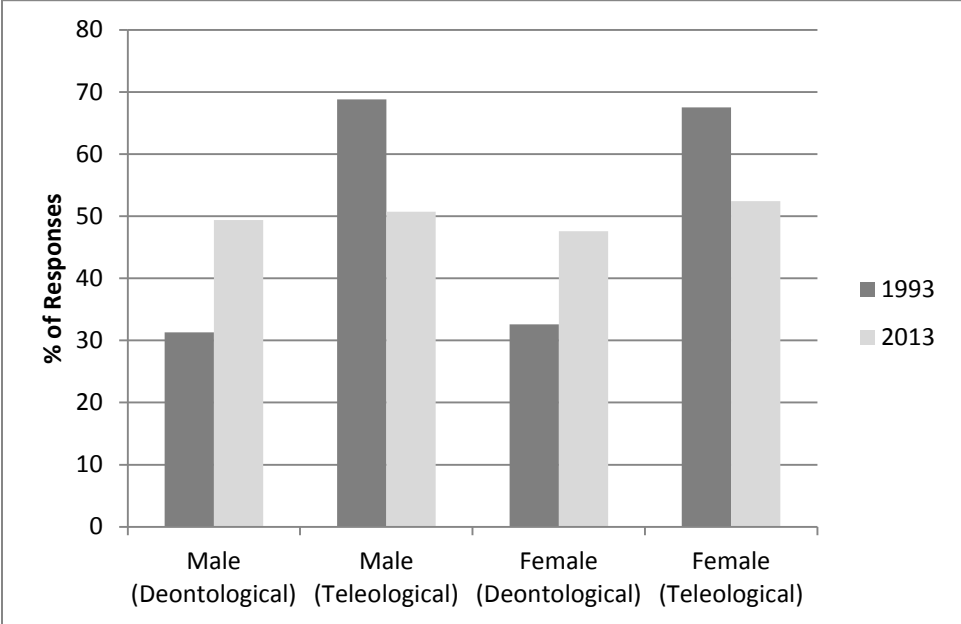


**Table 6**  
Number and percent of respondents choosing each decision rule for each scenario and compared based on gender and religiosity

	Decision Approach						Chi-square <i>p-value</i>
	Deontological		Teleological				
	Moral Rights	Golden Rule	Utilitarian	Justice	Pragmatist	Egoist	
	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	<i>n (%)</i>	
<b>Scenario 1</b>							
<b>Gender</b>							
Male	16 (20.3)	10 (12.7)	33 (41.8)	13 (16.5)	5 (6.3)	2 (2.5)	0.242
Female	42 (28.6)	17 (11.6)	52 (35.4)	32 (21.8)	3 (2.0)	1 (0.7)	
<b>Religiosity</b>							
High	38 (33.3)	16 (14.0)	33 (28.9)	22 (19.3)	5 (4.4)	0 (0.0)	0.014**
Low	20 (17.9)	11 (9.8)	52 (46.4)	23 (20.5)	3 (2.7)	3 (2.7)	
<b>Scenario 2</b>							
<b>Gender</b>							
Male	29 (36.7)	10 (12.7)	10 (12.7)	16 (20.3)	8 (10.1)	6 (7.6)	0.077*
Female	61 (41.5)	9 (6.1)	19 (12.9)	46 (31.3)	5 (3.4)	7 (4.8)	
<b>Religiosity</b>							
High	48 (42.1)	7 (6.1)	17 (14.9)	26 (22.8)	9 (7.9)	7 (6.1)	0.290
Low	42 (37.5)	12 (10.7)	12 (10.7)	36 (32.1)	4 (3.6)	6 (5.4)	
<b>Scenario 3</b>							
<b>Gender</b>							
Male	32 (40.5)	11 (13.9)	25 (31.6)	6 (7.6)	3 (3.8)	2 (2.5)	0.386
Female	80 (54.4)	11 (7.5)	40 (27.2)	10 (6.8)	3 (2.0)	3 (2.0)	
<b>Religiosity</b>							
High	64 (56.1)	8 (7.0)	28 (24.6)	9 (7.9)	2 (1.8)	3 (2.6)	0.281
Low	48 (42.9)	14 (12.5)	37 (33.0)	7 (6.3)	4 (3.6)	2 (1.8)	

Notes: \*\* $p < 0.05$ ; \* $p < 0.10$

Figure 1  
Comparison of Gen X and Millennial Ethical Decision-Making Frameworks



## Exhibit 1 - Survey

Please rank the following statements according to how closely they reflect your personal opinion. Again, remember there are no right or wrong answers. Please rank the statements "1" through "6," with "1" being the closest match to your approach, "2" being the second-closest match, etc.

- Ethical decisions should be based on securing the greatest good for the greatest number of people.
- In ethical matters, it is important to consider what is fair so that justice prevails.
- It's important to live by the Golden Rule -- do unto others what you would have done unto you.
- It's important to have a strong moral code that guides you in knowing what is right from what is wrong.
- It is ethically acceptable and important to do what comes easiest and most naturally to us as individuals.
- If an action promotes one's long-term interests, that action is ethically correct.

### Scenario 1

A promising start-up company applies for a loan at a bank. This company's short credit history does not meet the bank's normal lending criteria. However, the bank credit manager is a friend and golfing partner of the company's owner. The credit manager approves the loan.

In general, do you feel the credit manager's action was ethically acceptable or not acceptable?

### Scenario 2

One of America's largest automobile manufacturers is the corporate sponsor of the popular TV program, "Reality USA." The sponsor has been approached by a national coalition of concerned citizens as to the impact of this program on the morals of today's youth. The coalition demands that the sponsor exert its influence on the show's producer to tone down the sex and violence shown on the program. The sponsor's reply to the coalition is, in essence, that "our job is to sell cars, not to censor what the public wants to watch on TV."

In general, do you feel the sponsor's response was ethically acceptable or not acceptable?

### Scenario 3

During World War II, the United States deployed atomic bombs on the Japanese cities of Nagasaki and Hiroshima, causing the deaths of hundreds of thousands of men, women and children. As an alternative to the atomic bombings, if the Japanese did not surrender, the U.S. and its Allies were planning an invasion of Japan estimated to result in hundreds of thousands, if not millions, of military and civilian casualties. Less than one week after the first bomb exploded, Japan surrendered.

In general, do you think the United States' actions were ethically acceptable or not acceptable?