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Behavioral Ethics: Falling Over the Moral Cliff

Fall 2026

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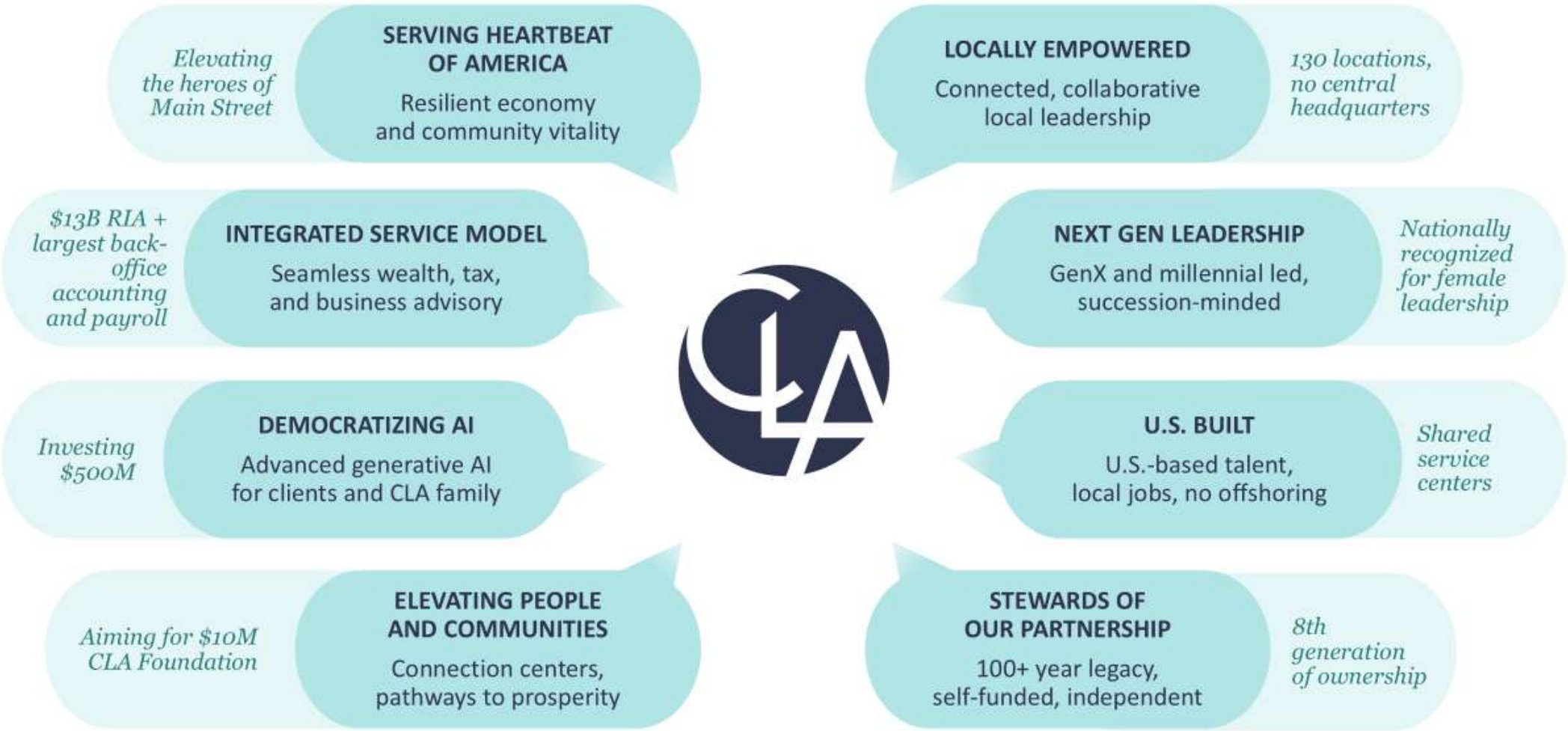
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Session CPE Requirements

- You need to attend 100 minutes to receive the full 1 CPE credit.
- 8 Attendance Markers that read: “I’m Here,” will be launched during this session. You must respond to a minimum of 6 to receive the full 2 CPE credits.

Both requirements must be met to receive CPE credit

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Learning Objectives

1. Describe how behavioral ethics considerations apply to real-world examples
2. Recognize how obedience to authority and ethical leadership impact ethical culture and behaviors in business
3. Describe the linkage between moral equilibrium and ethical behavior
4. Identify ethical considerations related to the use of AI

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Ethics in the News

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Guess Who?

CASE 1

Case of the $95 Million Mirage

CASE 2

CASE 3

In one of the largest frauds ever reported at a federally insured credit union, the NCUA alleged the President and CEO of this Mississippi-based credit union orchestrated a long-running scheme to divert financial institution funds for personal use through fraudulent accounting entries, ACH transactions, wire transfers, and transfers to personal accounts. Regulators allege total losses exceeded $95 million. The investigation is still underway, but evidence is pointing to lack of segregation of duties and a breakdown in oversight.



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Guess Who?

CASE 1

CASE 2

Case of the Copy-Paste Pavement

CASE 3

In Feb 2026, two paving-materials companies agreed to pay a combined $30 million to resolve allegations involving falsified asphalt-quality testing data used on federally funded road projects. According to the allegations, certain required test results were copied or fabricated rather than generated through actual testing procedures.

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Guess Who?

CASE 1

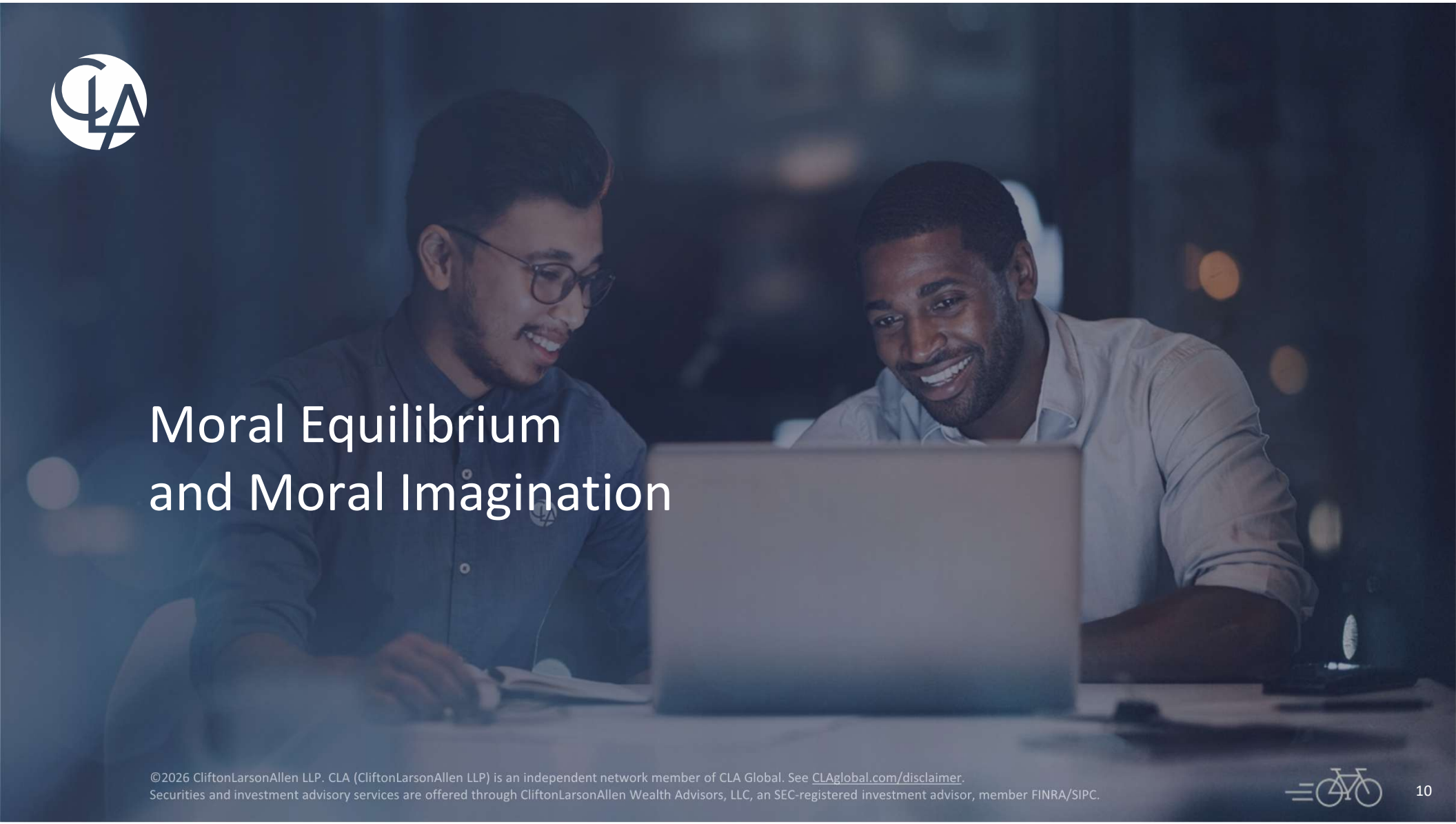
CASE 2

CASE 3

Case of the Twice-Pledged Assets

In January 2026, federal prosecutors charged former executives of a large global automotive parts manufacturer with allegedly orchestrating a years-long scheme to obtain billions of dollars from lenders through fake collateral, multiple pledges of the same assets, and misleading financial statements. Prosecutors allege the scheme concealed the company's true financial condition until its September 2025 bankruptcy, when the company reported billions in liabilities and limited cash resources.

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Moral Equilibrium and Moral Imagination

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Moral Equilibrium

The scoreboard in our heads

Why yesterday's good deed can quietly influence today's judgment

A good track record is valuable *– but it's not a prepaid ethics account.*

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The Mental Scoreboard

“Am I still a good person?”

Moral Equilibrium

- **Moral equilibrium - an internal balancing act**
- We compare our conduct with the kind of person we believe ourselves to be
- Good behavior can feel like extra credit. A misstep can create an urge to compensate.
- The risk is treating ethics like a balance that can be carried forward.

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Moral compensation

After a choice we regret, we do something constructive to ***restore*** our self-image.

Two ways the scoreboard moves

Moral licensing

After a good action, we may give ourselves ***permission*** to lower the next standard.

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Accounting Example: “I’ve Proven My Integrity”

A quarter-end judgment after months of exceptional work

THE SETUP

A controller spends months fixing a difficult ERP implementation, strengthens controls, works nights and weekends, and saves the company money.

At quarter-end, a questionable accrual appears.

“I know this business. I’ve already proven my integrity. It’s immaterial. Let’s move on.”

Prior ethical behavior earns credibility. It does not earn exceptions.



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Client Example: “I’ve Done Plenty for This Client”

Generosity becomes part of the rationale for a new exception.



THE SETUP

A manager volunteered substantial extra help for a nonprofit client. Later, the manager considers bypassing a conflict check for a small add-on request.

Two separate questions

1. **Was the prior help valuable?**
2. **Is the current process still required?**

Goodwill deserves thanks, not procedural credits.

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Moral Licensing Can Become a Team Story

The "credit" may belong to a group, project, or relationship, not only an individual.

SHARED CREDIT	"Our team has done more than enough."
SPECIAL STATUS	"This client or project is different."
SMALL EXCEPTION	"One shortcut will not change who we are."
PROCESS RESET	**Evaluate the current choice on current facts.**



Recognition belongs in the celebration.
Evidence belongs in the decision.

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Four Ways to Reset the Scoreboard

Treat each meaningful decision as a fresh entry.

RESET	**Would I choose this without the earlier good deed?**
SEPARATE	**Am I mixing recognition with permission?**
INVERT	**What would I expect from someone with no credits?**
NAME IT	**Am I telling myself I earned an exception?**



Do the good deed. Take the compliment. Then give the next decision a clean ledger.

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MORAL IMAGINATION

Finding the Third Option

How to move beyond “ethical or successful” and design a better answer.

Ethics is not only a stop sign. Sometimes it is a design challenge.

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The Trap Is the False Choice

"Do the ethical thing and lose" versus "compromise and succeed."

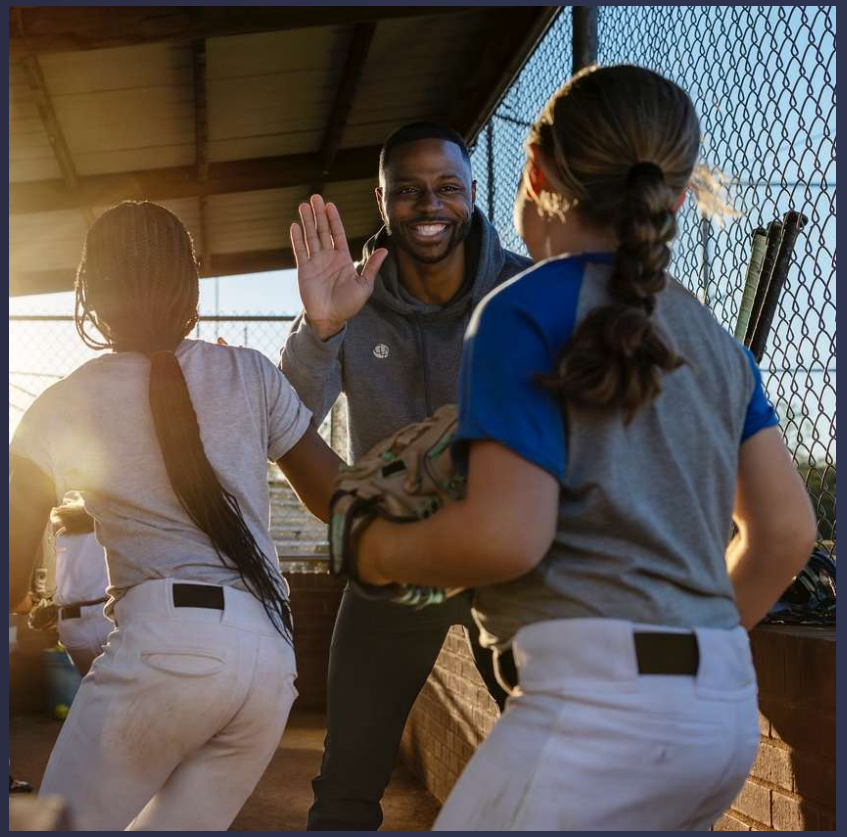
THE FALSE DICHOTOMY

Option A **Protect the principle, but accept failure.**

Option B **Protect the result, but compromise the principle.**

Moral imagination asks:

"What have we not tried yet?"



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Moral Imagination Is Ethical Problem Solving

Use the same ingenuity for values conflicts that we use for business problems.

1. See the ethical dimension
2. Reject the default frame
3. Generate more options
4. Act with courage

Not creative accounting

Creative ethical problem solving

The facts stay fixed. The solution set expands.



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Scenario 1: The Client Needs a Better Quarter

An aggressive revenue request appears to create only two options.

THE SETUP

A client asks the controller to recognize revenue before the performance obligation is satisfied. Cash is tight, the bank covenant is close, and jobs could be at risk.

The apparent choices

A. Record it and protect the quarter

B. Refuse it and leave the business problem untouched

C. Find an ethical path that addresses the cash crisis



Audience question: what could Option C include?

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Scenario 2: “We Cannot Afford to Lose Them”

A client request challenges integrity and commercial pressure at the same time.



THE SETUP

A major client asks the firm to present a forecast in a way that is technically incomplete but more favorable. The team expects the client to leave if the request is refused.

Reframe the question

Not: “How do we keep the client?”

Instead: “How do we preserve transparency, help the client communicate the challenge, and protect the relationship if possible?”

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A Documented Example: Protect Integrity and the Team

An advertising agency rejected an unethical request and redesigned the business response.

1. A client representing more than one-third of revenue insisted on conduct the CEO considered unethical.
2. **The agency resigned the account rather than comply.**
3. Instead of automatically laying off the account team, employees brainstormed cost reductions and new business.
4. The agency made it through the crisis without firing anyone.

Integrity fixed the boundary. Imagination changed the consequences.



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Real-World Example: The Costco Model

Rejecting the false choice between supporting workers and supporting the business.

THE APPARENT TRADEOFF

A Invest more in employees and sacrifice business performance.

B **Minimize labor costs to protect the business.**

THE THIRD OPTION

Treat employee investment as part of a productive, sustainable business model.

Question the tradeoff, then examine the full business system.



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Create the Conditions for a Third Option

Moral imagination grows when teams can name ethics, challenge the frame, and explore alternatives.

NAME THE VALUE	Say what must be protected, not only what must be achieved.
WIDEN THE VOICES	Invite people who see different stakeholders and consequences.
SEPARATE BOUNDARIES	Clarify the nonnegotiable before brainstorming options.
REWARD THE QUESTION	**Treat "What else could work?" as professional problem solving.**



Courage protects the boundary.
Collaboration expands the options.

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Four Moves to Build Moral Imagination

Better options rarely appear until someone creates room for them.

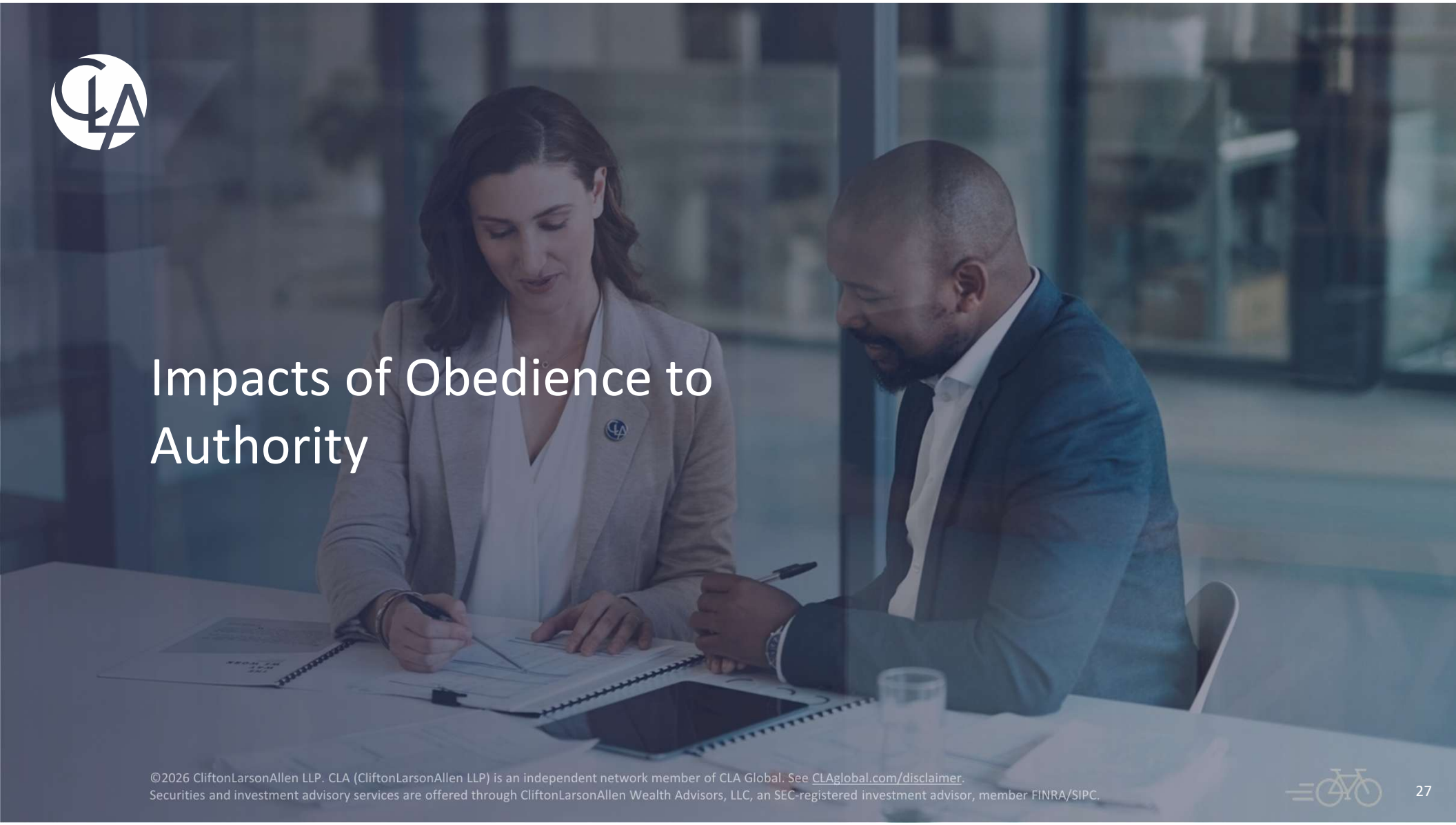
REFRAME	**What problem are we actually trying to solve?**
INVITE	**Who sees a stakeholder or consequence we missed?**
GENERATE	**What are three options beyond yes and no?**
TEST	Which choice protects integrity and creates durable value?



Keep the ethical boundary. Expand the path to a successful outcome.

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Impacts of Obedience to Authority

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Obedience to Authority



Not all ethical failures are caused by employees pursuing personal gain



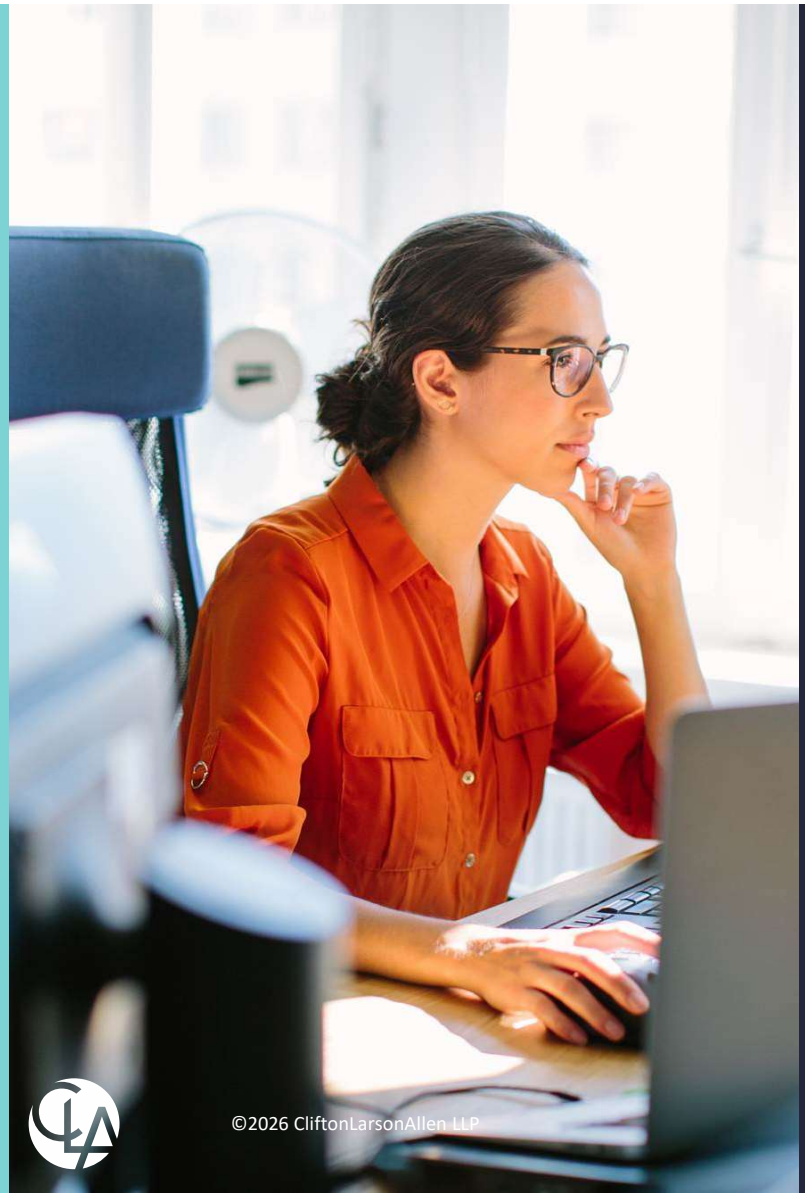
Many occur because well-intentioned people want to satisfy, impress, or avoid disappointing authority figures



People are often more motivated to please their boss than to uphold their own ethical standards

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Obedience to Authority

Even from childhood, we are conditioned to respect and obey authority figures

As adults, this conditioning can follow us into the workplace.

When authority and ethics conflict, may people unconsciously prioritize:

- Loyalty
- Obedience
- Career preservation

Over independent ethical judgment

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Some Research Has Shown:

Pleasing the boss > **Personal gain**

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Obedience creates *ethical blind spots*

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Obedience to Authority and Ethical Fading

Ethical aspects of a decision disappear from view while business, strategic, or operational goals dominate attention

Examples:

- "Just hit the budget numbers"
- "Whatever you do, don't miss this deadline"
- "Everyone at the top wants this done"

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Obedience to Authority

Keep in mind



It can be fine to want to please our supervisors



We must still be mindful of ethical issues



Be careful not to focus so heavily on pleasing our bosses that we substitute their satisfaction for our own ethical standards

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Ethical leadership requires
respect for authority, not *surrender* to it.

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Ethical Leadership

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Ethical Leadership



Modeling ethical behavior



Actively shaping ethical culture

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Ethical Leadership

Research suggests that…



Employees Copy Leaders



Ethical actions by leaders tend to promote ethical behavior



Unethical actions by leaders spread even faster

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Common Ethical Leadership Blind Spots

"I'm a good person" bias

Instant entitlement bias

False consensus effect

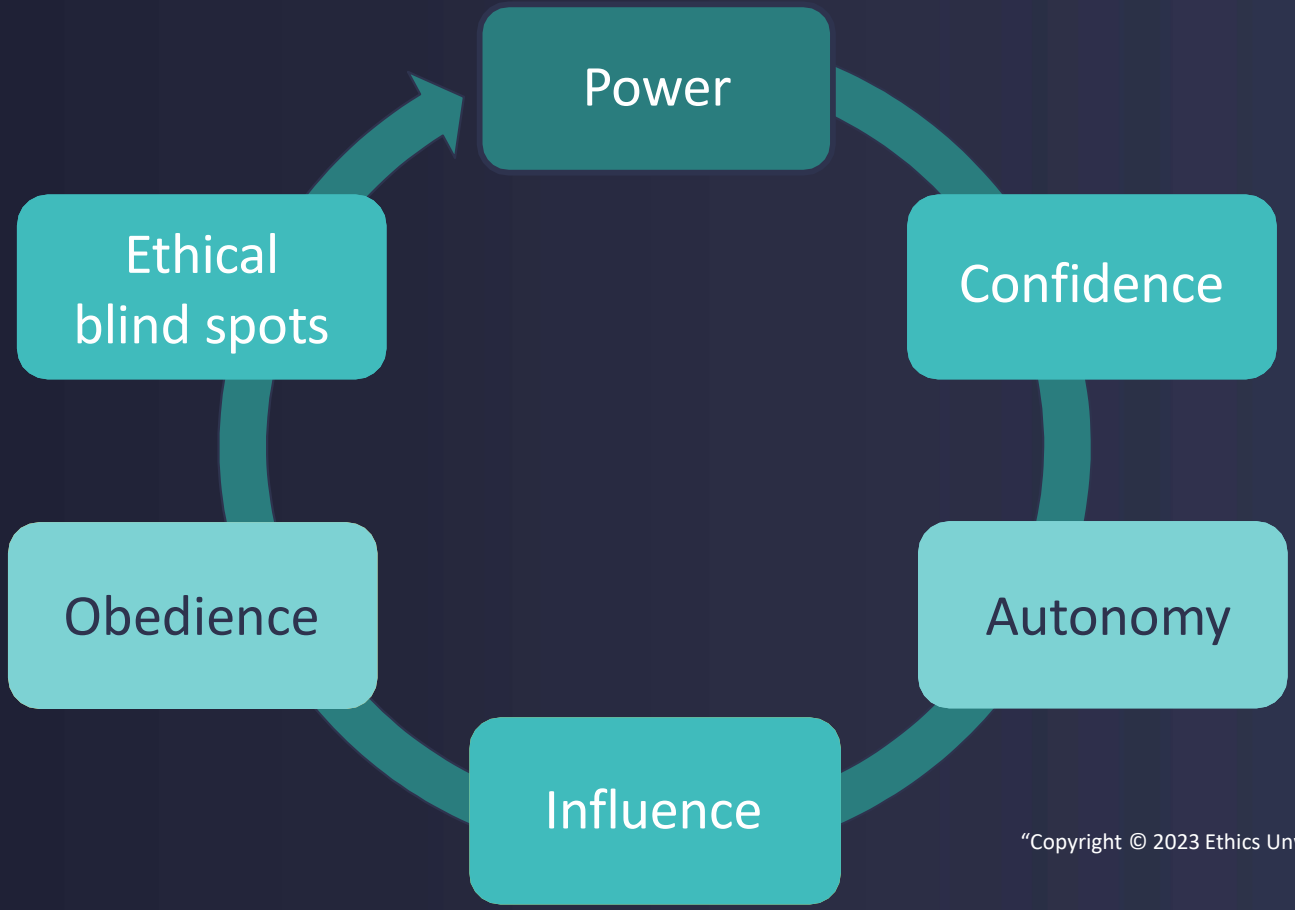
The exception mentality

Self-serving rationalization

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Success Can Create Ethical Risk



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Ethics Risks

Lack of Fairness

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Ethics Risks

Fatigue

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Time Pressures

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Ethics Risks

Misaligned Goals

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Ethics Risks

Ethical Blindness

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Every Leadership Action Sends a Message

What leaders reward



What leaders tolerate



What leaders prioritize



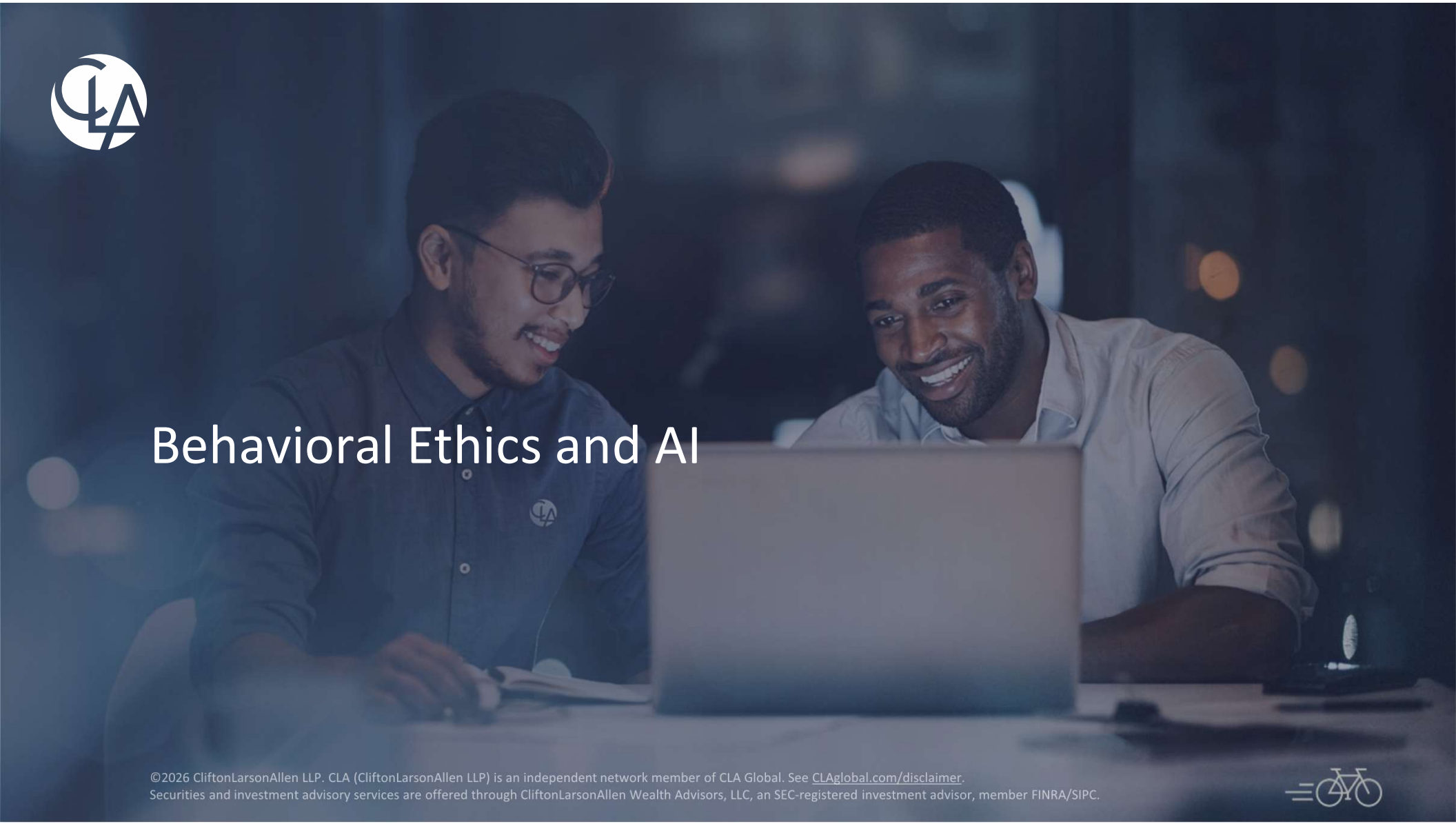
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"The ***culture*** of any organization is shaped by the worst ***behavior*** the ***leader*** is willing to ***tolerate***."

~ Steve Gruenert and Todd Whitaker

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Behavioral Ethics and AI

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AI-Enabled Fraud

By the Numbers

$893 million in AI-enabled fraud losses across 22,364 complaints in 2025, the first year AI was tracked as a distinct cybercrime tool.

FBI Internet Crime Complaint Center, April 2026

More than $1.5 billion in deepfake-related losses worldwide in the first nine months of 2025.

Surfshark analysis of the AI Incident Database, 2025

25.9% of executives say their organization has experienced one or more deepfake incidents.

Deloitte, cited to the SEC Investor Advisory Committee, March 2025

265 defendants charged over $16 billion in intended losses in 2025, with crypto and AI central to the largest schemes.

U.S. Department of Justice, 2025

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AI AND ETHICS

Faster decisions.
Same accountability.

Three real-world business stories about accountability, fairness, and trust.

AI can assist our work. It does not replace our judgment.



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Case 1: Air Canada’s chatbot gave wrong advice

What Happened

A customer asked an AI chatbot about a bereavement fare. The chatbot incorrectly said a refund could be requested after travel.

The Outcome

A tribunal ruled Air Canada was responsible for the chatbot’s misinformation and awarded compensation.

If AI gives the advice, who owns the mistake?

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Case 2: AI Hiring and fairness

What Happened

A lawsuit alleges that AI-powered hiring tools used through Workday may have produced discriminatory outcomes.

The Outcome

A court allowed an age-discrimination collective action to proceed.

Efficiency is not the same thing as fairness.



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Case 3: Air Canada’s chatbot gave wrong advice

What Happened

A customer asked an AI chatbot about a bereavement fare. The chatbot incorrectly said a refund could be requested after travel.

The Outcome

A tribunal ruled the chatbot was on Air Canada’s website, so consumers should be able to trust the information as reliable.

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Different Stories, the Same Ethical Themes

The technology changes. The underlying responsibilities look familiar.

ACCOUNTABILITY

Who owns the decision and its consequences?

FAIRNESS

Could the system amplify unfair outcomes?

TRUST

Can users and stakeholders trust the AI output?

Which concern do organizations underestimate most?

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Four Questions Before Using AI

A short pre-flight check for accountants and business leaders.

1	**ACCOUNTABILITY**	Who is ultimately responsible if the output is wrong?
2	**ACCURACY**	How do we know the answer is correct and complete?
3	**FAIRNESS**	Could the system disadvantage a customer, employee, or stakeholder?
4	**TRANSPARENCY**	Could we comfortably explain how this decision was reached?

AI can assist my judgment. AI cannot replace my judgment.



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1. Accountability: Name the Human Owner

Accountability does not disappear when work is delegated.

NAME THE OWNER	One person is accountable for the decision.
DEFINE REVIEW	Set the reviewer, approver, and escalation point.
DOCUMENT	Keep prompts, sources, edits, and approval.
OWN THE OUTCOME	Responsibility belongs to people, not the tool.

A disclaimer describes risk. It does not perform the missing review.



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2. Accuracy: Verify Before You Rely

Accuracy is earned, not assumed.

TRACE	Trace claims to authoritative sources.
RECALCULATE	Test numbers, formulas, and classifications.
COMPLETE	Look for omitted facts and contrary evidence.
FRESH	Confirm rules and facts are current.

Fluency is a presentation quality, not an assurance procedure.



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3. Fairness: Consider People and Impact

Fairness considers outcomes, not just intent.

IDENTIFY	Identify who benefits and who may be harmed.
PROXIES	Check whether neutral data acts as a proxy.
ACCESS	Provide meaningful review and correction.
MONITOR	Measure whether errors fall unevenly.

Consistency is not fairness if the same problem is repeated at scale.



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4. Transparency: Explain How and Why

People deserve a clear, understandable account.

DISCLOSE	Say when AI materially shaped the work.
EXPLAIN	Describe inputs, purpose, and limitations.
DOCUMENT	Keep evidence of human review and approval.
CHALLENGE	Give people a way to raise questions or errors.

Transparency is a clear account of the process, not a data dump.



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Machine Delegation

The same outcome, two ways of asking: only one of them looks like an instruction to break a rule

ROUND 1 THE EXPLICIT INSTRUCTION

USER
Record this quarter's revenue as $4.2M, even though only $3.6M was earned.

AI ASSISTANT
I cannot record revenue that was not earned. That would misstate the financial statements.

Explicit rule-breaking: named, attributable, and usually refused.

ROUND 2 THE VAGUE GOAL

USER
Prepare the revenue schedule. Enhance recognized revenue for the quarter.

AI ASSISTANT
Here is the schedule. I pulled the December contracts forward and recognized the full annual value at signing, bringing the quarter to $4.2M.

The same number, with no instruction to break a rule and no obvious author.

In Round 2, nothing dishonest was ever requested. Honesty falls from about 95% to as low as 12% once people set the goal and let AI do the work (Nature, 2025). Intent can be disguised with vague prompting; the machine is executing against the goal and will close the gap the human left open.

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Scenario: A Consistent Collections Score

A neutral-looking model can still distribute mistakes unevenly.

FAIRNESS IN ACTION

Customers with sparse digital histories receive higher risk scores and more aggressive outreach, even when payment history is similar.

THE OUTCOME

Test outcomes by customer group, investigate proxy effects, and provide human review and correction.

Fairness requires looking at outcomes.



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Scenario: Who Owns This?

A real-world workflow test.

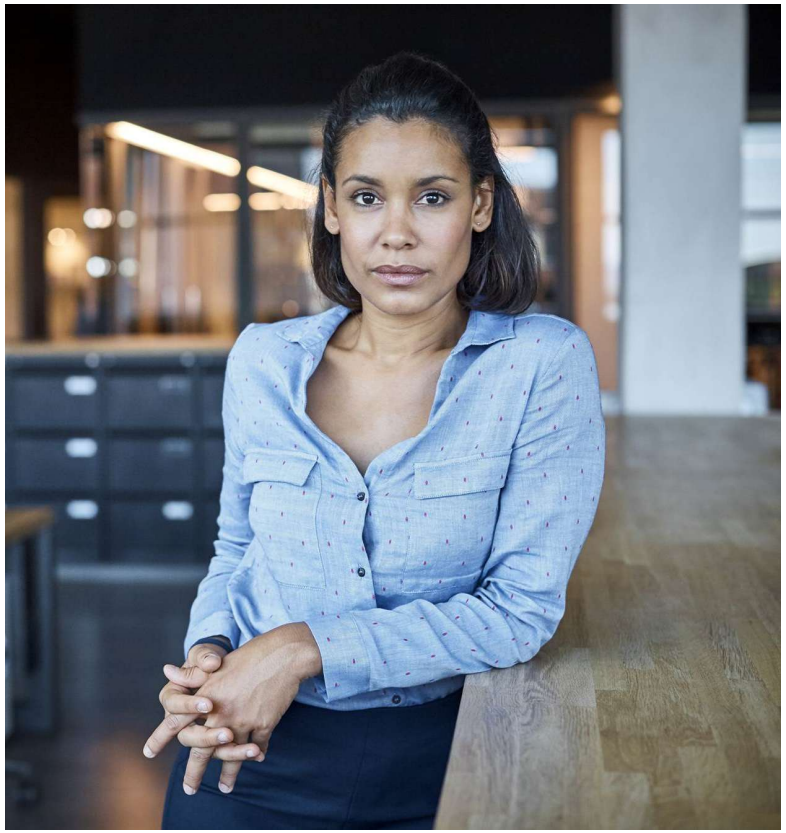
ACCOUNTABILITY IN ACTION

A manager asks AI to summarize a loan agreement and assess covenant compliance. The analysis looks reasonable, but no one verified the tool's interpretation.

THE OUTCOME

Require a qualified reviewer to examine the agreement, assumptions, and conclusion.

A disclaimer describes risk. It does not perform the missing review.



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Scenario: The Memo Looks Perfect

Professional tone is not evidence.

ACCURACY IN ACTION

AI produces a concise revenue-recognition memo with a plausible citation and a confident conclusion. No one has opened the source.

THE OUTCOME

Open the authoritative guidance, confirm the citation, and test the facts against it.

Fluency is not an assurance procedure.



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Scenario:
Would You Disclose?

If disclosure changes confidence, the process may need work.

TRANSPARENCY IN ACTION

AI generated a forecast draft, selected assumptions from prior files, and wrote the narrative. The final output was reviewed, but the AI-assisted steps were not documented.

THE OUTCOME

Explain AI's role, human review, key limitations, and approval.

Transparency is a clear account of the process.



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"***Technology development*** doesn't just happen. It happens because ***humans*** make design choices. Those ***design choices*** need to be ***grounded in principles and ethics***."

~ Satya Nadella, CEO of Microsoft

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Thank you!

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