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The Citicorp Interactive Work Ethic Game: Sociological Practice Use in the Classroom*

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ABSTRACT

Citicorp has developed an employee training unit in a game format on the subject of ethics. Citicorp provided a game and its manuals for use with students in sociology classes taught by the author. This paper describes the game and its purposes, subjects covered in the game and how it was developed and validated, as well as sociological practice uses in the university classroom. An alleged major ethical problem at Citicorp is discussed. Some limitations of teaching ethical thinking when psychodynamic and social barriers stand in the way of ethical action are discussed in this paper, and in the classroom, given a scandal at Citicorp, despite the training on ethics.

History

In April 1989, the *Wall Street Journal* described a board game developed by Citicorp, the international banking company. This game is used to sensitize all employees on ethical awareness and decision making. Titled “The Work Ethic,” this is a game with question cards, markers, board, and training manuals. As of 1989

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the game (and associated training) has been in service with some “40,000 employees, from clerks to top executives.” It has been shared with universities, where students have also played the game. *The Wall Street Journal* article refers to Citicorp spokesperson Amy Dates, who explains that the game is better than only “throwing a policy manual at people and saying, ‘Read it.’” Diana Robertson, senior fellow in ethics at the Wharton School, is also cited in the newspaper article. She “says the game helps to make ethics education more ‘interactive.’ Many people hear a ‘lecture on ethics as a sermon’ and aren’t receptive (*The Wall Street Journal*, April 18, 1989, p. B1).”

The interactive nature of learning about ethics and the perceived need for it led me to write to Citicorp for the game after I read *The Wall Street Journal* article. I thank Katherine Nelson, developer of the game, and Citicorp, for responding to my letter by sending a free game and permission to use it in my university classes (K. A. Nelson, personal communication, May 11, 1989).

The game can be used in social psychology, complex organizations, group dynamics, ethnic relations, and other courses. I have used it in my Sociology of Work classes since 1989 for these educational purposes:

1. To teach how one company in a sociological practice framework toward group improvement attempts to increase ethical awareness and action among its employees.
2. To allow students to learn from the Citicorp game (and my teaching from its manual) how to make ethical decisions at work.
3. To allow students to play the game in groups to learn by doing, thinking, and discussing (interactive) how to sharpen ethical sensitivities, how to make ethical decisions, and some of the difficulties involved in making these decisions.
4. To link issues on the game cards to basics in sociology and social psychology. An example is discussion of conformity pressures (as related to unethical behavior) to meet group demands, such as the Asch (1956) experiment on perceived length of lines, with some responses appropriate to the group rather than reality (Albrecht, Chadwick, & Jacobson, 1987, p. 126). Another example is the Milgram experiment on electric shocks and obedience to authority (1974).
5. To link issues on game cards with varied laws, such as protection against age, disability, gender, race, and ethnic discrimination.
6. To provide an opening for teaching reasons people may score well and learn well in games and classes on ethics but why they may not behave
ethically in other life conditions. (The role of internalization of norms, superego development, childhood developmental blockages, subconscious need to fail, fear of success, and other psychodynamic and sociodynamic factors can be discussed. Some are presented in another section of this paper.)

The Citicorp Ethics Game Manual and Training

The instructor's guide to the game states that the aim of the game is to allow employees to practice making ethical decisions in a nonthreatening (risk-free) social condition. The guide states that the development of the game started in 1986 to meet corporate goals of integrity and orientation (Citicorp, 1987, p. 4). The questions on the game cards are practical, not theoretical; they are based on real incidents. Ideas for questions came from the Corporate Secretary's office, the Audit Division, and the Human Resources department; in addition, over 100 staff members from many employee groups also provided ideas for questions. Over 20 managers helped to score the question responses. Dr. Thomas Dunfee, an ethics expert at the Wharton School, University of Pennsylvania, was consulted (Citicorp, 1987, p. 38).

The scorers disagreed on answers and relative scores. Citicorp expects the same by those playing the game (Citicorp, 1987, p. 38). The questions and scores are not considered as absolute. The questions aim toward thinking and discussion about ethical issues employees might encounter. The scores represent consensus among the team which developed the questions and responses. It is expected and accepted that others will disagree (Citicorp, 1987, p. 4).

Katherine Nelson, who developed the game, explained that "in many cases the 'best answer' is not offered as an option on the cards simply because 'the best answer' would be so obvious it wouldn't generate much discussion." She explained that the point of the game is to get people talking (and presumably thinking) about ethics. Therefore, the cards aimed at controversy (K. A. Nelson, personal communication, May 11, 1989).

The Citicorp instructor's guide indicates that the purpose of the game is to raise awareness of the importance of ethics, to provide practice for ethical decision making, to provide guidance on resources to help in ethical decisions, and to provide a chance for senior management to discuss their expectations on ethics (Citicorp, 1987, p. 5).
Winning the game is less important than learning. The competitive scores among teams are only means to provide interest, not ends (Citicorp, 1987, p. 10). Here I connect this to a discussion in lectures on means and ends. An example: Student examinations and grades might best be seen as bureaucratic means for recordkeeping in large organizations and as an external method of motivation where inner motivation falters. However, learning, personal growth (the “I”) to be expanded in life use to social (“we”) growth and development might best be perceived as the end result of the study and classes (Etzioni, 1988, on “I and we”).

The game questions, responses, and scoring were subject to pilot testing. Forty-five pilot tests were made with over 1,500 Citicorp U.S. and international staff playing the game in the tests (Citicorp, 1987, p. 38).

Game cards are small and require limited responses for the space. The guide emphasizes that the game cannot cover the many dimensions of an ethical issue. The aim is not to make an exact science of ethics but to stimulate thinking and discussion, with disagreement expected (Citicorp, 1987, p. 8). The game is a tool and it is not meant to take the place of policy manuals. Nor is it a method to rate employees. Employee scores, game “winners” and “losers” are never reported to management (Citicorp, 1987, p. 8). The game participants are advised that they are not expected to become experts on policy. Rather, they need to learn to know when they need help so they can turn to the proper people. The game facilitators are to ask the participants “what kinds of issues they should bring to management . . . [and] what kind of behavior or issue would make them ‘blow the whistle’” (Citicorp, 1987, p. 10). Participants are to be told what company resources are available to help with ethical decisionmaking (Citicorp, 1987, p. 10).

Citicorp advises that the game is best played with peers. It is suggested that managers should not observe their employees at the game to avoid possible feelings of intimidation and influence on later ratings of subordinates. The purpose of the game is learning, not evaluation (Citicorp, 1987, p. 7). It is important for the university instructor to emphasize that the game is not being used as an evaluation tool in class, but for interactive learning.

There are levels of game play. The players generally start at the entry (employee) level and after a few game rounds move to the supervisory, managerial, or senior managerial level. The top level earns fewer points for a correct answer and loses more for an incorrect answer. Citicorp has built into the game higher expectations for higher-level corporate employees. As the risks to the company reputation or of a lawsuit rise or fall, so do the scores built into the question responses (Citicorp, 1987, p. 6).
A sample question (paraphrased from The Wall Street Journal, 1989) is: What is to be done with a client who offers valuable theater tickets in a bargain for a new, backdated Individual Retirement Account application presented one day after the government tax deadline? Accept and the game “fires you” out of play.

Some subjects covered on the game cards are: AIDS, physical disability, sexual issues, bribes, special favors, confidentiality, business decisions, drugs at work, company policy, and insider information. The subjects are divided into broad categories: Conflicts of interest, confidentiality, handling money, excellence in managing people (Citicorp, 1987, p. 16).

While the game was developed for small group and team playing, it later has been projected from overhead transparencies on a screen to large groups of people. Some questions have been changed over time to reflect new thinking of management and new management associates (J. Shannon, personal communication, October 8, 1991).

Guidance on How to Make Ethical Decisions

Guides for ethical decision making are presented and discussed in the Citicorp manual:

- What should people consider in an ethical dilemma? Some suggestions: “What is company policy? . . . Who will be helped or hurt if I proceed? . . . Would this violate someone’s expectations? . . . How would my decision look on the front page of the Wall Street Journal?” (Citicorp, 1987, p. 32) (Classroom discussion can be added on conformity and when it is functional to violate expectations, such as expected prejudice.)
- Another guide is Rotary International’s four-way test of things we think, say, or do: “Is it the truth? Is it fair to all concerned? Will it build good will and better friendships? Will it be beneficial to all concerned?” (Citicorp, 1987, pp. 22, 32)
- Facilitators are advised to ask one of these questions: “What’s at risk here?” “What’s the real issue?” Would the answer be different for different work levels or locations? (Citicorp, 1987, p. 9)
- Consider whether changing the circumstances of the ethical question would change the answer. “If the question is about an expensive gift, would the answer change if the gift was of nominal value?” (Citicorp, 1987, p. 9)
• Where possible the trainer is to make reference to law or company policy (Citicorp, 1987, p. 10).

Effects in the University Classroom

My students rapidly learn the appropriate answer responses to the Citicorp ethical dilemmas on the game cards. Some groups make mistakes in responses at the start and fall behind in the competitive scores. They tend to soon learn the expected responses. However, incidents of some dishonesty showed that some students do not always exhibit higher-level ethical responses in the classroom after the training. There are no data on how much or how little the ethics training carries over into life conditions outside the classroom. There are no data on delayed reactions, such as an ethical choice weeks, months, or years later because of the training, which would not otherwise have occurred, even after ethical lapses in the classroom. It is the same with all subjects taught in class. Students may do well or poorly in any content in class and on examinations, with a shift in understanding or behavior out of the classroom, as well as delayed reactions later in time. The long-term and external-to-the-classroom applications of subjects taught are usually not measured as evaluation of learning in the school setting. These external and long-term effects are of course difficult to study.

It might be expected that several hours of lectures on ethics, game playing, discussing, and sensitizing would not totally remove tendencies toward unethical action based on minimal internalization of norms into conscience, among other psychodynamic and social factors mediating between rational knowledge of what to do and actually doing it as ethical behavior. This is also discussed in the classroom, with reference to varied sociological and social psychological perspectives.

A Scandal at Citicorp: A Serendipitous Use in the Classroom

The Wall Street Journal (November 11, 1991, p. A4) reported that Citicorp officials were dismissed for unethical behavior. We might presume that these officials—together with all other employees—were trained on the subject of ethics through the game and guidebook use by facilitators. According to Citicorp, at least 11 executives and the president of the credit card processing division were dismissed. It is alleged that they were fraudulently overstatement revenue. About $23
million in revenue was said to be inflated. The misreporting is alleged to have taken place for almost 2 years.

This case is now presented in my classroom as a sociological practice tool. Students are interested in this sad case of alleged unethical behavior in the company which developed and uses a special training on ethics. Analysis is provided of this problem and possible reasons behind it. Many social organizational and social psychological theories and perspectives may be used for the analysis of this case. Students can directly see how social science scholarship can be applied to clinically analyze conditions leading to undesired behavior.

Social Science Perspectives to Analyze the Case

One hypothesis for the reason behind the inflation of revenue by the Citicorp employees is that bonuses were directly connected to performance within the department. The business is "extremely competitive and garners thin profit margins, which could have been one reason why employees were misrepresenting the figures (The Wall Street Journal, 1991, p. A4)." We can add social science thinking for clinical analysis. Presume that the hypothesis is correct. Then we can analyze that when external pressures rise past a certain point some people may, due to subsequent internal pressures, resort to unethical behavior, even though formally trained on the subject of ethics. In other words, factors may mediate (intervening variables) between ethical training and knowledge, and actual behavior.

- Possible external pressures: Social and economic, for example, thin profit margins in a competitive environment at the same time there are possible pressures from actual and threatened recession, downsizing, poor employment market.
- Possible internal pressures: Psychological, for example, low super-ego development, fear of the future, insecurity, the perceived need for material goods to enhance sense of self.

There are situational (external, social) conditions and psychological (internal, personal) conditions which mediate between training and knowledge, and actual behavior. This is an important sociological practice insight. Ethical training must be enhanced by a social, organizational (structural) situation which supports it, and by sensitivity to psychological, internal issues within the person. These internal and external variables are points for sociological practice recommendations. The clinician can recommend changes in the social (structural) and psychological environments to support a desired outcome through training.
Training on ethics—no matter how interactive, creative, and time consuming—might not be sufficient to combat the pressures of external conditions and internal pressures toward unethical behavior. Success and money may "count" as greater than ethical responses. Conformity and obedience pressures within the group may be perceived as greater than ethics. Ethics training might not have been internalized as part of conscience. Childhood developmental blockages (for example, poor role model, insufficient "ideal" for the ego to internalize as part of self) may stand in the way. Under any of these conditions (and others) formal training may not lead to ethical responses.

Other factors (some overlap) which might stand in the way of ethical behavior, even after learning the appropriate ethical responses through training, and which can become part of a clinical dimension in classroom teaching are:

- Developmental stages and blockages of stages in child development which hold a person to "unfinished business" at an immature stage (Bader & Pearson, 1988; Ulrich & Dunne, 1986). An adult can be a child in mind on certain life issues, such as on ethical behavior. One variant follows.


**Negative entitlement** means the ethics of "getting even" and balancing the ledger of social exchange accounts. Ivan Boszormenyi-Nagy has stated in his books the ethical principle that infants and children are entitled to treatment appropriate to their biological, social, and psychological development. This entitlement is based on the simple fact that such care is needed and beyond the capacity of the infant and young child to find for him/herself. Also, no infant (and therefore not one of us) asked to be born, asked to be born of certain parents, genes, in a certain historical, social, or economic period. Each infant is entitled to proper care. No mother, father, or other caregiver is perfectly tuned to the need of the child. This results in everyone having some level of negative entitlement or overentitlement, in other words, the psychological feeling that the world "owes" something to balance the pains and frustrations not asked for but received in childhood. However, adults must learn to forgive parental imperfections and must learn to *earn* entitlements through functional social relations, work, and love, unlike the infant who is *owed* the entitlements by reason of having been born.

Some children suffer more than "normal" imperfections of people on whom they depend. There are those who are abused and abandoned in many ways. The
resulting scars leave a gross sense of entitlement called negative or overentitlement. These people are inclined to “pay others back” now, to balance the overentitlement toward the good and goods not received earlier in life. These have difficulty with the idea that as adults they “owe” the world an earning of entitlement of goods (as of love, career, money), not a “grabbing of it.”

Such people may be driven to unethical behavior from the psychological and social “unfinished business” of the past. They may score well on an ethics game—or learn to score well—but will tend to be overcome by the internal, driven need to balance the social exchange accounts of the past. Their ethics are built on justice of the past. Someone’s money, body, or business reputation may be taken by these negatively entitled people who believe they “deserve it.” Such people need a training beyond expectations for ethical thinking based on conscious rationality. They act on the desire to balance accounts from perceived losses in infancy and childhood, often based on feelings not fully in conscious awareness.

Clinical sociologists can appreciate the richness of this theoretical perspective (summarized from Boszormenyi-Nagy) for analysis of forms of social behavior and for understanding possible reasons standing behind behavior symbolled “difficult” or “unethical.” We can see and teach the one-sidedness of the tendency to attribute causation (building “causes” from perceptions and judgments) mainly to internal, psychological reasons (such as “mean,” “stupid,” “criminal mind”) (called the fundamental attribution error). There may be external (social, situational) attributed reasons for behavior as well, such as management or other social (external) work pressures. Or taking a developmental, historical view, a painful childhood (social) may link the internal (psychological) mind to a constructed reality of “getting even” by using current unethical means perceived as equitable to balance the old exchange accounts. The painful childhood may be the external event internalized into the psychological mind, yielding unethical behavior. (See Brehm & Kassin, 1990, pp. 110–18, 283–85; and Stephan & Stephan, 1990, pp. 230–31, on attribution theory.)

- Fear of authority or the need to impress authority. Some may fear losing a promotion or a job if they do not “produce.” Therefore, some will risk losing the promotion and/or the job by unethical behavior (if discovered) in the hope of meeting the authority’s perceived needs for quantity “production.”
- Conformity pressures (“everyone is doing it”). Social pressures toward conformity (Asch, 1956, experiments; Milgram, 1974, obedience experiments).
• The undifferentiated self (Bowen, 1985; Kerr & Bowen 1988).

The differentiated self is someone who can be in an emotional field, interacting with key people, at the same time maintaining one's own separate self. The undifferentiated self tends to fuse with other people in emotional situations and where anxiety increases. Those who are undifferentiated suffer more problems than those who are more differentiated. Those low in differentiation (undifferentiated) are drawn into and react to other people's provocations. "He or she made me do it." The level of differentiation is perceived as born and bred in the family of origin. In peaceful social conditions someone may rise in functional differentiation level from a lower basic level. When conditions become stressful and agitated, people tend to fall in functional levels to more basic levels as socialized from family relationships.

In an increasingly agitated system, such as in a work department where anxieties rise over threatened layoffs, recession, demands for "production," members most undifferentiated become most anxiety-stricken and agitate those more differentiated to the point that some of the more differentiated in functional level fall to their lower basic levels. This provides a reservoir of greater anxiety for the less differentiated, in a circular process. It is hypothesized that in such an environment people may emotionally "get carried away" toward unethical behavior, subverting rational training on ethics and rational knowledge of consequences. This is one hypothesis to explain the Citicorp scandal discussed earlier, and another rich sociological and social psychological perspective to aid in understanding, analyzing, and improving social and personal functioning.

• Legacies and designations (Ulrich & Dunne, 1986).

Some people carry legacies from the family of origin. "The family's attitudes toward awards, prizes, trophies, and honor grades can shape the child's emerging view of what he or she should invest with meaning. The child will quickly sense and internalize, for example, a parent's attitude that nothing else counts compared to getting to the top" (Ulrich & Dunne, 1986, pp. 17–18). In later life when getting to the top is blocked, such a person may behave unethically to break the blockage, feeling disloyal to the parent if the top is not attained.

A legacy that mandates achievement may lead to success valued by family, self, and society and one attained by ethical means. However, such a legacy can lead to unethical behavior in a desperate attempt to meet the legacy when ethical means do not work. Some children are designed for parental purposes. They have "designations," such as "succeed like your parent" (possibly by unethical means as he or she did), "fail like him or her" (possibly by unethical means and making
certain to be discovered and punished), and many more designations. One can differentiate self (Bowen, 1985; Kerr & Bowen, 1988) and integrate legacies and designations into one's own creative and socially functional, honest self, or drop or change them. Others are fused to the legacies and designations which may operate as inner guides to fulfillment. Sometimes self, legacies, designations, and social order align. Sometimes self, legacies, designations, and social order do not match. Such people are drawn by "invisible hands" toward unhappiness. Some may subvert rational ethics training and understanding to meet the parental template.

- The internal, psychological “need” to fail, to be caught and punished. The losing gambler syndrome.
- Psychopathic and sociopathic people. Low superego development. Low internalization of norms. Poor or nonexistent ethical role models in childhood. Perversions.
- Innovation (Merton, 1957, chs. 4, 5).

Some people accept the societal goals of success. However, the doors to success as an end may be perceived closed through honest means. Such people may “innovate” dishonest means to reach the valued successful ends. The business and economic environment at Citicorp may have yielded limits to the valued goods of bonuses and salary raises. The employees discussed earlier may have “innovated,” finding unethical means to reach the desired and socially validated ends of success.

Conclusions

Teachers at many educational levels can adapt and expand the Citicorp ethics training and discussion to fit the nature of the audience and subject area of the class. The clinical sociological point can be made here and in the classroom that the game format is one method to teach ethical responses. However, some people and groups need training, guidance, and in some cases therapy, on differentiation of self, as well as the other sociodynamic and psychodynamic reasons which subvert rational training on ethics. The game (and its manuals) and the case of the scandal offer many creative opportunities for clinical teaching in the classroom and in other settings.

Citicorp should be complimented for their sociological practice aims toward improving the employee and corporate ethical work environment. The failure of the training for some people should not, in my opinion, lead Citicorp or the university professor to consider the game as a failure. The Citicorp problem and resistance of other people can be reframed as opportunities to consider the need for teaching,
training, and clinical changes on deeper levels. The Citicorp problem can be used as a case for analysis of multidimensional factors which subvert ethics training and can itself yield more understanding of ethical issues.

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