Sykes
College of Business

TAMPA

FACULTY RESEARCH SYMPOSIUM
March 27, 2026

8:45 a.m. - 9 a.m.   INTRODUCTION by Dean Frank Ghannadian and Giles Hertz

Session 1

9:00 a.m. - 9:10 a.m.

Paper Title: A Deep Dive into Perseverance: The Role of Self-Leadership in Progressing Through Long-Term Stressful Experiences in U.S. Navy SEAL Training

Authors: Deirdre P. Dixon, Celeste Raver, Andrew Ledford, Patti Miles, and Grant Miles

Research Question: This paper explores the question of what allows one to persevere through long-term stressful experiences while others do not? Specifically, our research examines what antecedents and processes explain perseverance in the context of U.S. Navy SEAL BUD/S training.

Background/Relevance: Perseverance is critical in high-stress occupations but remains underexplored as an outcome in leadership research. Prior studies have focused on traits or predictors rather than the behavioral process of persevering. Self-leadership theory offers a potential lens for understanding how individuals influence themselves under stress. The SEAL BUD/S program provides a rare, extreme-context laboratory with historically high attrition rates. Understanding perseverance has implications beyond the military for leadership development and selection in demanding environments.

Results/Analysis: Using grounded theory and interviews with 89 successful SEAL candidates, six key factors emerged: identity, mindset, resilience, comfort with being uncomfortable, humor, and social identity. These factors are clustered into self-driven and socially driven components. Social factors magnify individual factors rather than acting independently. Self-leadership emerged as the integrating process through which these components operated. We propose a process model in which antecedents activate self-leadership, leading to behavioral perseverance.

Conclusion/Implications: Perseverance is best understood as a behavioral outcome enabled through a process of self-leadership. Both individual and social factors are necessary and mutually reinforcing in extreme stress contexts. Humor and comfort with discomfort emerged as underrecognized but powerful mechanisms. The study extends self-leadership theory by identifying new antecedents and linking it directly to perseverance. Findings have broad implications for leadership development, selection, and training across high-stress professions.

Citation: Dixon, Deirdre P., Celeste Raver, Andrew Ledford, Patti Miles and Grant Miles. "A Deep Dive into Perseverance: The Role of Self-Leadership in Progressing Through Long-Term Stressful Experiences in U.S. Navy SEAL Training." Journal of Leadership & Organizational Studies (2025). https://doi.org/10.1177/15480518251341400

9:10 a.m. - 9:20 a.m.

Paper Title: Should it stay or should it go? Practitioner opinions on the 150-hour licensure requirement

Authors: Becca N. Baaske, Mary Hilston Keener, and Steven M. Platau

Research Question: What do current accounting professionals think of the 150-hour licensure requirement, and how do most see it best evolving?

Background/Relevance: The accounting profession is facing a talent pipeline challenge, which some say is exacerbated by the 150-hour CPA licensure requirement. This requirement mandates additional coursework beyond a bachelor's degree for licensure. While some contend that the 150-hour licensure requirement acts as a barrier, others argue it ultimately raises the quality of candidates entering the profession. Given the conflicting viewpoints, it is natural to question the profession's future, particularly the future of the 150-hour licensure requirement.

Results/Analysis: We distributed a survey to the attendees of seven continuing professional education (CPE) seminars held in the United States, either in person or through virtual webinars. Our data consists of the responses from 363 participants who completed the survey. Our findings indicate that while most professionals are neutral toward the requirement, those in tax and assurance tend to view it negatively. A majority believe the requirement discourages entry into the profession, and many support modifications, such as integrating internship hours. Few respondents advocate keeping the rule unchanged.

Conclusion/Implications: These insights from our results highlight the need for flexible pathways to licensure that balance educational rigor with practical experience. Our findings contribute to discussions on reforming the CPA pipeline to better align with industry needs.

Citation: Baaske, Becca N., Mary Hilston Keener, and Steven M. Platau. "Should It Stay or Should It Go? Practitioner Opinions on the 150-Hour Licensure Requirement." The CPA Journal, June 2025.

9:20 a.m. - 9:30 a.m.

Paper Title: Does learning economics make you less susceptible to the sunk cost fallacy?

Authors: Stefani Milovanska-Farrington (The University of Tampa) and G. Dirk Mateer (University of Texas at Austin)

Research Question: The sunk cost fallacy is typically covered in introductory economics courses. It is among the most important biases that influence decision making. Ronayne et al. (2021a,b) find evidence of behavior consistent with the sunk cost effect. We extend their research by examining whether a "pop culture" teaching intervention in principles of microeconomics lowers students' predisposition to the fallacy. Specifically, we run a controlled empirical test to examine whether learning about sunk costs could reduce students' susceptibility to the sunk cost fallacy.

Background/Relevance: Sirois (2019) provides a detailed classroom activity that helps students distinguish between sunk costs and (avoidable) fixed costs. Ronayne et al. (2021a, b) introduce eight questions (SCE-8) that measure individuals' susceptibility to the sunk cost fallacy and provide evidence of sunk-cost-consistent behavior. We implement a shorter classroom activity than Sirois in which we deploy "pop culture," particularly music, to engage students and to convey the intuition behind sunk costs. Methodologically, we adopt the SCE-8 measure to capture changes in susceptibility with greater sensitivity than Sirois.

Results/Analysis: We find that students become, on average, -14.95% less susceptible to the sunk cost fallacy after the classroom intervention. This reduction is statistically significant. Subsample analysis shows that the findings are primarily driven by students who have previously studied economics and most likely, the concept of sunk costs. Following Ronayne et al. (2021 a,b), we distinguish between the four kinds of sunk costs: time, money, emotions and effort. The intervention significantly reduces susceptibility to the sunk cost fallacy in scenarios involving money, emotions, and effort, but not in scenarios related to time.

Conclusion/Implications: This study provides evidence that teaching the sunk cost fallacy using pop culture can make students less likely to consider unrecoverable costs in their decisions. The observed 14.95% reduction in sunk cost susceptibility is encouraging and suggests that well-designed teaching interventions can reduce susceptibility to behavioral biases, and improve not only engagement, but also economic reasoning. The finding that students with prior exposure to economics exhibit lower susceptibility both before and after the intervention suggests that repeated exposure to concepts reinforces learning. Understanding why students remain vulnerable to the sunk cost fallacy in time-management decisions is an interesting topic for further investigation.

Citation: Milovanska-Farrington, S., & Mateer, G. D. (2025). "Does learning economics make you less susceptible to the sunk cost fallacy?" Journal of Economics and Finance Education. Forthcoming.

9:30 a.m. - 9:40 a.m.	**Paper Title:** Overcoming Liabilities of Foreignness: Managing Emerging Market Multinational Companies' Socio-Political Engagement in the Developed Markets **Authors:** Ru-Shiun Liou **Research Question:** How can emerging market multinational companies (EMNCs) overcome the liability of foreignness (LOF) in developed markets through socio-political engagement strategies? **Background/Relevance:** EMNCs face additional LOF challenges due to stereotypes associated with their countries of origin. While market strategies address some barriers, nonmarket strategies—such as corporate social responsibility (CSR) and corporate political activity (CPA)—are increasingly critical. This research applies the Stereotype Content Model (SCM) to explore how perceptions of warmth and competence influence stakeholder attitudes and proposes a configurational approach for EMNCs to mitigate LOF. **Results/Analysis:** Using conceptual analysis grounded in SCM, the study identifies how CSR enhances warmth perceptions and CPA signals competence, and how their interplay can reposition EMNCs from negative stereotype categories toward admiration. Examples include Trina Solar's CSR initiatives and TSMC's balanced CSR-CPA approach in the U.S. **Conclusion/Implications:** A balanced CSR-CPA strategy is essential for EMNCs to overcome LOF and improve stakeholder perceptions in developed markets. This framework offers actionable insights for international business practitioners and policymakers, emphasizing the societal impact of corporate engagement beyond market strategies. **Citation:** Liou, R.-S. 2025. Overcoming Liabilities of Foreignness: Managing Emerging Market Multinational Companies' Socio-Political Engagement in the Developed Markets. AIB Insights. https://doi.org/10.46697/001c.133619
9:40 a.m. - 9:50 a.m.	**Paper Title:** Home and host legitimacy signaling: Evidence from Chinese IPOs in the US **Authors:** Sakdipon Juasrikul, Sean Yim, and Richie L. Liu **Research Question:** This study investigates how home and host organizational legitimacy, signaled through the board of directors and firm-level strategic footprints, influence IPO underpricing for Chinese firms listing in the United States. It specifically explores whether these two distinct forms of legitimacy can overcome the liability of foreignness and if their combination provides a superior signal of quality to potential investors in a developed market. **Background/Relevance:** Emerging market firms often list in developed markets to escape institutional voids, yet they face significant challenges due to information asymmetry and cultural distance. Drawing on signaling theory, the research posits that firm-level attributes, particularly the human capital of the board, serve as a resource to reassure investors about a firm's intent and track record. Understanding these signals is highly relevant because Chinese IPOs accounted for 77 percent of foreign listings in the US between 2001 and 2019. **Results/Analysis:** An analysis of 244 non-state-owned Chinese IPOs shows that board members' home government experience and host-market work experience both significantly reduce underpricing. However, some signals like Chinese patents or the presence of Westerners on the board actually increased underpricing, which the sources attribute to "multivocality" or investor concerns regarding communication and intellectual property protection. The results further demonstrate that the negative relationship between home legitimacy and underpricing is enhanced when host legitimacy is high, meaning firms with both forms of legitimacy achieve the best performance. **Conclusions/Implications:** The study makes a theoretical contribution by defining home legitimacy and demonstrating that its value to investors is largely bridged by host-country signals. Managerially, Chinese firms are cautioned against "window dressing"—such as adding Westerners merely for appearance—and are instead encouraged to prioritize board members with substantive expertise in both environments. Ultimately, the sources suggest that investors should consider the combined influence of these dual legitimacies to better value foreign firms during an IPO.

Citation: Juasrikul, S., Yim, S., and Liu, RL. (2025) "Home and host legitimacy signaling: Evidence from Chinese IPOs in the US," Scandinavian Journal of Management, 41 (2), 101400.

**9:50 a.m. -
10:00 a.m.**

Q&A

Session 2

**10:00 a.m. -
10:10 a.m.**

Paper Title: Corporate Social Responsibility and Firm Financial Performance: Evidence from America's Best Corporate Citizens

Authors: Kelly Huang , Yanglin Li , Kabir Oyewale, and Emily Tworoger

Research Question: This paper examines whether firms recognized for strong corporate social responsibility (CSR) demonstrate superior future financial performance. We draw on two contrasting theoretical perspectives: stakeholder theory, which suggests CSR creates long-term value by fostering loyalty and efficiency, and agency theory, which argues that social investments may divert resources to satisfy managerial preferences. In addition to investigating financial outcomes, we also seek to determine how the CSR–performance relationship evolves over time, which specific CSR components drive value, and whether CSR-oriented firms exhibit ethical behavior in other areas like tax avoidance and financial reporting quality.

Background/Relevance: The motivation behind this paper stems from the ongoing debate among academics and practitioners regarding whether corporate social responsibility (CSR) enhances or impairs firm value. While CSR has evolved from a peripheral activity to a core element of strategic management, its financial implications remain contested. This importance is underscored by the massive growth in the sector; for example, the U.S. sustainable investment market reached approximately USD 6.5 trillion by 2024, and 90% of S&P 500 companies now publish CSR reports. In addition, prior research has produced inconsistent results, with some studies showing firms with high CSR engagement outperformed others during crises, while other studies showed a decline in profitability following mandatory disclosures. This underscores a need for updated empirical evidence using recent data.

Results/Analysis: The results indicate that BCC-listed firms significantly outperform their peers, demonstrating 3.5% higher operating income in the following year and 4.7% higher average income over three years,. However, this financial advantage has diminished over time, effectively disappearing in the latter half of the sample period as CSR practices became more standardized across industries,. When analyzing individual pillars, only employee relations showed a consistently positive association with future performance, suggesting that internal stakeholder management is a primary value driver,. Additionally, the study found that BCC firms engage in less tax avoidance and pay higher audit fees, indicating that socially responsible firms integrate ethical considerations across a broad range of activities rather than using CSR as a mere reputation management tool.

Conclusion/Implications: A key takeaway of our paper is that socially responsible firms demonstrate stronger ethical considerations across a broad range of corporate activities. These firms engage in less tax avoidance, as evidenced by higher cash and GAAP effective tax rates, and they pay higher audit fees. This indicates that BCC firms may invest in greater audit effort or expertise to achieve higher-quality financial reporting. These findings suggest that CSR activities act as a complement to other ethical behaviors rather than a reputation management tool used to mask irresponsible practices in other domains.

Citation: Huang, K., Li, Y., Oyewale, K., & Tworoger, E. (2025). Corporate Social Responsibility and Firm Financial Performance: Evidence from America's Best Corporate Citizens. International Journal of Financial Studies, 13(3), 119.

10:10 a.m. - 10:20 a.m.	**Paper Title:** Differential interpretation of entrepreneurial signals across genders: The role of institutional context **Authors:** Zhang J., Askarzadeh F., Farrell M., Ciarleglio V. **Research Question:** How does institutional context affect the SIA manager's interpretation of the same signal sent by entrepreneurs of different genders? **Background/Relevance:** Research on entrepreneurial signaling has traditionally focused on how observable signals, such as external equity funding, reduce information asymmetry and influence resource allocation decisions. However, existing studies rarely consider how institutional contexts and gender stereotypes shape the interpretation of these signals. While signaling theory assumes that costly signals are universally credible, gender role congruity theory suggests that societal expectations can distort this interpretation, particularly disadvantaging women entrepreneurs. This gap is significant because entrepreneurship research spans multiple disciplines—management, sociology, and economics—yet lacks integrated frameworks that explain how institutional factors interact with gendered perceptions. Addressing this gap is important for both theory and practice: understanding these dynamics can inform accelerator design, policymaking, and strategies to create equitable entrepreneurial ecosystems. By linking signaling theory with gender role theory and incorporating institutional conditions, this study offers a nuanced perspective on why identical signals produce different outcomes across genders, advancing scholarship and providing actionable insights for reducing bias in entrepreneurial resource acquisition. **Results/Analysis:** Using multilevel probit regression with instrumental variables on 10,217 applications, we found that external equity funding strongly predicts accelerator acceptance, but the effect is weaker for women-led ventures. This gender gap narrows in countries with greater funding availability and gender equality, revealing that institutional context moderates signal interpretation. Our findings extend signaling theory by showing how gender and context interact, diverging from the assumption that costly signals are universally credible. **Conclusion/Implications:** Costly signals like external equity funding do not guarantee equal benefits across genders; their effectiveness depends on institutional context. For scholars, this study advances signaling theory by integrating gender role and institutional perspectives. For practice and policy, it highlights the need for accelerators and funding ecosystems to reduce bias by promoting gender equality and resource access. The big takeaway: achievements can be undervalued when stereotypes persist, and creating fairer systems benefits entrepreneurs and the broader economy. **Citation:** Zhang, J., Askarzadeh, F., Farrell, M. R., & Ciarleglio, V. (2025). Differential interpretation of entrepreneurial signals across genders: The role of institutional context. International Small Business Journal, 02662426251389373.
10:20 a.m. - 10:30 a.m.	**Paper Title:** Pandemic and predation: an analysis of economic stressors and online scam susceptibility during COVID-19 **Authors:** Burruss, George ; Weber, Courtney ; Fisk, Nathan ; Giovannetti, Federico **Research Question:** This paper explored whether the health and financial stressors caused by the pandemic lockdowns, along with cues of engagement, could increase susceptibility of victimization related to online scams. **Background/Relevance:** The COVID-19 pandemic provided a unique opportunity to assess the effect of a stressful situation that affected every individual across society. At the time, most people developed similar patterns of interaction with friends, work, school, etc. The pandemic allowed us to analyze how such stressors can induce users to interact with questionable online offers, given the pattern of engagement by other users and their level of financial stress. **Results/Analysis:** Results found that higher job stress caused by the pandemic, poor cyber hygiene, and more engagement with social media and streaming sites predicted engagement with simulated online scams, heightening the susceptibility to becoming a victim of a cybercrime. Peer engagement clues were not a victimization factor. **Conclusion/Implications:** The research concluded that widespread financial stressors caused by a global phenomenon like the COVID-19 pandemic contribute to online scams victimization. However, perceptions of peer engagement in online scams surprisingly was not a determining factor in victimization. This could be related to factors not included in the study such as an increase in anti-

victimization messaging by governments and institutions during this period. If this is confirmed, it has a direct implication on future public policy during similar events, which unfortunately social and climate trends suggest the 2020 pandemic would not be the last one.

Citation: Burruss, George, Courtney Weber, Nathan Fisk, and Federico Giovannetti. 2025. "Pandemic and Predation: An Analysis of Economic Stressors and Online Scam Susceptibility during COVID-19." Journal of Crime and Justice, February, 1–16. Doi:10.1080/0735648X.2025.2464015.

10:30 a.m. - 10:40 a.m.	**Paper Title:** The Student-Led Digital Wellness Initiative: A Collaborative Approach to Increase Digital Wellness in High Schools **Authors:** Ellen Campos Sousa and Tessa Garcia-Collart **Research Question:** This research addresses youth mental health concerns in digital and social media contexts by presenting the Student-Led Digital Wellness Initiative (SDWI), a collaboratively developed, school-based program designed to build a culture of digital wellness in high schools. Developed with researchers, school administrators, and students, SDWI illustrates how diverse stakeholders can co-create relevant and feasible digital wellness strategies at scale. Central to SDWI is student leadership—empowering adolescents to shape the policies and practices that influence their daily digital lives and encouraging sustainable, self-directed behavior change. **Background/Relevance:** Adolescent social media use has intensified: daily internet use has nearly doubled since 2014, teens spend about five hours per day on social media, and smartphone access rose from 74% (2014) to 95% (2023) (Pew Research Center 2023; DeAngelis 2024). This trend has heightened concerns about mental health and prompted policy calls for stronger youth protections and platform changes (OSG 2023; Murthy 2024). Excessive social media use is linked to anxiety, depression, stress, suicidal ideation, reduced concentration and academic performance, and diminished well-being (Fumagalli et al. 2024). Social media also presents a paradox—supporting connection and learning while also increasing distraction, mis/disinformation exposure, social comparison, lower self-esteem, loneliness, and cyberbullying-related distress (Pantic 2014; Schneider et al. 2022; John, Pechmann, and Chaplin 2024). Strengthening digital well-being and social media wellness through intentional use and skill-building is therefore increasingly urgent (Mertz et al. 2024). **Results/Analysis:** The SDWI demonstrates how collaborative school-based program development can translate evidence on digital addiction interventions into a feasible approach tailored to adolescents' lived social media realities, addressing a gap in school-implementable digital wellness programming (Ding and Li 2023). By positioning students as designers and implementers—rather than passive recipients—the SDWI emphasizes self-regulation over externally imposed restrictions and supports a climate of openness and reflection, which is associated with stronger adherence and longer-term success in youth interventions (Lee et al. 2023; Ross et al. 2022). Integrating mindfulness emerged as a key mechanism: mindfulness supports emotional regulation, stress reduction, and self-control, helping adolescents recognize unhealthy patterns and make more intentional choices in their digital routines (Kim, Milne, and Bahl 2018; Mertz et al. 2024). **Conclusions/Implications:** This research underscores that collaborative, student-led program development is a practical and scalable pathway for improving adolescent digital well-being in schools, directly responding to growing concerns about youth mental health in digital environments (OECD 2025). The SDWI contributes both an intervention model and a replicable process for researchers and school leaders to co-create context-specific programs with youth, supporting broader improvements in school climate and student well-being. In terms of social impact, the initiative aligns with goals to promote well-being and can be expanded across communities with district- and state-level support. **Citation:** Campos Sousa, Ellen, and Tessa Garcia-Collart (2025). The Student-Led Digital Wellness Initiative: A Collaborative Approach to Increase Digital Wellness in High Schools. Journal of the Association for Consumer Research, 11(1).

10:40 a.m. - 10:50 a.m.	**Paper Title:** An Empirical Investigation of Users' Engagement in Online Health Communities for Chronic Diseases **Authors:** Yanyan Shang and Xi (Robert) Luo **Research Question/Objective:** Online Health Communities (OHCs) have emerged as a pivotal resource for individuals managing chronic diseases, serving as a vital supplement to traditional healthcare delivery systems. This study seeks to investigate the dynamics of OHC engagement among users with chronic diseases at various stages of their membership lifecycle. We hypothesize that the initial objectives users have when joining OHCs significantly shape their continued involvement. This study aims to answer the following two research questions: 1) Do OHC members' initial activities provide clues about how they engage with the community at different stages of their membership lifecycle? 2) What factors influence members' engagement patterns, and how and why do they exert this influence? **Background/Relevance:** According to the CDC, chronic diseases account for seven out of ten deaths each year, constituting a staggering 86% of healthcare costs. Recent epistemological evidence from the literature has confirmed that the widespread use of OHCs has dramatically changed illness self-management, enhanced quality of life, and improved decision-making processes, as OHCs are employed as both a virtual repository of information and a source of psychosocial support. User-generated data in OHCs hold immense potential, providing valuable insights for care providers and policymakers vis-à-vis chronic disease management and control. Despite the growing significance of OHCs and the multitude of studies exploring this burgeoning patient-driven peer-to-peer healthcare platform, the majority of research investigates user engagement from a cross-sectional perspective and focuses on its relationship with health behavior or outcomes. However, user engagement is a more complex phenomenon than a single-point status. Thus, our research adopts a divergent approach by examining user engagement through the lens of a staged view. **Results/Analysis/Findings:** By embracing the theories of Uses and Gratifications (U&G) and Social Support (SST), we examine how users' goals for seeking information and emotional support, as well as the support they receive in these areas, influence their progression through different stages of engagement. Our empirical analysis uncovers that the goal of seeking information is most closely associated with the selection stage, while the goals of seeking emotional support and receiving emotional support are more closely linked to the commitment stage. Moreover, the degree of alignment between seeking emotional support and receiving emotional support has a significant impact on users' commitment stage activities, whereas the alignment between seeking information and receiving informational support does not significantly affect users' activities. The pattern of user interaction also plays a role in shaping their commitment stage activities and moderates the relationship between emotional support and commitment stage engagement. **Conclusion/Implications:** This study offers three significant theoretical contributions. First, we identify the factors that determine why some users remain active during the commitment stage while others halt at the selection stage. Second, our empirical findings, firmly anchored in theory, highlight how initial goals, such as information-seeking and emotion-seeking, along with corresponding support mechanisms, propel users through different stages of the membership life cycle. Third, we shed new light on the pivotal role of interaction patterns, particularly the follow-up replies to users' own posts, in fostering commitment sustainability. **Citation:** Yanyan Shang, Xin (Robert) Luo. "An empirical investigation of users' engagement in online health communities for chronic diseases." Information & Management 62, no. 8(2025): 104213
10:50 a.m. - 11:00 a.m.	**Q&A**

Session 3

11:00 a.m. - 11:10 a.m.

Paper Title: The Importance of Continuing Professional Education: Some Evidence From the Field
Authors: Robert Goodwin, Robert Marley, Steve Platau
Research Question: What role does continuing professional education play in keeping CPAs current with newly adopted accounting standards?
Background/Relevance: Most accountants learn the basics of accounting during college. However, the dynamic nature of the accounting profession means that newly-minted CPAs quickly develop a specialization within a particular practice or industry. As accountants become ever more specialized, continuing professional education (CPE) keeps CPAs abreast of wide-ranging discipline changes and trends. Further, the American Institute of Certified Public Accountants (AICPA) expects its members to embrace a commitment to learning throughout their professional careers.
Results/Analysis: Our data suggests that staff auditors do not consider themselves prepared to apply new standards, but that audit seniors and managers report themselves more prepared. Because staff auditors generally work in low-risk areas of the engagement, we find much of their time is focused on learning the basics. Consequently, staff auditors do not generally look too far ahead, as their priority is becoming familiar with audit engagements and performing tasks assigned to them. We find that audit seniors and managers are more familiar with new audit standards, likely because they are more mindful of quarterly reviews, 9/30-year ends, and Employee Benefit Plan audits than audit staff. Finally, we find partners to be the most knowledgeable of new standards, likely because clients frequently contact them for advice on implementing new standards. As a result, partners need to be ready to discuss the requirements of new standards and how those requirements will affect client operations and reporting well before other members of the engagement team.
Conclusion/Implications: We find that continuing professional education remains essential in helping CPAs stay current with accounting rules and regulations. Staff auditors' low familiarity with new standards means it is imperative that seniors and managers stay current with CPE because they lead and support staff during audit engagements. We also find that engagement teams rely on partners to take primary responsibility for ensuring the team has sufficient competence to implement new accounting standards. Finally, our results indicate that due care is required at the audit planning stage to assess the modifications necessary for fieldwork to address newly adopted accounting standards. In sum, continuing professional education plays a vital role in keeping CPAs abreast of new audit standards, rules, and regulations.
Citation: Goodwin, R., Marley, R., & Platau, S. (Forthcoming). The Importance of Continuing Professional Education: Some Evidence From the Field. Florida CPA Today.

11:10 a.m. - 11:20 a.m.

Paper Title: The Impact of FinTech on Mortgage Accessibility for Same-Sex Borrowers
Authors: Zhilu Lin (University of Tampa), Shiang Liu (Middle Tennessee State University), Wentao Wu (University of Tampa), Yang Zhao (Kent State University)
Research Question: This study examines how the rise of financial technology (FinTech) lenders has reshaped mortgage access for same-sex borrowers in the United States. Specifically, we ask whether same-sex borrowers are more likely to apply for mortgage loans through FinTech lenders rather than traditional banks, and whether FinTech lenders ultimately provide more favorable approval outcomes for these borrowers. More broadly, the research seeks to understand whether technology-driven lending can mitigate discrimination in credit markets or primarily changes borrowers' perceptions and behavior.
Background / Relevance Discrimination in mortgage lending against same-sex borrowers has been documented in prior research, raising important concerns about fairness and equal access to

credit. At the same time, FinTech lenders have transformed the mortgage industry by offering fully online, algorithm-driven lending processes that reduce face-to-face interactions with loan officers. Existing literature suggests that FinTech can expand access to credit and reduce certain forms of human bias. However, it remains unclear whether these benefits extend to sexual minority borrowers and whether perceived fairness aligns with actual lending outcomes. This study contributes to the growing interdisciplinary literature on discrimination, FinTech, and financial inclusion by focusing on lender choice behavior rather than approval decisions alone, and by highlighting how social attitudes shape financial decision-making.

Results/Analysis: Using loan-level mortgage application data, we examine how same-sex borrowers choose between FinTech and traditional lenders. Our analysis shows that same-sex borrowers are significantly more likely to apply for mortgage loans through FinTech lenders rather than traditional banks. This preference is not uniform across locations. We find that the role of FinTech is especially pronounced in areas with less favorable social attitudes toward same-sex relationships, suggesting that borrowers may use FinTech to avoid anticipated bias in face-to-face lending environments. In contrast, in areas where traditional lenders have historically received a higher share of same-sex mortgage applications, the FinTech preference is weaker. Despite this strong pattern in lender choice, we find no meaningful difference in mortgage approval rates between FinTech and traditional lenders for same-sex borrowers.

Conclusion/Implications: This study sheds new light on how financial technology influences mortgage access for same-sex borrowers. We show that access to financial markets depends not only on formal lending outcomes but also on how fair and inclusive the lending process is perceived to be. Technology-driven lending can influence who participates in credit markets by shaping comfort, trust, and perceived neutrality, even when measurable outcomes do not change. These insights have broader implications for the design and regulation of financial services, indicating that equitable access, inclusive platform design, and thoughtful outreach may help reduce barriers for marginalized groups. The study highlights how social context and perceptions of fairness can meaningfully shape financial decisions in everyday markets such as home lending.

Citation: Lin, Zhilu, Shiang Liu, Wentao Wu, and Yang Zhao. "The Impact of FinTech on Mortgage Accessibility for Same-Sex Borrowers." Economics Letters 257 (2025): 112651.

11:20 a.m. - 11:30 a.m.

Paper Title: Cognitive Impacts of Explainable AI in Cybersecurity Incident Response: Challenges and Propositions

Authors: Chen Zhong, Alper Yayla

Research Question: This research examines how cybersecurity analysts' cognitive load changes throughout incident investigations and how AI-generated explanations (XAI) affect their decision-making and cyber situational awareness (SA). It asks: How can XAI be integrated into CSIR workflows to support analysts without increasing cognitive burden?

Background/Relevance: As cyber threats intensify and organizations face massive alert volumes, analysts must make rapid, high-stakes decisions under significant cognitive pressure. While AI enhances detection capabilities, its opacity has prompted growing interest in XAI. However, prior research focuses largely on system performance rather than analysts' cognitive processes, leaving a critical gap in understanding how explanations interact with real-world investigative workflows. This study contributes to CSIR, human-centered cybersecurity, and XAI literature by clarifying analysts' information needs and identifying challenges in incorporating explanations into time-sensitive analytic work.

Results/Analysis: Through semi-structured interviews with 18 analysts and a case study with 6 analysts performing an investigation task using AI alerts and explanations, our qualitative analysis revealed that analysts' needs for explanations vary by investigative stage. While explanations can improve transparency, they also introduce additional processing demands and may disrupt

investigative flow. These findings challenge assumptions that more explanation uniformly improves performance.

Conclusion/Implications: Effective XAI must adapt to analysts' cognitive states and workflow contexts, providing the right level of explanation at the right time. Our design propositions highlight opportunities to reduce cognitive load and support sustainable analyst performance. Practically, this work guides the development of human-centered CSIR tools; theoretically, it advances understanding of cognitive load and cyber SA in AI-supported environments. The broader implication is that responsible AI deployment must balance transparency with usability to strengthen the cybersecurity workforce.

Citation: Zhong, C., & Yayla, A. (2025). Cognitive Impacts of Explainable AI in Cybersecurity Incident Response: Challenges and Propositions. Information Systems Frontiers, 1-23.

11:30 a.m. - 11:40 a.m.	**Paper Title:** Strategic Foresight: Leveraging Derivatives and the Johari Window for Growth and Competitive Advantage **Author:** James Welch **Research Question:** This paper asks how organizations can improve strategic foresight and decision-making in uncertain and fast-changing environments. Specifically, it explores whether combining calculus-based derivative analysis with the Johari Window can help leaders detect early signals of change, anticipate market inflection points, and better manage known and unknown risks that are often overlooked in traditional strategic planning models. **Background/Relevance:** Strategic planning has long relied on static tools such as forecasts, trend analysis, and scenario planning. While useful, these approaches often fail to capture the speed, momentum, and volatility of market change. As industries face accelerating technological disruption, shifting consumer behavior, and increased uncertainty, there is a growing need for more dynamic, forward-looking frameworks. Prior research on strategic foresight emphasizes awareness, learning, and adaptability, yet offers limited guidance on how to quantitatively measure change over time. This paper contributes to the strategy literature by integrating mathematical derivatives, commonly used in physics and economics, with the Johari Window, a well-established model of awareness and knowledge. Linking quantitative change detection with cognitive awareness of known and unknown factors, the framework bridges strategy, analytics, and organizational learning. **Results/Analysis:** This conceptual study introduces a strategic framework combining calculus-based derivatives and the Johari Window model. First, second and third derivatives, representing velocity, acceleration, and jerk, are used to assess market dynamics and predict inflection points. The Johari Window enhances this analysis by mapping levels of awareness and risk across known and unknown variables. Apple Inc.'s quarterly revenue data serves as a real-world illustration, applying the model to product launches and growth patterns. The study finds that using derivative analysis in strategic planning helps organizations detect early change signals and respond proactively. Combining these insights with the Johari Window improves risk awareness and strategic agility by categorizing known and unknown factors. The Apple case shows how shifts in derivatives reveal key inflection points linked to product launches and consumer behavior **Conclusion/Implications:** The key takeaway is that strategic foresight improves when organizations move beyond static planning and adopt tools that capture both the dynamics of change and the limits of managerial awareness. For practitioners, the model offers a practical way to identify early warning signals, reduce blind spots, and respond proactively to emerging risks and opportunities. For scholars, it extends foresight research by introducing a quantitative, theory-driven approach that complements existing qualitative models. At a broader level, the framework has implications for how firms navigate uncertainty in rapidly evolving markets, helping leaders make more informed, adaptive, and responsible strategic decisions. **Citation:** Welch, James. "Strategic Foresight: Leveraging Derivatives and the Johari Window for Growth and Competitive Advantage." Journal of Strategy and Management 18, no. 3 (2025): 701–712.

11:40 a.m. - 11:50 a.m.	**Paper Title:** Differences From Differencing: Should Local Projections With Observed Shocks Be Estimated in Levels or Differences?

Paper Title: Differences From Differencing: Should Local Projections With Observed Shocks Be Estimated in Levels or Differences?
Authors: Thomas Stockwell and Jeremy Piger
Research Question: What is the proper way to estimate local projection models (levels with a time trend or differenced) when you have an observed shocks?
Background/Relevance: This research fits mainly within the empirical macroeconomics literature but can be broadly applied to any discipline working with time series data or using local projections to generate impulse response functions. This paper is important because it gives evidence about what the correct specification that researchers should be using in these models to reduce estimation bias and improve confidence interval coverage.
Results/Analysis: We show using simulations and analytical results that there are large finite-sample estimation improvements from estimating local projections in a cumulated differences (long-differenced) specification vs. a specification in levels when the impulse response of interest is to an externally identified ("observed") shock. The long-differenced specification substantially reduces, and in many cases eliminates, estimation bias, as well as significantly improves confidence interval coverage.
Conclusion/Implications: Researchers using local projections with observed shocks should be using differences rather than levels specifications to reduce bias and improve confidence interval coverage.
Citation: Piger, J., & Stockwell, T. (2025). Differences from Differencing: Should Local Projections with Observed Shocks be Estimated in Levels or Differences? Journal of Applied Econometrics, 40(7), 759–787. https://doi.org/10.1002/jae.70003

11:50 a.m. - 12:00 p.m.	**Q&A**

12:00 p.m. - 1:00 p.m.	**LUNCH**

Session 4

1:00 p.m. - 1:10 p.m.	**Paper Title:** Mitigating Accountant Burnout in Organizations

Paper Title: Mitigating Accountant Burnout in Organizations
Authors: Elena Klevsky and Melissa Walters
Research Question: How can organizations help accountants mitigate burnout?
Background/Relevance: Each year accountants leave the profession due to low pay, overwork, and stress. The resulting accountant shortage makes it difficult to staff accounting departments and places strain on already overtaxed individuals, which can lead to severe burnout. Burnout is touted as the primary reason accountants leave the profession. Individual attempts to reduce burnout help but generally do not work because the causes of burnout reside in the workplace. As such, organizations need to accept some responsibility for the problem and attempt to help accountants mitigate workplace causes of burnout. However, organizations may not know how to design and implement controls that effectively mitigate accountant burnout, and available academic guidance is generally too vague or generic to be practically useful.
Results/Analysis: In the article, we coin the term "energy management controls" and develop a framework of preventative, detective, corrective, and recovery type controls organizational leaders can use to mitigate employee burnout. We classify recommendations from prior research as well as our original recommendations as preventative, detective, corrective, and recovery controls. To prevent the development or progression of burnout, we recommend that organizations create the right culture, shift employees' mindset, and provide energy management training. To detect burnout at all stages of development, different controls can be deployed at the employee level, manager level, and company level. To correct the burnout that has been detected, companies can develop response plans and deploy interventions. To help employees fully recover from burnout, companies can offer professional help, flexibility, workload adjustments, and real downtime.

Conclusion/Implications: Burnout can be alleviated over time if organizations proactively work with employees to mitigate the problem. As burnout is an energy depletion problem, the key to burnout mitigation lies in effectively managing energy. Organizations need to help accountants manage energy by implementing preventative, detective, corrective, and recovery energy management controls to target the key stages of burnout development (emotional exhaustion, depersonalization, and reduced personal accomplishment). The guidance offered by our article provides a frame for understanding how controllers can design controls to do so.

Citation: Klevsky, E. & Walters, M. (2025, June 17). Mitigating Accountant Burnout in Organizations. Strategic Finance. https://www.imatoday.org/learn/article/mitigating-accountant-burnout-in-organizations

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1:10 p.m. - 1:20 p.m.

Paper Title: Beyond Emotional Intelligence: Leveraging Emotion AI for Real-Time Justice in Organizations

Authors: Massey, MaQueba, Antoine Busby, Ali Mchiri, Stephanie R. Leonard, Jennifer Robin Bishop, Cidnee LeSure, and Tracy Khan.

Research Question: How can Emotion AI enhance employees' perceptions of organizational justice by providing timely, emotionally intelligent responses that traditional human judgment often fails to capture?

Background and Relevance: Organizational justice has long been considered a foundational construct in management and industrial-organizational psychology, with research demonstrating its critical influence on employee trust, engagement, and performance (Colquitt, 2001; Cropanzano, Bowen & Gilliland, 2007). Justice perceptions typically fall into four dimensions: distributive, procedural, interactional, and informational (Colquitt, 2001). However, despite the theoretical richness of this literature, justice has been predominantly studied through retrospective, self-reported survey methods, leaving a gap in understanding how fairness is experienced dynamically and emotionally in real time (Strom, Sears & Kelly, 2014; Akram et al., 2022).

At the same time, research on emotions and justice has revealed that affective responses (e.g., anger, gratitude, disappointment) play a mediating role in justice-related outcomes (Barclay, Hagtvedt & Brown, 2015; Hillebrandt & Barclay, 2013). Emotionally intelligent managers are often assumed to mitigate unfairness by intuitively reading and responding to these emotions (Mayer, Salovey & Caruso, 2008). Yet even highly trained leaders are prone to misreading cues, particularly in remote or fast-paced settings (Elfenbein, 2007; Meisler, 2013). This creates a practical and theoretical opening for new tools to bridge the emotional data gap.

Emotion AI, or affective computing, offers such a bridge. It refers to machine-learning systems that use facial analysis, voice tone, and text sentiment to detect emotional states (McStay, 2020; Picard, 2002). Although Emotion AI has been explored in marketing and surveillance applications, it remains under-theorized in the context of organizational behavior. This research addresses that gap by proposing a new conceptual framework in which Emotion AI functions as a mechanism of "justice responsiveness"—allowing organizations to act on emotional cues that signal fairness concerns in the moment.

Results/Analysis: This is a conceptual paper grounded in affective events theory (Weiss & Cropanzano, 1996) and theories of organizational sensemaking (Weick, Sutcliffe, & Obstfeld, 2005). We propose a dynamic feedback model in which Emotion AI allows managers to intervene before fairness concerns escalate, enhancing trust and justice perceptions. Unlike prior justice research that presumes a linear progression (event -> evaluation -> reaction), our framework suggests a recursive loop enabled by real-time emotional data. This approach contributes to HRM theory, extends the utility of Emotion AI, and offers a technological complement to emotional intelligence research.

Conclusion/Implications: This work reframes justice as a live, emotionally infused process rather than a post-hoc cognitive judgment. It suggests that Emotion AI can help organizations detect micro-signals of dissatisfaction and intervene before harm crystallizes, improving employee attitudes and reducing disengagement or turnover. For practitioners, it offers a scalable tool to bolster fairness perceptions even among less emotionally perceptive leaders. For scholars, it expands justice theory by integrating emotion as a real-time input. At a broader level, this study

invites ethical dialogue about the responsible use of emotion-sensing technologies and their impact on workplace surveillance, trust, and equity.

Citation: Massey, MaQueba, Antoine Busby, Ali Mchiri, Stephanie R. Leonard, Jennifer Robin Bishop, Cidnee LeSure, and Tracy Khan. "Beyond Emotional Intelligence: Leveraging Emotion AI for Real-Time Justice in Organizations." In Academy of Management Proceedings, vol. 2025, no. 1, p. 11649. Valhalla, NY 10595: Academy of Management, 2025.

1:20 p.m. - 1:30 p.m.	**Paper Title:** A Multidisciplinary Theory Repository and Assurance Ecosystem Framework to Facilitate Research **Authors:** Becca N. Baaske, Hilda E. Carrillo, Lisa Milici Gaynor, and Jaime J. Schmidt Research Question: To encourage scholars to incorporate theory in audit and other assurance research, we present a conceptual framework of the assurance ecosystem and use the framework to organize over 200 theories from a multitude of disciplines, including, but not limited to, psychology, information systems, sociology, law, marketing, and economics. We then provide examples of theory-based research questions and illustrate how audit and assurance researchers can incorporate underutilized theories. **Background/Relevance:** Theory can strengthen the validity of a research study and increase its impact, especially if the theoretical idea has broad, real-world application (Kinney 2019). Historically, economic and psychology theories have primarily motivated accounting-related studies (Church and Ackert 2018; Kadous and Zhou 2018; Koonce and Mercer 2005). Although economic theories are valuable, especially for financial-related accounting research, and psychology theories have helped guide predictions in behavioral accounting research, economic and psychology theories may not always be sufficient to understand all assurance-related phenomena. Overall, our study should assist all scholars with developing theory-based research questions and strengthen the cohesiveness and impact of research, especially audit and assurance research. **Results/Analysis:** We developed (1) a structured assurance ecosystem model and (2) a multidisciplinary theory repository. We analyzed 485 assurance-related papers from top journals and found that only about half use theory to motivate predictions, revealing substantial opportunity to expand theoretical diversity. We illustrate how three underutilized theories (e.g., Emotion Work Theory, Socio-Technical Systems of Innovation Theory, Serial-Position Effect) can generate fresh, high-impact research questions across all components of the assurance process. These insights highlight how broadening the theoretical base can strengthen research validity, enhance clarity, and encourage innovation in assurance scholarship. **Conclusion/Implications:** This study provides a three-part conceptual framework of the assurance ecosystem and a repository (www.theoryfinder.com) of over 200 theories from disciplines such as psychology, information systems, sociology, marketing, and economics to help scholars incorporate theory into audit and assurance research. The framework enables researchers to either let theory inspire new research questions or begin with an assurance phenomenon and identify relevant theoretical lenses. We demonstrate its utility by highlighting three underutilized theories and presenting example research questions for each part of the ecosystem. Overall, this work encourages greater use of multidisciplinary theory to deepen understanding of the assurance environment, challenge assumptions, foster innovation, and strengthen the validity and impact of audit and assurance research for both new and experienced scholars. **Citation:** Baaske, Becca N., Hilda E. Carrillo, Lisa Milici Gaynor, and Jaime J. Schmidt. "A Multidisciplinary Theory Repository and Assurance Ecosystem Framework to Facilitate Research." AUDITING: A Journal of Practice & Theory (2025): 1-22.
1:30 p.m. - 1:40 p.m.	**Paper Title:** Is Adopting the Risk-based Approach another Dimension of Auditor Industry Specialization? Evidence from a Partial Mediation Analysis in Integrated Audit Settings **Authors:** Dong Drew Li, Zheng Cheng, Wenguang Lin, Wentao Wu, and Yunshu Tang **Research Question:** This study explores a simple but important question: What makes an auditor truly great in today's complex audit environment? Integrated audits require auditors to evaluate both a company's internal controls and its financial statements at the same time. We introduce a new framework that looks at four key ingredients of auditor expertise, industry knowledge, firm scale, auditor size, and experience. Our findings show that top auditors don't just work harder but

they work smarter by following a risk-based approach. They focus on the risks that are highest and avoid unnecessary testing. This smarter way of working functions like a fifth dimension of expertise, separating truly exceptional specialists from everyone else.

Background/Relevance: Researchers and professionals have generally agreed some auditors consistently deliver better results. Yet there has never been a clear answer to why. Past studies identified several factors but often measured only one or two at a time, creating inconsistent results and leaving the profession without a comprehensive view of specialization. Today's auditing standards emphasize a risk-based approach, where auditors think critically, follow the evidence, and integrate insights across different parts of the audit. But in practice, auditors vary widely in how effectively they apply these principles. This study fills an important gap by asking whether a more complete, multi-dimensional view of specialization can explain differences in audit quality and efficiency.

Results/Analysis: Our findings reveal a clear pattern: auditors who score highly across all four dimensions are more effective at spotting problems and ensuring they get corrected. They are better at identifying weaknesses in internal controls and uncovering financial misstatements, and they do so both directly (through testing) and indirectly (through risk-tracing). We also find that exceptional specialists shift their effort in smart ways, placing more emphasis on understanding how risks flow through a company rather than relying on routine checklists. This approach not only strengthens audit quality but also improves efficiency, saving an estimated 9% of audit effort without lowering standards.

Conclusion/Implications: In short, great auditors are not defined by size alone or by one impressive skill, rather, they excel because they combine multiple strengths with a thoughtful, risk-focused mindset. This mindset effectively becomes a fifth dimension of specialization. While our study focuses on larger U.S. companies, the message is broader: organizations benefit most when professionals pair deep expertise with clear judgment. Future research can build on this idea by exploring how these dimensions interact and whether the efficiency gains we observe ultimately benefit clients and investors as well.

Citation: Li, Dong Drew, Zheng Cheng, Wenguang Lin, Wentao Wu, and Yunshu Tang. "Is Adopting the Risk-based Approach another Dimension of Auditor Industry Specialization? Evidence from a Partial Mediation Analysis in Integrated Audit Settings." Review of Pacific Basin Financial Markets and Policies 28, no. 03 (2025): 2450033.

1:40 p.m. - 1:50 p.m.	**Paper Title:** The Impact of Gamification on Cybersecurity Learning: Multi-Study Analysis **Authors:** J.B. (Joo Baek) Kim (The University of Tampa), Chen Zhong (The University of Tampa), Hong Liu (Indiana University Kokomo) **Research Question:** This study systematically assesses the impact of gamification on cybersecurity learning by examining how gamified lab exercises affect student engagement, learning outcomes, and motivation. **Background/Relevance:** Gamification is a popular learning technique that can be employed to enhance learner's interest in their careers by presenting them with realistic scenarios and practical problem-solving experiences.However, the effectiveness of this method has not been fully investigated in the context of cybersecurity learning. The research explores the impact of gamification in cybersecurity learning environments to enhance motivation and improve learning outcomes. **Results/Analysis:** Through a multi-study approach, we conducted a four-semester-long experiment to integrate gamification into an undergraduate cybersecurity course, comparing learning outcomes in gamified and traditional labs as well as analyzing learners' perceptions, motivation, and career interests in gamified cybersecurity lab experiences. In addition, qualitative interviews reveal how students interact with these labs and identify game elements that significantly impact their learning experience. **Conclusion/Implications:** The research suggests that gamification holds significant potential to enhance learning outcomes, particularly in cybersecurity education, but careful consideration must be given to game design elements. Our findings provide theoretical contributions by expanding the literature on gamification's role in cybersecurity learning and practical strategies for seamlessly incorporating gamification into cybersecurity learning experience.

Citation: Kim, Joo Baek, Chen Zhong, and Hong Liu. "The Impact of Gamification on Cybersecurity Learning: Multi-Study Analysis." Communications of the Association for Information Systems 56, no. 1 (2025): 6.

1:50 p.m. - 2:00 p.m.

Q&A

Session 5

2:00 p.m. - 2:10 p.m.

Paper Title: The Development of OPEC: An Evolutionary and Agent-Based Modeling Approach
Authors: Aaron D. Wood, Charles F. Mason, and David Finnoff
Research Question: This paper uses a methodological toolkit comprised of evolutionary game theory and agent-based modeling to examine how the Organization of Petroleum Exporting Countries (OPEC) evolved from a largely ineffectual and disorganized group into the dominant force in international crude oil markets.
Background/Relevance: OPEC's lengthy struggle to become an effective cartel is well-known anecdotally, but it has not been satisfactorily explained in the economics literature. In a more general fashion, traditional economics modeling approaches struggle to address problems that share characteristics of OPEC's decade-long failure during the 1960s and 1970s to garner control of global oil markets; that is, problems that are game theoretic, occur repeatedly across time, and are populated with agents that display behavioral considerations. To contend with this oil issue and the broader class of problems to which it belongs, a novel approach is used.
Results/Analysis: An evolutionary game theory model with natural resource stocks is used to capture a switch in equilibria as reflected in the behavior of the members of the petroleum cartel. The mathematics of the theoretical model become intractable, so the computational power of agent-based modeling is used to deliver detailed results. These results demonstrate the importance of growing oil reserves to the outcome of the model.
Conclusion/Implications: A toolkit of evolutionary game theory and agent-based modeling provides insight into a problem in which agents who display behavioral considerations engage in repeated strategic interactions across time. This paper applies this approach to the evolution of global petroleum markets in the twentieth century, modeling the struggle of OPEC to cease infighting and internal competition in its journey to become a cohesive cartel that captured control of global oil markets. Models that include evolutionary dynamics are a key tool in understanding problems in which agents learn, imitate one another, and use social norms to guide their behavior as they interact across time. By modeling a historical issue in energy economics, this paper prepares and improves this toolkit for practice, and subsequent research will investigate contemporary and future problems in the areas of the environment, natural resources, and health.
Citation: Wood, Aaron, D., Charles F. Mason, and David Finnoff, "The Development of OPEC: An Evolutionary Game Theory and Agent-Based Modeling Approach," Springer Nature Business & Economics 5 (2025): Article 79, https://doi.org/10.1007/s43546-024-00776-6.

2:10 p.m. - 2:20 p.m.

Paper Title: Storytelling Techniques Enhance Confidence and Team Collaboration in Online Business Courses
Authors: Karla Borja, Shannon Rodriguez
Research Question: Students in online learning environments value flexibility and self-paced learning but often report limited interaction with peers and faculty, as well as feelings of isolation. To address these challenges, we developed an experiential activity for online courses called the Storytelling Project Online (SPO). The SPO consists of short tasks that involve creating and sharing a story with peers and delivering a personal and professional presentation. It aims to boost students' academic self-confidence, strengthen communication skills, and enhance online learning through increased interaction and collaboration between students and faculty.
Background/Relevance: Online higher education has expanded rapidly in the United States. In 2022, 55.2% of undergraduates completed at least one online course, more than double the 25.8% reported in 2012. Despite this growth, assessments of online learning remain discouraging, as many courses rely heavily on text-based content and offer limited instructional variety. Recent technological advances, including AI and high-speed internet, have enabled educators to incorporate experiential

activities that promote active learning, strengthen self-efficacy, and improve academic outcomes. Building on this research, we developed the Storytelling Project Online (SPO), a meaningful, engaging, and transferable experiential activity for business online courses. Notably, the integration of storytelling-based experiential learning in asynchronous environments has not been systematically examined. This paper addresses this gap by designing and implementing the SPO in online business courses.

Results/Analysis: A team of faculty members implemented the SPO in their online business courses. The study included 13 courses with an average enrollment of 25 students each. Eight courses incorporated the SPO, forming the experimental group (EG), while the remaining five courses, in which students did not participate in the SPO, served as the control group (CG). A total of 303 students participated in this study. All participants completed a well-known and reliable self-efficacy survey at the beginning and at the end of the course. All responses were translated into numerical values and indexes linked to four hypotheses.

Students in the experimental group (EG) reported increased confidence in both their understanding of the material and their academic accomplishments. In contrast, students in the control group (CG), who did not complete the SPO, showed no significant change in confidence and a slight decline in perceived academic ability. SPO participants also experienced a significant reduction in anxiety and stress, contributing to a more supportive virtual learning environment, whereas the CG showed a small, non-significant increase in stress by the end of the course. Final grade analyses revealed statistically significant improvements for the EG compared to the CG. The EG achieved a higher average grade (82.1 vs. 79.5 out of 100) and exhibited lower grade variability, indicating more consistent academic performance.

Conclusion/Implications: Cooperative and experiential activities in online learning environments create meaningful opportunities for peer engagement, communication, and shared academic growth. While prior research has examined experiential learning in hybrid and face-to-face settings, this study extends the literature by implementing an experiential storytelling activity in asynchronous online business courses. The Storytelling Project Online (SPO) demonstrates that storytelling-based experiential learning positively influences students' academic confidence, teamwork satisfaction, and stress reduction. Findings related to teamwork also highlight the challenges students face when collaborating in online settings.

Citation: Borja, K., & Rodriguez, S. (2025). Storytelling Techniques Enhance Confidence and Team Collaboration in Online Courses. American Journal of Distance Education, 1–16. https://doi.org/10.1080/08923647.2025.2577515

2:20 p.m. - 2:30 p.m.

Paper Title: Umpires of Social Media: A Systems Science Analysis of Facebook's Sociotechnical Content Moderation

Authors: Anna Zaitsev

Research Question: This study examines how Facebook moderates content in practice and asks how rules, technology, and human decision-making work together to shape what speech is allowed, restricted, or removed on the platform. The study uses Facebook's actions during the COVID-19 pandemic as a case study for the analysis.

Background/Relevance: Social media platforms play a central role in public communication, influencing political debate, social movements, and everyday interactions. Yet there is ongoing disagreement about what kind of power platforms like Facebook actually have. Some critics argue that platforms unfairly censor speech, while others claim they do too little to prevent harm.

This study addresses a gap in the literature by treating content moderation as a system rather than as a single technology or policy. Drawing on systems science, the research shifts attention away from isolated moderation failures and toward the broader structure that produces them. By doing so, it helps explain why content moderation often appears inconsistent, confusing, or controversial to users and observers. Understanding moderation as a sociotechnical system is important because it clarifies how platforms govern speech at scale and why simple solutions—such as "better algorithms" or stricter rules—rarely solve underlying problems.

Results/Analysis: The study uses a qualitative systems-based analysis of Facebook's moderation processes, including its rules, organizational practices, technological tools, and human reviewers. Rather than finding a single decision-maker or controlling mechanism, the analysis shows that

moderation outcomes emerge from the interaction of multiple components. Algorithms help flag content, but humans interpret rules; policies aim for consistency, but real-world cases introduce ambiguity; and external pressures from governments, media, and users continually reshape the system.

The findings show that Facebook operates less like an automated filter and more like an umpire interpreting rules in real time. Decisions are shaped by trade-offs between competing values such as free expression, safety, speed, and scalability. This systems perspective helps explain why moderation decisions can differ across similar cases and why errors are not simply technical failures but structural features of large-scale moderation.

Conclusion/Implications: The key takeaway is that Facebook's content moderation cannot be understood as neutral, fully objective, or purely technical. It is an ongoing governance process carried out by a complex sociotechnical system. For scholars, this suggests that research should focus less on individual moderation mistakes and more on how systems produce patterns of outcomes over time. For policymakers, the findings caution against expecting perfect consistency or neutrality and instead highlight the importance of transparency, oversight, and institutional accountability. For general audiences, the main lesson is that what appears—or disappears—on Facebook is the result of many interacting decisions, not a single algorithm or person making clear-cut judgments.

Citation: Zaitsev, Anna. "Umpires of Social Media: A Systems Science Analysis of Facebook's Sociotechnical Content Moderation." Journal of the Association for Information Systems 26, no. 2 (2025): 328-362.

2:30 p.m. - 2:40 p.m.

Paper Title: Opportunity Zones and the Importance of Banks in the Community
Authors: Valentina Hartarska (Auburn University), Jitka Hilliard (Auburn University), Yeosong Yoon (University of Tampa)
Research Question: This study evaluates how the Opportunity Zone (OZ) tax incentive program affects key banking activities in OZ-designated U.S. Census tracts. It asks whether private investment attracted by OZ tax benefits complements commercial bank behavior by increasing small-business lending and thereby stimulating economic activity in underserved communities. Background/Relevance-The research contributes to evaluating place-based economic development policies. Created under the Tax Cuts and Jobs Act of 2017, the Opportunity Zone program is the largest U.S. economic development initiative, covering about 12% of all census tracts.

The topic is important for several reasons. First, small businesses drive local economies, generating roughly 44% of U.S. economic activity and substantial job creation.

Their ability to expand and use OZ-induced investment depends critically on access to bank credit. Second, although OZs have received increasing scholarly attention, little empirical work examines how OZ designation influences bank lending–the key transmission channel through which capital can reach local firms. Banks may serve as central intermediaries that translate tax-advantaged investment into broader financial development within OZ communities. Third, the study adds evidence on OZ effects on small businesses and neighborhoods while linking to literatures on social finance, financial inclusion, financial development and growth, and the Community Reinvestment Act (CRA). By testing whether private OZ investment and bank lending are complementary, it clarifies the mechanism through which the program may operate.

Results/Analysis: The analysis applies a difference-in-differences framework using matched treatment and control tracts. Data include tract-level small-business loans and bank deposits from 2016–2021. Treated tracts are those designated as OZs; controls are eligible but undesignated tracts matched on observable characteristics.

Two main findings emerge. First, OZ designation produces a modest but statistically significant increase in small-business lending–about $100 per resident or roughly four to five additional loans per tract. Second, bank deposits rise by 6–10% in designated tracts relative to controls, consistent with increased local financial activity. Together, these patterns support a complementary relationship between OZ-induced private investment and bank intermediation.

Conclusion/Implications: The central takeaway is that the Opportunity Zone program appears to stimulate economic activity through the banking system, though the magnitude is modest. Evidence

supports the hypothesis that inflows of tax-advantaged private capital attract or enable greater bank lending to small businesses, reflected in higher local deposits.

For banks, OZ participation may offer strategic benefits. Lending and investment in OZs can help satisfy CRA obligations because both policies target low- and moderate-income communities. Rising deposits also create a stable local funding base that can further support lending expansion.

Policy implications are mixed. The findings provide causal evidence that the OZ mechanism–private investment complemented by bank intermediation–functions as intended. However, effect sizes are small and uneven across locations. Much OZ investment has concentrated in a limited subset of zones, so aggregate impacts remain moderate and may require more time to materialize. Policymakers should therefore interpret overall program success cautiously and consider heterogeneity in investment distribution when assessing effectiveness.

Citation: Hartarska, Valentina, Jitka Hilliard, and Yeosong Yoon. "Opportunity Zones and the Importance of Banks in the Community." Journal of Financial Services Research (2025): 1–28.

2:40 p.m. - 2:50 p.m.	**Paper Title:** Driven by Data, Derailed by Culture: Ethical Decision-Making at Uber After the 2016 Data Breach **Authors:** Shannon Rodgriguez, Amy L. Brownlee, Lonnie Bryant **Research Question:** This case examines how Uber's organizational culture, leadership practices, and prior regulatory challenges influenced the company's response to the 2016 data breach. It asks what ethical and legal obligations Uber and its Chief Security Officer, Joe Sullivan, had when confronted with a major cybersecurity incident and ransom demand. More broadly, this case explores how corporate culture shapes decision making during crises involving data privacy, security, and regulatory compliance. **Background/Relevance:** Uber's rapid growth, aggressive culture, and history of prior data security failures created a high risk environment in which legal and ethical obligations related to data protection were often overshadowed by the pursuit of expansion. The 2016 Uber data breach which occurred while Uber was already under FTC investigation for a similar incident highlighted the company's systemic weaknesses in cybersecurity governance and transparency. Understanding this context is essential for evaluating Joe Sullivan's decision making and the broader organizational failures that shaped Uber's response to the breach. **Results/Analysis:** The analysis shows that Uber's aggressive, compliance averse culture, reinforced by leadership values that prioritized growth and competition over ethical conduct, directly shaped the company's mishandling of the 2016 breach. Joe Sullivan's actions, including withholding disclosure and negotiating with hackers, reflected broader systemic failures in governance, transparency, and data security practices already evident in Uber's response to the earlier 2014 breach. Ultimately, the case illustrates how organizational culture and leadership pressures can drive individuals toward decisions that heighten legal risk and undermine stakeholder trust. **Conclusion/Implications:** This Uber breach case study illustrates how deeply organizational culture and leadership values influence ethical decision making during crises. When a company prioritizes rapid growth and competition over transparency and compliance, it increases the likelihood that individuals will make choices that expose the organization to significant legal, regulatory, and reputational harm. The events surrounding the 2016 breach underscore the need for strong governance structures, a culture that supports ethical conduct, and clear protocols for handling data security incidents. **Citation:** Rodriguez, Shannon, Brownlee, Amy L., and Lonnie Bryant. "Driven by Data, Derailed by Culture: Ethical Decision-Making at Uber After the 2016 Data Breach" The Case Journal, forthcoming.
2:50 p.m. - 3:00 p.m.	**Q&A**

PROGRAM CONCLUSION

JOHN H. SYKES COLLEGE O[F]

THE UNIVERSITY OF TAMPA
Sykes College of Business